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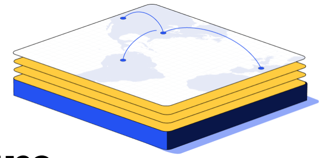

Retirement Rollover Request Form

Purpose: Use this form to request a rollover or transfer of assets FROM another institution INTO your DriveWealth retirement account.

Please complete all applicable sections clearly. Review the "Important Information & Disclosures" section before signing.

Section 1: Account Holder Information

Full Name		**SSN/ITIN**	
E-mail Address		**Date of Birth**	
Home Address		**Phone Number**	
Account Type e.g. Traditional, Roth, or 401(k)		**Account Number**	

Accepting Custodian: DriveWealth, LLC
28 Liberty Street, 50th Floor
New York, NY 10005
Org # 99629

Section 2: Current Institution Information (Source of Funds)

Institution Name	
Institution Account Number	
Institution Account Type e.g. Traditional, Roth, or 401(k)	
Required Documentation	☐ I have provided a copy of my most recent account statement from the delivering firm.

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Section 3: Method of Transferring Assets to DriveWealth

Select ONE method below and complete its details.

☐ **A. ACAT Transfer (DriveWealth will request assets, typically in-kind)**

ACAT is typically used for full or partial in-kind transfers from compatible account types. DriveWealth will initiate this transfer.

Transfer Instructions:

☐ **Full Account Balance Transfer**: Transfer all assets as they are, in-kind.

☐ **Partial Account Transfer** (List specific assets and quantities in **Section 4**)

By selecting ACAT, you authorize DriveWealth to initiate an account transfer on your behalf. Additional forms may be required.

☐ **B. User-Initiated WIRE Transfer**

You will instruct your current institution/plan administrator to send CASH assets directly to DriveWealth using the wire information below.

Estimated *Cash Amount to be Wired:* $____________________

Please provide ***these exact instructions*** *to your sending institution:*

Send Wire to:

Beneficiary: DriveWealth, LLC as Custodian FBO: [Your Full Name as listed on your DriveWealth Account]

Memo: DriveWealth Account Number: [Your DriveWealth Retirement Account Number]

Bank Name: JP Morgan Chase
ABA (Routing) Number: 021000021
Bank Account Number: [Your Unique DriveWealth Bank Account Number]

Your Unique DriveWealth Bank Account Number

This unique number is required for sending funds to your DriveWealth retirement account. If unknown, please contact your provider.

Note: Ensure the bracketed information (e.g., [Your Full Name...]) is completed before providing these instructions to your current institution.

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☐ **C. User-Initiated ACH Transfer**

You will instruct your current institution/plan administrator to send CASH assets via ACH transfer directly to your DriveWealth retirement account using the information below.

***Estimated** Cash Amount to be sent by ACH:* $___________________

*Please provide **these exact instructions** to your sending institution:*

ACH Transfer Instructions:

Beneficiary: DriveWealth, LLC as Custodian FBO: [Your Full Name as listed on your DriveWealth Account]

Memo: DriveWealth Account Number: [Your DriveWealth Retirement Account Number]

Bank Name: JP Morgan Chase
ABA (Routing) Number: 028000024
Bank Account Number: [Your Unique DriveWealth Bank Account Number]

Your Unique DriveWealth Bank Account Number

This unique number is required for sending funds to your DriveWealth retirement account. If unknown, please contact your provider.

Note: Ensure the bracketed information (e.g., [Your Full Name...]) is completed before providing these instructions to your current institution.

☐ **D. User-Initiated CHECK Transfer (You will instruct your current firm to send a Cash Check)**

***Estimated** Cash Amount to be Sent Via Check:* $___________________

Make Check Payable To:

DriveWealth, LLC as Custodian FBO [*Your Full Name as listed on your DriveWealth Account*]

Include on Check Memo / Accompanying Letter:

DriveWealth IRA Account Number: [*Your DriveWealth Account Number]*

Mail Check To:
DriveWealth LLC
Attn: Cash Management - IRA
28 Liberty Street, 50th Floor, New York, NY 10005

Note: Ensure the bracketed information (e.g., [Your Full Name...]) is completed before providing these instructions to your current institution.

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☐ **E. Indirect Rollover (60-Day Rollover - I have ALREADY received these funds)**

Date You Received the Funds	
Original Account Type	☐ Traditional IRA ☐ Roth IRA ☐ 401(k) ☐ 403(b) ☐ Other: _______________
Amount of Indirect Rollover	$_____________________

Indirect Rollover Attestations (Required)

- ☐ I certify that I am depositing these funds within 60 days of receiving them from the original institution/plan.
- ☐ I certify that this is my only IRA-to-IRA indirect rollover within the last 12 months.
- ☐ I certify that no portion of this indirect rollover consists of a Required Minimum Distribution (RMD).
- ☐ I certify that these funds are eligible for rollover.

Acceptable Check Criteria:

1. Please sign the check
2. Endorse the back of the check with the following:

"For Deposit Only and to DriveWealth, LLC as Custodian - Account Number [*Your DriveWealth Account Number*]" For [*Specify your Retirement Account Type (Traditional IRA OR Roth IRA)*"

Mail Check to:

DriveWealth LLC
Attn: Cash Management - IRA
28 Liberty Street, 50th Floor, New York, New York 10005

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Section 4: Specific Asset Transfer

Complete this section ONLY if you selected "Partial Account Transfer" in **Section 3.A**. List the specific assets and quantities you wish to transfer in-kind.

Security Name/ Ticker Symbol	CUSIP (if known)	Number of Shares/Units to Transfer

*If you require additional lines to transfer, please include as page 2, an Excel file utilizing the same fields as the header suffices

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Section 5: Important Information & Disclosures

- **Consult Your Tax Advisor:** DriveWealth and its affiliates do not provide tax, legal, or investment advice. You are responsible for determining the tax implications of any rollover or transfer. Consult with a qualified tax professional.

- **Account Holder Responsibility - You are solely responsible for:**
  - Ensuring your DriveWealth account is eligible to receive the incoming assets.
  - The accuracy of all information provided on this form and to your current institution.
  - Instructing your current institution correctly if you are initiating the push of assets.
  - Any tax liabilities, penalties, or consequences that may arise from this transaction (e.g., if rolling over ineligible funds, or if funds are distributed to you first and not rolled over within 60 days for an indirect rollover).
  - Understanding contribution limits if this transfer/rollover is considered a contribution for the current tax year.

- **Indirect Rollovers (60-Day Rollovers):**
  - Funds must be deposited into your DriveWealth IRA within 60 calendar days of your receipt of the funds from the distributing institution/plan. Failure to meet this deadline may result in the distribution being fully taxable and potentially subject to penalties.
  - For IRA-to-IRA indirect rollovers, you are generally limited to one such rollover in any 12-month period across all your IRAs (Traditional and Roth). This rule does not apply to rollovers from employer plans or conversions.
  - Required Minimum Distributions (RMDs) cannot be rolled over.
  - You are responsible for ensuring your indirect rollover meets all IRS requirements, including making up any tax withholding from the original distribution if you intend to roll over the full gross amount to avoid taxation on the withheld portion.

- **Processing Times:**
  - ACAT transfers typically take 7-14 business days but can vary depending on the delivering firm and assets.
  - Wire transfers are usually received within 1-2 business days after being sent by your current institution.
  - Checks are processed upon receipt and clearing, which can take several business days.
  - DriveWealth is not responsible for delays caused by the delivering institution.

- **Valuation of Assets:** If assets are liquidated at your current firm before transfer, the value is determined by that firm at the time of liquidation. For in-kind ACAT transfers, assets are valued upon receipt into your DriveWealth account.

- **DriveWealth's Role:** DriveWealth acts as the receiving custodian. We are not responsible for the actions, delays, or fees imposed by your current (delivering) institution.

- **Rejected Transfers:** If a transfer is rejected (e.g., due to incorrect information, ineligible assets for ACAT), DriveWealth will attempt to notify you. You are responsible for resolving issues with the delivering firm.

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Section 6: Certification and Authorization

Under penalties of perjury, I certify that:

1. The Social Security Number or Taxpayer Identification Number shown in Section 1 is correct.
2. All information I have provided on this form is true, complete, and accurate to the best of my knowledge.
3. I have read, understood, and agree to all terms, conditions, and disclosures outlined in this Form, including those in Section 5.
4. I authorize DriveWealth to accept the assets described herein into my DriveWealth account specified in Section 1.
5. If I have selected an ACAT transfer, I authorize DriveWealth, LLC to act as my agent to instruct the firm identified in Section 2 to transfer the specified assets from my account at that firm to my DriveWealth account. I understand this may require DriveWealth to send a Transfer Initiation Form (TIF) or similar request on my behalf.
6. If I have indicated this is an Indirect Rollover (60-Day Rollover), I certify that the attestations I made in Section 3 regarding the 60-day rule, the one-rollover-per-year rule (if applicable), RMDs, and fund eligibility are true and correct.
7. I understand it is my responsibility to ensure the assets are eligible for rollover/transfer into my specific DriveWealth account type and to follow up with my current institution as needed to complete the transfer.
8. I release and agree to indemnify and hold harmless DriveWealth, its affiliates, officers, and employees from any liability, claims, losses, damages, or expenses (including legal fees) that may arise from acting on these instructions or from delays/errors caused by the delivering institution, provided DriveWealth exercises reasonable care.
9. No tax or legal advice has been provided to me by DriveWealth.

Signature of Account Holder:

____

Print Name of Signatory:

____

Date (MM/DD/YYYY):

____

Submit Completed Form To Your Provider

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Letter of Acceptance

To the Delivering Custodian/Trustee/Plan Administrator:

This Letter of Acceptance is provided in connection with a request by an account holder to roll over or transfer assets to a qualified retirement account (such as an Individual Retirement Account (IRA) or a 401k plan) for which DriveWealth, LLC serves as custodian. DriveWealth, LLC is authorized by the Internal Revenue Service to act as a custodian for Individual Retirement Accounts (IRAs) and operates as a custodian for other eligible retirement plans in accordance with applicable regulations.

DriveWealth, LLC hereby confirms its general willingness and ability to accept eligible direct rollovers and/or trustee-to-trustee transfers of assets into an appropriately established and maintained DriveWealth retirement account (e.g., Traditional IRA, Roth IRA, 401k plan), on behalf of the account holder identified in the accompanying "Retirement Rollover Request Form" (hereinafter "Accompanying Form").

Our acceptance of any specific transfer is contingent upon the following:

1. The successful establishment and good standing of the receiving retirement account with DriveWealth, LLC by the account holder.
2. The eligibility of the assets for rollover or transfer under applicable Internal Revenue Code provisions and IRS regulations into the designated type of retirement account.
3. Compliance with DriveWealth, LLC's standard account opening procedures, operational policies, and the terms of the applicable DriveWealth Custodial Account Agreement.

Upon satisfaction of these conditions and receipt of the assets from your institution, DriveWealth, LLC will accept its appointment as successor custodian for said assets. The specific details pertaining to the account holder, their designated DriveWealth retirement account type (e.g., Traditional IRA, Roth IRA, 401k), and DriveWealth account number are provided by the account holder on the Accompanying Form, which should be reviewed in conjunction with this letter.

This Letter of Acceptance shall be deemed valid when presented with a duly completed Accompanying Form by the account holder.

For DriveWealth, LLC (Custodian):

Name of Agent for Custodian: ______________________________

Signature of Agent for Custodian: ______________________________

Date (MM/DD/YYYY): __________