

# Internal Account Transfer Form



Use this form to transfer cash and/or securities between existing Goldman Sachs Custody Solutions accounts.

**Scan & Email**

[support@freedomadvisors.com](mailto:support@freedomadvisors.com)

## Important Instructions:

1. This form can only be used to transfer cash and/or securities between existing Goldman Sachs Custody Solutions accounts.
2. Read the guidelines at the end of this form concerning account to account transfers carefully. Transfers between different account types or different registrations may have significant tax consequences, may require enhanced compliance review and approval or may even be prohibited.
3. Pending trades, dividends or other activity in your account will delay a transfer until all such actions have settled.
4. If you want to transfer between more than two accounts, a separate form per account is required.
5. Securities are automatically deposited into the Discretionary portfolio and cash is automatically deposited into Unaffiliated Cash. You **MUST** enter a "New Investment" Service Request for the account to be managed, even if you intend to use the same model from the delivering account.
6. The Trustee Certification Form is required if the delivering account is a trust.

PART 1: Account Owner Information

Account Owner/ Trustee/Authorized Representative	Name		Date of Birth
			/ /
Account Co-Owner/ Co-Trustee	Social Security Number	Date of Death (if applicable)	Daytime Telephone Number
	- -	/ /	( ) -

PART 2: Account Transfer Information

Delivering Account	Account Number	Account Type
Receiving Account	Account Number	Account Type

ASSETS TO TRANSFER

**Full Transfer of All Cash and Securities**

Close delivering account (Annual IRA Custodial Fee due upon closure, if applicable)

**Partial Transfer**

Transfer all securities      Transfer all cash      Transfer only the following cash amount \$

Transfer only the securities listed below      Transfer the following percentage of the account %

Name of Security	Ticker	Share Quantity or "All"	Original Acquisition Date*	Adjusted Cost Basis*

If you have additional securities you would like to transfer, attach a separate page that lists each security name, symbol, and quantity.

\* For taxable account to taxable account transfers only

## PART 3: Transfer Type

Specify the internal account transfer type that you would like to perform.

### TAXABLE ACCOUNT TRANSFERS

**Taxable Account to Taxable Account Internal Transfer**

### IRA ACCOUNT TRANSFERS

#### Important Information

- Use this form to transfer cash and securities from an IRA account to another IRA account if the account types, names, and social security numbers (SSNs) are the same on both accounts and the transfer is not supported online.
- Use our advisor site, or the **IRA Distribution Form** in certain circumstances, to transfer cash from an IRA to a taxable account. **Do not use this form.**
- Use the IRA Distribution Form for Roth Conversions. **Do not use this form.**

#### Internal Transfer from Taxable Account to IRA Account

Contribution	Contribution Year (Traditional and Roth IRAs Only)		Amount (Cash Only)

- Annual contributions are not allowed to Inherited IRAs.
- If a tax year is not specified, the contribution will be reported as a current year contribution. Per IRS requirements, SEP IRA and SIMPLE IRA contributions are always reported in the year the deposit occurs.
- Securities cannot be contributed to an IRA.

#### Internal Transfer Between IRA Accounts

- Cash and securities for accounts of the same type for the same client

#### Internal Rollover from Qualified Retirement Plan (QRP) to IRA Account

- Include form signed by Third Party Administrator or Trustee of QRP

Receiving Account	IRA Account Name	

#### Internal Transfer from Qualified Plan to Qualified Plan Account

- Include form signed by Third Party Administrator or Trustee of QRP

#### Qualified Domestic Relations Order (QDRO) or Divorce Transfer (Both parties must sign).

## INTERNAL TRANSFER DUE TO DEATH OF ORIGINAL ACCOUNT OWNER

(Moving inherited funds from decedent to beneficiary's account)

#### Decedent GSCS Taxable Account to Inherited Taxable Account

- If the Decedent Account is a taxable account, complete the step-up election below as needed.

Cost Basis	Valuation Date		Step Up	
	Date of Death	Alternative Date:	Half	Full

#### Decedent IRA to Beneficiary IRA for the Benefit of Spouse or Non-Spouse

- If the decedent's Required Minimum Distribution (RMD) has not been satisfied for the current year, and the date of death is in the current year, the spouse or non-spouse must satisfy the decedent's RMD after funds are moved to the Beneficiary IRA.
- Spouse and Non-Spouse Beneficiary IRA account owners must first open a Roth or Rollover IRA on our website and then complete and submit an Inherited IRA Account Amendment Form to re-register the account as a Beneficiary IRA.
- Beneficiary IRAs must be opened before transfers from decedent IRAs can be processed.

#### Decedent IRA to Spouse (Non-Beneficiary) IRA

- If the decedent's RMD has not been satisfied for the current year, and the date of death is in the current year, the spouse must satisfy the decedent's RMD after transferring assets into their own IRA.

## PART 4: Signature(s) and Certifications

### CERTIFICATIONS

- I certify the accuracy of the account transfer instructions above and authorize this transaction, including potential broker assistance or other charges for special services. I understand that I am responsible for any consequences resulting from this transfer including potential taxes and penalties. I agree to indemnify and to hold Goldman Sachs Custody Solutions harmless for any tax, penalty, or other liability it may incur resulting from this transfer. I acknowledge that Goldman Sachs Custody Solutions does not provide tax or legal advice and I agree to consult with my own tax or legal professional if I need advice.
- I certify that I have the authority to initiate this transfer.
- If you have Power of Attorney (POA) over an account, you must attach the POA designation document to this form.

### IRA CERTIFICATIONS

- I certify that the contribution or rollover described above is an eligible IRA contribution. I agree that I am solely responsible for all tax consequences resulting from this contribution. I also agree that neither the IRA custodian or Goldman Sachs Custody Solutions shall have any responsibility for any such tax consequences. I also understand that restrictions regarding subsequent contributions or rollovers may apply.
- I attest that the funds specified in the internal account to an IRA account transfer on this form do not contain any amounts from a Required Minimum Distribution, that IRA rollovers are being made into a qualifying account type, and that the election to rollover funds is irrevocable.

### AUTHORIZED INVESTMENT ADVISOR CERTIFICATIONS

- I confirm and acknowledge that I have consulted with the client(s), owner(s), and/or authorized parties listed above (collectively "clients") on the account identified above and I have received the clients' consent to execute this first-party (i.e., same client and SSN/TIN/EIN on both accounts) internal transfer for the amount specified.
- I certify that I am an investment advisor representative (IAR) for a registered investment advisor (RIA) with authorization to request the first-party internal transfer noted above, in lieu of the client(s) signing below. Note that we do not accept requests signed by IARs for transfers between accounts that have different client names or tax IDs.

### ADDITIONAL INSTRUCTIONS FOR GIFT TRANSFERS

If you are transferring securities from your account to the account of another person, complete this section.

<b>Gift Status</b>	Gift	Date of Gift / /
--------------------	------	---------------------

### SIGNATURE(S)

	Primary Signer	Co-Signer	Date
<b>Account Owner</b>	X	X	/ /
<b>Trustee</b>	X	X	/ /
<b>Beneficiary IRA Account Owner</b>	X	Not Applicable	/ /
<b>Holder of Power of Attorney Over Account</b> (must be a GSCS user and permissioned on the account)	X	Not Applicable	/ /
<b>Authorized Representative</b>	X	Not Applicable	/ /
<b>Investment Advisor</b>	X	Not Applicable	/ /
	Printed Name	Advisory Firm Name	

## Guidelines for Transfers Between Accounts

Review these guidelines carefully, as transfers between accounts that are not of the same type or the same name and Social Security Number (SSN)/Tax Identification Number (TIN) may have significant tax consequences, may require special compliance review and approval, or may even be prohibited.

### Transfers Between Taxable Individual and Joint Accounts

- You may transfer cash and securities between individual taxable accounts if the accounts have the same name and SSN.
- You may transfer cash and securities between a joint account and an individual account for either of the joint account owners, if the individual account is in the same name and SSN as one of the joint account owners and either account owner signs this form.
- You may transfer cash and securities between joint accounts if the accounts have the same names and SSNs.
- You may transfer cash and securities from your individual taxable account to your joint account on which your name and SSN appear.
- You may transfer cash and securities from an individual or joint taxable account to a custodial account.
- You may transfer cash and securities from a custodial account to a taxable account that contains the SSN of the minor that has reached the age of majority in their state.
- Any Trustee may transfer cash and securities from a Revocable Trust account on which the grantor's name and SSN appear to an individual account in the grantor's name with the same SSN. This may have tax consequences, refer to IRS publication 590.
- For irrevocable trusts, we require the signature of the trustee(s) as required by the trust.

### Transfers Involving IRA Accounts

- You may transfer cash from an individual taxable account to an IRA account with the same name and SSN subject to the applicable IRA contribution rules which may limit or prohibit a contribution based on age, prior contributions for the same tax year and other factors. Refer to IRS publication 590.
- You may transfer cash from a joint account to an IRA with the same name and SSN. This is considered an IRA contribution and is subject to the applicable IRA contribution rules which may limit or prohibit a contribution based on your age, prior contributions for the same tax year and other factors. Refer to IRS publication 590.
- You may transfer cash and securities from an IRA account to another taxable account as a distribution by completing an IRA Distribution Form. You cannot use this form to make an IRA distribution.
- You may transfer cash and securities from an IRA account to another IRA account if the names and SSNs are the same on both accounts or if the IRA funds are being inherited and the transfer is allowed under the guidelines below. Transfers may be subject to tax reporting, withholding or assessment.

Account Transferring From	Account Can Transfer To
Roth IRA	Roth IRA
Traditional IRA	Traditional IRA, SEP IRA, IRA Rollover, SIMPLE IRA*
IRA Rollover	Traditional IRA, SEP IRA, IRA Rollover, SIMPLE IRA*
SEP IRA	Traditional IRA, SEP IRA, IRA Rollover, SIMPLE IRA*
SIMPLE IRA**	SIMPLE IRA, Traditional IRA, SEP IRA, IRA Rollover
Inherited/Beneficiary Traditional/Rollover IRA	Inherited/Beneficiary Traditional/Rollover IRA***
Inherited/Beneficiary Roth IRA	Inherited/Beneficiary Roth IRA***
Qualified Retirement Plan	Qualified Retirement Plan, Traditional IRA, SEP IRA, IRA Rollover, SIMPLE IRA*, Roth IRA****

\*Receiving SIMPLE IRA must meet two-year rule

\*\*Delivering SIMPLE IRA must meet two-year rule

\*\*\*Inherited IRA must be registered with the same original account owner name and beneficiary name at both the delivering and receiving firms

\*\*\*\*Delivering Qualified Plan must be a Roth qualified plan

### Transfers Between Corporate Accounts

- You may transfer cash and securities from one GSCS legal entity to another GSCS legal entity if the entity name and Tax Identification Number (SSN, EIN, or TIN) match between the accounts.
- If you have a circumstance not described above, and you wish to initiate a transfer, contact us.