

Titan IRA Anniversary Reward: Terms & Conditions

Offer applies to all IRA transfers, 401(k) rollovers, and 403(b) rollovers initiated into a Titan IRA between October 7th, 2020 and October 21st, 2020. Payments for eligible transfers will be made on or around November 1st, 2021 (“Payment Date”).

Your participation in Titan’s IRA Anniversary Reward is subject to the following terms and conditions:

Through the Titan IRA Anniversary Reward program, you have the opportunity to earn a promotional credit (“Anniversary Reward”) based on the “Rollover Value” as illustrated below:

Illustrative Titan IRA Anniversary Award

Rollover Value	Titan Anniversary Reward	
\$5,000 - \$10,000	\$50	\$75
\$10,001 - \$25,000	\$100	\$150
\$25,001 - \$50,000	\$250	\$375
\$50,001 - \$100,000	\$500	\$750
\$100,001 - \$250,000	\$1,000	\$1,500
\$250,001 - \$500,000	\$2,500	\$3,750
\$500,001 - \$750,000	\$5,000	\$7,500
\$750,001 - \$1,000,000	\$7,500	\$11,250
\$1,000,001 +	\$10,000	\$15,000

The Rollover Value is determined as the net value of all rollover transfers made to a Titan IRA during the promotion dates. This offer is only valid if the full Rollover Value remains in a Titan IRA until the Payment Date.

The Anniversary Reward will be deposited directly into the Titan IRA into which the Rollover Value was originally deposited. The Anniversary Reward will be considered a regular IRA contribution for the calendar year of the Payment Date and is subject to standard IRA contribution limits per IRS rules.

If the Anniversary Reward exceeds the client’s maximum annual contribution limit for IRAs (i.e. \$6,000 if under age 50; \$7,000 if age 50+), the Anniversary Reward will be paid in two installments: \$6,000 on the Payment Date as a regular IRA contribution for the calendar year of the Payment Date, and the remaining amount one year after the Payment Date (“Second Payment Date”) as a regular IRA contribution for the calendar year of the Second Payment Date. If the

Anniversary Reward exceeds twice the client's maximum annual contribution limit for IRAs (i.e. \$12,000 if under age 50; \$14,000 if age 50+), the Anniversary Reward will be paid in three installments: \$6,000 on the Payment Date as a regular IRA contribution for the calendar year of the Payment Date, \$6,000 on the Second Payment Date as a regular IRA contribution for the calendar year of the Second Payment Date, and the remaining amount one year after the Second Payment Date ("Third Payment Date") as a regular IRA contribution for the calendar year of the Third Payment Date.

It is the sole responsibility of the client to ensure that the Anniversary Reward and all other IRA contributions do not exceed the client's IRA contribution limits per IRS rules.

If you have existing referral credits that result in fee reductions of 0.25% increments, the Anniversary Reward will be reduced by the same percentage as your advisory fee has been reduced, as illustrated in the following chart:

Illustrative Titan IRA Anniversary Reward Adjusted for Referral Credits

Rollover Value	Reward: User with 1 Referral Credit	Reward: User with 2 Referral Credits	Reward: User with 3 Referral Credits	Reward: User with 4+ Referral Credits
\$5,000 - \$10,000	\$56	\$38	\$19	\$0
\$10,001 - \$25,000	\$113	\$75	\$38	\$0
\$25,001 - \$50,000	\$281	\$188	\$94	\$0
\$50,001 - \$100,000	\$563	\$375	\$188	\$0
\$100,001 - \$250,000	\$1,125	\$750	\$375	\$0
\$250,001 - \$500,000	\$2,813	\$1,875	\$938	\$0
\$500,001 - \$750,000	\$5,625	\$3,750	\$1,875	\$0
\$750,001 - \$1,000,000	\$8,438	\$5,625	\$2,813	\$0
\$1,000,001 +	\$11,250	\$7,500	\$3,750	\$0

This promotion is not valid with any other offers and is non-transferrable. Offer available to U.S. Residents only. Titan reserves the right to terminate this offer at any time, to limit the amount of account bonuses you are eligible to receive, and to refuse or recover any promotion award if Titan determines that it was obtained under wrongful or fraudulent circumstances, that inaccurate or incomplete information was provided, or that any terms of the Titan Terms of Use or Account Agreement have been violated.

You agree that you are making a fully-informed and independent determination to roll-over the IRA and are aware of the risks of a Titan-managed IRA, including the risk of loss of principal, as described in our Account Agreement. The information contained herein is not, and should not be construed as, an offer to sell or the solicitation of an offer to buy any securities. In addition,

nothing contained herein is intended to be, nor shall it be construed as, investment advice, nor is it to be relied upon in making any investment or other decision.

If you cannot accurately make the preceding representations, you may not participate in the Titan IRA Anniversary Reward. If you are currently participating in the Titan IRA Anniversary Reward and the preceding representations become inaccurate, you agree to immediately inform Titan at support@titanvest.com.