Things to Know - Account Transfer Form

Questions: Call (1-800-872-3377), we are here to help.

Before you get started with completing the form

- Include your most recent statement from your current firm.
- Know the type of delivering firm (Bank, Brokerage, Mutual Fund, or Trust Company).

Send the completed form in for processing:

- Attach a copy of your most recent statement from the account you are transferring.
- Attach any necessary documents if account titles are different (name changed or listed differently).
- Fax To: Account Transfers 844-879-0941 **OR** Mutual Fund Direct Transfers 844-879-0215 **OR** Mail: Wells Fargo Advisors, Attention: MAC N9160-01P, PO BOX 77046, Minneapolis, MN 55480-9902

Frequently Asked Questions

This form is used for what types of transfers?

- Partial or full transfers
- Cash from Bank Certificates of Deposits
- Mutual Fund Direct Transfers - in-kind and liquidation
- Assets from banks, brokerage, firms, and trust companies

How do I transfer an account with different titles, registration, or change of ownership?

The Client Account Transfer form can be used when transferring from unlike registrations from another firm. Please note, there could be additional requirements by the delivering firm.

The Client Account Transfer form does not support the following transfer types. These types of transfers are best initiated by contacting your current firm.

- Gifting of securities
- Trust Distributions
- Deceased Client Transfer Processing
- Roth Conversions

How long will my transfer take?

- Most brokerage transfers: 5-7 business days
- Directly held Mutual Funds: 10-15 business days
- Bank Certificate of Deposits (CDs): 10-15 business days
- Securities held with Banks or Trust Companies (Manual Transfers): 30-60 business days

What process occurs if an asset cannot be held in my account?

We will notify you and provide available options, including selling the asset and transferring as cash or keeping the asset at your previous firm.

Will my fractional shares be transferred?

Fractional shares of stock/equity are not transferable and will be liquidated when requesting all shares. Mutual fund fractional shares are transferable.

Can I liquidate my securities during the transfer process?

When an account is in the transfer process, the delivering firm usually “freezes” the account. This means no trades will be permitted until the transfer is completed. If you are concerned about not being able to sell your stock during the transfer process, please consider selling and waiting until you have received the proceeds before entering the transfer request.

Mutual fund fractional shares are transferable.

This form does not support the following transfers:

- 529 Plans
- Checking and Savings Account with exception of IRA Retirement Saving Accounts from Wells Fargo Bank.
- Employer Plans 401(k) or 403(b) – contact your former employer or retirement plan provider instructions.
- IRA to a Roth IRA conversion and Roth IRA to IRA recharacterization.
- Liquidation of asset(s) with exception of bank CD or mutual fund shares held directly at the mutual fund company. Contact your current financial institution to liquidate the assets prior to completing this form.
- Mutual Funds where Wells Fargo Advisors does not have a selling agreement with the fund company.
- Proprietary Products such as Mutual Funds, Money Markets, etc.
- Reportable distributions from Retirement Accounts.
- Shares held at the Transfer Agent (Direction Registration). Examples are Computershare and BNY Mellon.

Do not use this form in connection with recommended retirement account transfers.

If this transfer instruction is being provided for an asset transfer into an Individual Retirement Account, Educational Savings Account or Qualified Retirement Plan account (collectively “Retirement Account Transfers”), this form may not be utilized if the Retirement Account Transfer has been recommended by a Financial Advisor or other Wells Fargo Advisors employee. *If this is a Retirement Account Transfer that has been recommended, you should contact a Financial Advisor or a Customer Service Representative to request an alternate account transfer form.*

Investment and Insurance Products are:
- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

Wells Fargo Advisors is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Clear Form

Client Account Transfer

WELLS FARGO Advisors

Office Use Only:	Sub Firm #	Account Number

Please use this form to transfer securities and/or funds from another financial institution.

Section 1 - Tell Us About Your Brokerage Account

Enter the details of the receiving account.

Brokerage Account Number (required)	Social Security Number/Taxpayer ID Number (required)
Account Name(s) (e.g., John Doe, John and Mary Doe, The Doe Family Trust - John Doe and Mary Doe, Trustees) (required)	
Account Type (e.g., Individual, Joint, Trust, UGMA/UTMA, IRA, Inherited IRA, Roth IRA, or Other – specify type) (required)	

Section 2 - Tell Us About The Account You're Transferring

Complete all fields. Refer to your statement.

Employer Plans require their own paperwork.

From Account Number (required)	Name of Firm, Bank, or Mutual Fund Company you are transferring from (required)
Account Name(s) (as it appears on your account/most recent statement at the delivering firm) (required)	
Account Type (e.g., Individual, Joint, Trust, UGMA/UTMA, IRA *(must specify type - Traditional, Roth, Inherited, etc.)) (Note: Employer Plans require their own paperwork.)* (required)	

Section 3 - Tell Us What You Want To Transfer

Complete A ***or*** B.

A. Annuity, Bank, Brokerage Firm or Trust Company - Check One Box Only

☐ Full – Transfer My Entire Account In-Kind (this includes cash).

☐ Partial – The section below is used for Partial Transfers ONLY.

Cash Amount $ _____ and/or the assets listed below.

Investment and Insurance Products are:
- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

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Office Use Only:	Sub Firm #	Account Number

Attach a separate signed page for additional assets.

Quantity Write ALL or Number of Shares	**Security Name, Symbol, or CUSIP** (Located on your current statement. The CUSIP is 9 characters long.)

☐ **Certificate of Deposit (CD)** – held at a Bank (including Wells Fargo Bank).
I/We authorize the CD(s) to be liquidated immediately and acknowledge there may be a penalty and/or surrender charge for a full liquidation. If within 4 weeks of maturity, liquidate at maturity.

☐ **Annuity Liquidation** – Immediately and entirely. I am aware there may be a penalty.

☐ **Annuity Liquidation** – Percent or Amount _____

B. Mutual Fund Company

Use one form per Mutual Fund Company.

Row	**Mutual Fund Account Number(s)**	**Transfer Instructions**	**Quantity** Write All, Number of Shares, or Dollar Amount	**Fund Name, Symbol, or CUSIP** Located on your current statement	**Cash Dividends/ Capital Gains** If not checked, it will default to reinvest
1		☐ In-Kind ☐ Liquidate			☐
2		☐ In-Kind ☐ Liquidate			☐
3		☐ In-Kind ☐ Liquidate			☐
4		☐ In-Kind ☐ Liquidate			☐
5		☐ In-Kind ☐ Liquidate			☐
6		☐ In-Kind ☐ Liquidate			☐
7		☐ In-Kind ☐ Liquidate			☐
8		☐ In-Kind ☐ Liquidate			☐

Attach a separate signed page for additional funds.

Office Use Only:	Sub Firm #	Account Number

Section 4 - Sign and Date - All Owners of All Accounts Must Sign and Date

Include supporting documentation if account titles are different.

Name change or different name: must sign as appears on both accounts (e.g., marriage, divorce, first/middle name changed or listed differently).

The undersigned acknowledges that I/We have read this form in its entirety and understand and agree to be bound by this Account Transfer Form and the Terms and Conditions located on pages 6-8 herein.

- **Statement.** I have attached a copy of my most recent account statement from my current financial institution.
- **One and the Same.** If an owner's name appears to be different between the titling of the current account and the new Wells Fargo Advisors brokerage account, that owner must sign under both names to certify they are one and the same and there is no change in ownership.
- **Different Registration.** If this transfer contains a change in registration and/or ownership, I/We understand and accept the change in registration and ownership and hold Wells Fargo Advisors and the delivering firm harmless from acting on the above instructions. All authorized signer(s) on the current account and your new Wells Fargo Advisors brokerage account must sign.
- **Client-Initiated Transaction Confirmation (for Retirement Account Transfers only).** By executing this Account Transfer Form, I confirm that:
  (a) the Retirement Account Transfer I'm requesting is being undertaken at my own initiative and not as a result of any solicitation or recommendation made by a Financial Advisor or other Wells Fargo Advisors employee; and
  (b) I understand that if I've received any recommendation to undertake this Retirement Account Transfer, then this form should not be utilized and I should request alternate transfer documentation from a Financial Advisor or Customer Service Representative.

I UNDERSTAND AND ACKNOWLEDGE THAT INVESTMENTS AND INSURANCE PRODUCTS IN MY BROKERAGE ACCOUNT:

- **ARE NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY**
- **ARE NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR BY ANY BANK AFFILIATE**
- **ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL AMOUNT INVESTED**

Account Owner/Trustee 1 Signature	Printed Name 1	Date Signed 1 *(mm/dd/yyyy)*
X		

Account Owner/Trustee 2 Signature	Printed Name 2	Date Signed 2 *(mm/dd/yyyy)*
X		

Account Owner/Trustee 3 Signature	Printed Name 3	Date Signed 3 *(mm/dd/yyyy)*
X		

Account Owner/Trustee 4 Signature	Printed Name 4	Date Signed 4 *(mm/dd/yyyy)*
X		

If additional signature(s) are required, attach a separate signed sheet.

OFFICE USE ONLY

Client Identification/Signature Validation – All Liquidations and Mutual Fund Direct Transfers Only

Check one of the four validation options:

1. ☐ Client personally known to me
2. ☐ Validated government-issued photo ID (when client is present)
3. ☐ Compared signature to imaged documents
4. ☐ Verbally confirmed at least two of the following (when client is not present)
   - ☐ Social Security number or tax identification number
   - ☐ Date of birth
   - ☐ Home telephone number
   - ☐ Recent account activity

I certify that I validated the client's identity and/or signature via the method indicated above. I further certify that the client has the authority to execute the transaction.

Signature Guarantee

Signature	Printed Name	Date Signed *(mm/dd/yyyy)*
X		

Custodian Acceptance

Wells Fargo Clearing Services, LLC has established a Non-Qualified or IRS-Approved Retirement Custodial Account Plan complying with IRS articles I through VIII as on Form 5305-A. We hereby accept the transfer of assets from your firm's account according to the client signed instructions.

Receiving Account Type

Successor Custodian Signature	Title	Date Signed *(mm/dd/yyyy)*
X		

For non-electronic signatures, submit your completed form to:

Wells Fargo Advisors, Attention: MAC N9160-01P, PO Box 77046, Minneapolis, MN 55480-9902

Or Fax to:

Account Transfers: 844-879-0941

Mutual Fund Direct Transfers: 844-879-0215

Terms and Conditions

I/We Instruct the Delivering Firm to:

- Transfer my account to Wells Fargo Advisors as instructed on this form, even though my Wells Fargo brokerage account may have a different account title or different taxpayer identification number than the delivering firm.
- Liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance.
- Deduct any outstanding fee from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fee, I authorize you to liquidate the assets in my account to the extent necessary to satisfy the obligation.
- Transfer any certificates held in the firm's physical possession in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name to enable them to be sold when and as directed by me.
- If this is a full/complete account transfer, please freeze my account when this transfer is validated, including canceling all open orders and not permitting any new orders from the account being transferred (except for transactions closing option positions that expire within 7 days or the sale of nontransferable assets).
- Revocation of Advisory Agreements: I authorize you to discontinue all account management agreements immediately. I will have sole responsibility for investment decisions with respect to the securities, cash, and other assets in my account until I hire a new investment manager.

I/We Acknowledge:

- If an owner's name appears to be different between the titling of the current account and the new Wells Fargo Advisors brokerage account, I have signed all documentation under both names to certify they are one and the same.
- Certain assets in my account may not be readily transferable, with or without penalties, within the time frames required by FINRA Rule 11870 or a similar rule of another designated examining authority.
- Credit/debit cards and/or unused checks issued to me in connection with my securities account have been destroyed or returned to the delivering firm.
- I understand that you will contact me with respect to the disposition of any assets in my securities account that are nontransferable.
- Fractional shares of equity/stock will not transfer in kind and will require to be liquidated to complete a FULL transfer.
- Wells Fargo Advisors is not responsible for changes in the value of assets that may occur during the transfer process.
- I/We are aware of any potential tax or financial implications that may arise in connection with this transfer or with the sale or liquidation of assets prior to transfer, including penalties, fees, financial losses, or losses of product features or benefits.
- Margin Agreement – If the client-signed Margin Agreement has not been received by Wells Fargo Advisors, my account may be subject to restriction, sellout, and closure after review by the Credit Margin Department.

Retirement Accounts

An IRA account has been established naming Wells Fargo Clearing Services, LLC as Successor Custodian. SIMPLE IRA to Traditional IRA Transfer – I acknowledge I have met the 2-year waiting period. IRA Direct Rollover from Qualified Retirement Plan (QRP) – The IRA custodian is not responsible for providing you with tax or legal advice. Therefore, you acknowledge you have been advised to see a tax professional and no broker or other employee has given such advice.

Cash Sweep

I/We consent to having uninvested cash included in the Wells Fargo Advisors Cash Sweep Program. For most accounts, the Bank Deposit Sweep will be used for uninvested cash balances, for which no interest is otherwise earned or paid. Accounts not eligible for the Bank Deposit Sweep, such as accounts for banks, credit unions, mutual fund and insurance companies, and government entities will sweep to a Money Market Mutual Fund, which may be affiliated with Wells Fargo Advisors. Wells Fargo Advisors may charge fees and receive certain benefits on the cash sweeps. I/We further acknowledge that if Wells Fargo Advisors changes the Cash Sweep Program on my/our account I/We will be provided with prior written notice. Bank Deposit and Money Market Mutual Fund sweeps are subject to different risks and account protection. The Bank Deposit Sweep is subject to FDIC insurance and Money Market Mutual Funds are covered by SIPC. Insurance is subject to FDIC rules, including for pass-through coverage, which require certain conditions to be satisfied for deposit insurance coverage to apply. Wells Fargo Clearing Services, LLC is not an FDIC-insured depository institution; FDIC deposit insurance only protects against the failure of an insured depository institution. Banking products and services provided by unaffiliated banks and Wells Fargo Bank, N.A. Member FDIC. Details about the Wells Fargo Advisors Cash Sweep Program, including the different risks and enhanced account protection, are covered in the sweep program disclosure statement which will be included in your new account package and can be found online at

https://www.wellsfargoadvisors.com/why-wells-fargo/products-services/account-services.htm#cash_sweep.

Key Items to Consider Before Transferring an Account

Our Products and Services

Whether you are considering a full or partial transfer, it is important to consider that not all firms offer the same investment products and the costs associated with those products may differ. You should fully understand the products and services available by either working with a Financial Advisor or reviewing it for yourself at www.wellsfargoadvisors.com. If you will be liquidating any assets at your previous firm, and/ or upon the transfer of your account, there may be fees or taxes as a result of the liquidation that should be considered before transferring your account. We recognize clients have many choices and if you choose to have your assets at multiple financial firms, you should understand any impact that may have on your overall financial goals and the services offered to help you meet those goals.

Our Costs

In addition to investment product costs, understanding the holistic costs associated with your account or household is also an important factor to consider when transferring a portion or all of your accounts. Costs can be either short term, event based fees such as transactional based or termination fees, or they can be ongoing such as annual account or advisory fees. Please discuss the fees associated with your account or household with your Financial Advisor or review at www.wellsfargoadvisors.com to gain a complete understanding of the costs associated with implementing and maintaining your overall financial goals.

You should consider that brokerage accounts typically include investment-related expenses (such as sales loads, commissions, expenses of any mutual funds in which assets are invested, and investment advisory fees) and plan or account fees (such as administrative, account set-up, custodial, and access to a customer service representative). These fees and expenses will reduce the value of your account and return on your investment, and over time, these costs can make a significant difference in your account value. It is your obligation to review and carefully evaluate the specific features, including the administrative fees and expenses of your existing account before you transfer the account. Additionally, if you have a Financial Advisor, they may receive compensation related to your decision to transfer your account assets, creating a conflict of interest for your Financial Advisor to recommend you transfer your account assets. If you have a Financial Advisor, you should carefully consider whether their advice is aligned with your investment strategy and financial goals.

Other Considerations

Products and Costs are an important component of your overall financial picture, but if you tend to hold a large percentage of cash or have borrowing needs, understanding the alternatives available and the applicable interest rates are important as well.

Before you choose to transfer your account, the types of service, support and online resources should be considered alongside the products and costs.

Acknowledgement

By signing the enclosed transfer documents you are acknowledging that you have received the necessary information to make an informed decision to transfer your account to Wells Fargo Advisors.

Auction Rate Securities: Account Transfer Acknowledgement

Your auction rate securities were purchased prior to the transfer of your account to us. As a result, we are not responsible or liable for any prior recommendations or advice with respect to these securities nor are we under any obligation to provide you with any investment recommendation or advice with respect to the disposition or continued holding of these securities in your account following the transfer of your account.

We are not under any obligation to you:

(i) to provide loans under margin agreements or otherwise secured in whole or part by the auction rate securities in your account;

(ii) to purchase or continue to purchase any auction rate securities in periodic rate setting auctions or in secondary market transactions; or

(iii) to provide liquidity for such securities. Many auctions for these securities are in failed status, meaning that holders of these securities are not able to sell these securities in the periodic rate setting auctions or in secondary market transactions and as a result, liquidity for these securities currently is greatly impaired.

Wells Fargo Bank, N.A. Agency Accounts

This document constitutes my instruction to Wells Fargo Bank, N.A. to terminate the above-referenced account and transfer as instructed to Wells Fargo Clearing Services, LLC.

Delivery Instructions

Receiving Firm Information:

Wells Fargo Clearing Services, LLC (WFCS)
Tax ID Number: 23-2384840
ACAT Participant: 0141

Contact Information:
firstclearingaccounttransfers@wellsfargo.com

Important: All deliveries MUST include the Client Name and WFCS 8 digit Brokerage Account Number

Checks

Issue to:
WFCS, LLC
Further Credit to:
WFCS Client Name and Account Number

Mail to:
Overnight:
LOCKBOX SERVICES 857592
Wells Fargo Brokerage
1801 Park View Drive 1st Floor
Shoreview, MN 55126

☐ OR (please check box if providing different issue / mailing instructions)

_____

_____

_____

Wire Instructions

Wells Fargo Bank
333 Market Street, San Francisco, CA 94105
ABA Routing Number: 121000248
Account Number: 4122023377
Further Credit to: WFCS Client Name and Account Number

Beneficiary: Wells Fargo Clearing Services, LLC
One North Jefferson Ave.
St. Louis, MO 63103

Account Number: 4122023377
Further Credit to: WFCS Client Name and Account Number

Depository Trust and Clearing Corporation (DTCC) Securities

DTCC Number: 0141
WFCS Client Name and Account Number
Donor: (if applicable)

Treasury Securities (Book Entry)

BK of NYC/FCCORP
ABA Number: 021000018
Further Credit to: Client Account Number

IRA Annuity Broker-Dealer/Custodial Change Documents

Fax to: 844-879-0941
Requires:

- Brokerage Account Number
- Annuity Contract Number
- Receiving Firm's Sign-off

Outside Security Documents

(Limit Partnerships and Alternative Investment)

Mail to:
WFCS, LLC
MAC: H0006-09Y
One North Jefferson Ave.
St. Louis, MO 63103

Requires:
WFCS Client Name and Account Number

Foreign Bonds (Euroclear eligible)

Email WFCS, LLC at nonacat_foreign@firstclearing.com two days prior to settlement date with the following information:

- Asset(s) detail
- Settlement date
- EUROCLEAR Number
- Further Credit to: WFCS Client Name and Account Number WFCS EUROCLEAR Number: 78850

Foreign Equities

Email WFCS, LLC at nonacat_foreign@firstclearing.com two days prior to settlement date with the following information:

- Asset(s) detail
- Local market information
- Settlement date
- Further Credit to: WFCS Client Name and Account Number
- WFCS Foreign Custodian
- Bank of New York BIC (Bank Identifier Code): IRVTBEBB Account of: WFCS, LLC

Certificates

Mail to:
Wells Fargo Securities Processing
ATTN: Depository Trust Company,
Branch Deposit Department
570 Washington Boulevard, #5
Jersey City, NJ 07310

Include Instructions:
WFCS Client Name and Account Number

Mail DRS Statement

Wells Fargo Clearing Services, LLC
FAO: Client Account Number
1525 W WT Harris Blvd
Floor: 3
MAC: D1116-036
Charlotte, NC 28262

Transfer Agent Re-Registration Letter (e.g., Equity Trust)

Cover letter/re-registration letter requires:
WFCS Client Account Name and Account Number
Mail Original to: Agent of Record
Send a copy to: WFCS, LLC and FAX to 844-879-0941

Mutual Funds Re-Registrations

Register as Wells Fargo Clearing Services, LLC