

Receiving Firm Clearing No. 0385

To transfer an account online:

Go to etrade.com and log on. On your Accounts Overview page, click Forms and Applications. Under Brokerage in the center portion of the page, select Transfer an Account to E*TRADE Securities and complete our online Account Application.

To transfer an account by mail:

OR If you are sending a paper Account Transfer Form, complete, sign, and mail this form to E*TRADE Securities LLC, P.O. Box 1542, Merrifield, VA 22116-1542.

Completing Your Account Transfer Form

Use a separate form for each financial institution from which you are transferring your account/funds.

Additional Requirements:

- If you are transferring from a joint account to an individual account, both joint account holders must sign the Account Transfer Form.

Additionally, the delivering firm requires a notarized Letter of Authorization signed by both joint account holders, authorizing the transfer.

- If you are transferring from an individual account to a joint account, both joint account holders must sign the Account Transfer Form.

Additionally, the delivering firm requires a Letter of Authorization from the individual account holder.

- If you are transferring from an account that is not identically registered to your E*TRADE Securities brokerage account, the delivering firm requires a notarized Letter of Authorization. (See #4, Letter of Authorization for Account Name and Type.)

Mail your completed, signed Account Transfer Form, along with a copy of your most recent statement from the delivering firm, to: E*TRADE Securities LLC, P.O. Box 1542, Merrifield, VA 22116-1542.

If you have any questions, please contact E*TRADE Securities through etrade.com or call **1-800-ETRADE-1 (1-800-387-2331)**.

Frequently Asked Questions

Q. How long will my transfer take?

A. The time it takes to transfer an account depends on the type of transfer you are requesting (*all time frames are approximate*):

Full Account Transfers—10 to 15 business days from the date your completed application is received

Partial Account Transfers—3 to 4 weeks from the date your completed application is received

Mutual Fund and Money Market Fund Transfers—3 to 4 weeks from the date your completed application is received

Direct Rollover from a Qualified Retirement Plan—This includes 401(k), 401(a), 403(b), ESOP, Keogh, PSP, MPP, Defined Benefit Plan, and Defined Contribution Plan, among other employer benefit plans. Please consult your employer or plan administrator for transfer requirements and additional paperwork, if applicable. Expect the transfer to take 30 to 90 days from the date we receive your completed paperwork.

CD or Annuity Transfers—CDs and annuities must be redeemed before you transfer them. When transferring a CD, you can have the CD redeemed immediately or at the maturity date. If you want to transfer at the maturity date, you must submit your transfer request to us no later than 21 days before the maturity date. Please be aware that you may incur a penalty for early redemption of annuities and/or CDs.

Q. Is there a fee to transfer my account?

A. We do not assess a fee when you transfer an account to us. However, your delivering financial institution may charge a transfer fee.

Q. Can I transfer a margin or debit balance? What about option positions?

A. If you want to transfer a margin and/or an options account with an existing debit balance and/or options contract, you must be approved for margin and/or the required options trading level in your E*TRADE Securities brokerage account.

Q. Why do I need to provide a copy of my most recent statement from the delivering financial institution?

A. The statement you provide assists us in expediting your transfer. Additionally, it provides important information such as your account title, the type of account, assets, and the delivering financial institution's mailing address.

E*TRADE Securities LLC
P.O. Box 1542
Merrifield, VA 22116-1542

etrade.com

Before you begin:

Have the following information handy to complete your Account Transfer Form:

- The name(s) of all account holders on the account you want to transfer
- The Social Security or Tax ID number for all account holders
- A copy of your most recent statement for the account you are transferring
- CD maturity date(s) if you are transferring from the delivering financial institution and want us to redeem your CDs at maturity

NOTE: If you want to transfer a margin or options account with an existing debit balance and/or options contract, you must first be approved for margin and/or the required options trading level in your E*TRADE Securities brokerage account.

Your E*TRADE Securities brokerage account number:

□	□	□	□	-	□	□	□
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1 Please give us some basic information about your E*TRADE Securities account.

IMPORTANT: Registration must be identical to the registration on the account you are transferring. (See page 4 for instructions on transferring accounts with different registrations.)

Primary Account Holder		Co-Account Holder, If Applicable	
Name/Account Title		Name	
Social Security/Tax ID Number		Social Security/Tax ID Number	
Home Phone	Business Phone	Home Phone	Business Phone
E-mail		E-mail	

Tell us about the account you want to transfer.

Name of Financial Institution	Account Number	Phone
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Type of Account

- | | | | | | |
|--|--|---|--|---|--------------------------------|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Investment Club | <input type="checkbox"/> Traditional/Rollover IRA | <input type="checkbox"/> SAR-SEP IRA | <input type="checkbox"/> Individual 401(k) | <input type="checkbox"/> Other |
| <input type="checkbox"/> Joint | <input type="checkbox"/> Estate | <input type="checkbox"/> Roth IRA | <input type="checkbox"/> Coverdell Education Savings Account | <input type="checkbox"/> Roth Individual 401(k) | |
| <input type="checkbox"/> Trust | <input type="checkbox"/> Corporate | <input type="checkbox"/> SEP-IRA | <input type="checkbox"/> Profit Sharing Plan | <input type="checkbox"/> Beneficiary IRA | |
| <input type="checkbox"/> UTMA ¹ | <input type="checkbox"/> Partnership | <input type="checkbox"/> SIMPLE IRA | <input type="checkbox"/> Money Purchase Pension Plan | <input type="checkbox"/> Beneficiary Roth IRA | |

REMEMBER: You must submit a separate Account Transfer Form for each financial institution from which you are transferring assets.

2a To transfer an account from a brokerage firm, complete this section (attach additional pages if you need to).

Choose One: Transfer all the assets in my account. (If you check this box, you do not need to complete the remainder of this section). Transfer all the assets listed below (attach additional pages if necessary).

Quantity	Securities Description	Quantity	Securities Description

¹UTMA = Uniform Transfers to Minors Act

2b To transfer mutual funds or money market fund assets, complete this section.

REMEMBER: You must submit a separate Account Transfer Form for each financial institution from which you are transferring assets.

- Proprietary mutual funds must be liquidated.
- Money market funds must be converted to cash.

Name of Fund	Fund Number	Number of Whole Shares	Dividends/Capital Gains	In-kind or Liquidate
			<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate
			<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate
			<input type="checkbox"/> Cash <input type="checkbox"/> Reinvest	<input type="checkbox"/> In-kind <input type="checkbox"/> Liquidate

2c To transfer Certificates of Deposit (CDs) or annuities, complete this section.

Check and initial each box that applies to you.

Certificates of Deposit	Annuity/Insurance Policy
<input type="checkbox"/> Redeem my CD immediately (I am aware that I may incur a penalty for early redemption). Your initials: _____	<input type="checkbox"/> Redeem my annuity (I am aware that I may incur a penalty for early redemption). Your initials: _____
<input type="checkbox"/> Redeem my CD on the maturity date of _____. Your initials: _____	<input type="checkbox"/> Redeem my insurance policy and terminate the policy on my behalf. Your initials: _____

3 Please sign and date the application.

To delivering firm: Transfer assets in my account to E*TRADE Securities LLC or its affiliates, as indicated. I understand that if assets in my account are not readily transferable with or without penalties, such assets may not be transferred within the time frames required by NYSE Rule 412 or similar rule of the National Association of Securities Dealers or other designated examining authority. **Unless otherwise indicated, I authorize you to liquidate nontransferable proprietary money market fund assets, deduct any outstanding fees due you, and transfer the resulting credit balance to E*TRADE Securities or its affiliates.** I authorize you to liquidate assets in my account as necessary to satisfy outstanding fees due you. I instruct you to transfer certificates or other instruments in my account in good deliverable form, including affixing any necessary tax waivers, to enable E*TRADE Securities to transfer them in its name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books.

I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me, if any, in connection with the account I am transferring. I understand that you will contact me with respect to the disposition of any assets in my securities account that are nontransferable.

X

Signature of Primary Account Holder Date

X

Signature of Co-Account Holder or Custodian Date

Printed Name

Printed Name

If the registration information (i.e., name, address, etc.) of the account you are transferring is different from that of your E*TRADE Securities account, please complete this Letter of Authorization.

All account holders must sign both the Account Transfer Form and the Letter of Authorization.

From: Individual Individual Trust Joint UTMA/UGMA**
To: Individual Joint Trust Joint Individual Trust

Letter of Authorization (must be notarized)

I/We authorize E*TRADE Securities LLC to transfer the account listed in section 1 of this Account Transfer Form into the E*TRADE Securities account noted at the top of this form.

NOTARY ACKNOWLEDGMENT

State of: _____ [seal]
 County of: _____
 Subscribed and sworn before me: _____
 Date: _____
 Signature of notary: _____
 My commission expires: _____

X _____
 Signature of Primary Account Holder Date

X _____
 Signature of Co-Account Holder Date

**UTMA = Uniform Transfers to Minors Act; UGMA = Uniform Gifts to Minors Act

For the Delivering Firm: Delivery Instructions

Receiving Firm Name and Address:	E*TRADE Clearing LLC, P.O. Box 1542, Merrifield, VA 22116-1542
Tax ID Number:	32-0012683
All DTC-Eligible Securities:	Deliver to DTC Clearing 0385, Code 40
Checks:	E*TRADE Clearing LLC, Attn: TRANSFER OF ACCOUNTS, P.O. Box 1542, Merrifield, VA 22116-1542
Dividend Reinvestment:	Issue a certificate for all whole shares, liquidate all fractional shares, and discontinue dividend reinvestment
Physical Delivery of Securities:	E*TRADE Clearing LLC, P.O. Box 1542, Merrifield, VA 22116-1542
Book-Entry GNMA Securities:	BKNYC/ETG/ETRADE SECURITIES
Fed-Entry Securities (e.g., Treasury notes):	021000018 BK OF NYC/ETRADE
Fed-Wired Monies:	
Domestic:	E*TRADE Clearing P.O. Box 1542 Merrifield, VA 22116 ABA: 056073573 Your eight-digit E*TRADE Securities account number
International:	The Bank of New York One Wall Street New York, NY 10286 Swift Code: irvtus3n FBO: E*TRADE Securities Account Number: 890 034 6256 Your eight-digit E*TRADE Securities account number (add the letters "ET" before your account number, for example ET12345678) Your name and address
Options Delivery Instructions:	Options Clearing Corp. 0385

All deliveries must include account holder name and E*TRADE Securities brokerage account number.

FOR E*TRADE SECURITIES USE ONLY

Mutual fund registration instructions: E*TRADE Securities FBO (name) _____	Account Number _____ P.O. Box 1542, Merrifield, VA 22116-1542	Tax ID 32-0012683 Omnibus A/C _____
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Letter of Acceptance for the Receiving Retirement Account Custodian (for E*TRADE Clearing LLC internal use only)

Our organization agrees to accept the funds listed, which are being transferred on behalf of the above-named individual(s). We agree to serve as Successor Custodian of these assets.

X _____
 Successor Custodian Authorized Signature

 Date

The E*TRADE FINANCIAL family of companies provides financial services that include trading, investing, and banking. E*TRADE Securities LLC, Member FINRA/SIPC Accounts are carried by an affiliate, E*TRADE Clearing LLC, Member NYSE/FINRA/SIPC. E*TRADE Securities and E*TRADE Clearing are separate but affiliated companies.