

TITAN

110 Greene Street, Suite 910, New York, NY 10012
www.titanvest.com, support@titanvest.com

401(k) and 403(b) Rollovers

Rolling over a 401(k) or 403(b) retirement account to Titan is easy. Here's how it works.

Rollover Method

Direct

Indirect

Description

Move funds directly from your current 401(k) or 403(b) provider to your Titan IRA, without having to withdraw the funds to your bank account first.

Move funds from your current 401(k) or 403(b) provider to your Titan IRA by withdrawing the funds to your bank account and then depositing all of those funds into a Titan IRA within 60 days from the date you take possession of the funds in your bank account.

Costs

We do not charge for incoming rollovers. The firm where the account originated, however, may charge a fee.

Rollover Instructions

1. Look up the phone number for your 401(k) or 403(b) plan provider.

If you don't know who your provider is, simply ask the HR department at the employer where your plan was opened.

2. Call your plan provider and ask for a "Direct Rollover."

Don't worry - this should only take 5 minutes.

On the next page are some specific instructions you can tell your plan provider. These will instruct them to roll over your account to Apex Clearing (our SIPC-insured financial custodian).

1. Open a Titan IRA of the same account type as your current 401(k) or 403(b) (e.g., Traditional or Roth).

2. Withdraw the desired funds from your current 401(k) or 403(b) account into your bank account.

3. Within 60 days of receiving your 401(k) or 403(b) funds, link your bank account and deposit the exact amount of the rollover funds into your Titan IRA using the mobile app.

During the Rollover

Rollovers typically take a few weeks, though different providers have varying timelines. Once we receive the check from your 401(k) or 403(b) administrator, we'll deposit it into your Titan IRA.

Our Rollover Concierge will keep you updated along the way. Reach out with any questions at rollovers@titanvest.com.

Since you're depositing straight from the bank account to which you withdrew your 401(k) or 403(b) funds, it should typically only take 1-2 business days for your rollover to be received.

Our Rollover Concierge will keep you updated along the way. Reach out with any questions at rollovers@titanvest.com.

After Titan Receives Your Rollover

Our team will let you know via email when your rollover is received. Your funds are typically invested in your Titan IRA within 1-2 business days of the rollover hitting your account.

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Direct 401(k) and 403(b) Rollovers: What To Tell Your 401(k) or 403(b) Plan Provider

1. I would like to initiate a direct rollover of my account. Please liquidate my account into cash, and make a check for the proceeds out to:

Payable to: Apex Clearing

Memo: FBO [Your Full Name], [Your Titan IRA Account #]

If your provider can't fill out the memo line as indicated above, you'll have to fill it in yourself. In this case, skip Step 2 and ask your provider to mail you the check directly. We will send you a prepaid envelope that you can use to forward the properly filled check to Apex Clearing.

2. Please mail the check to the following address

Apex Clearing c/o BPO
2 Gateway Center, 16th Floor
283-299 Market St.
Newark, NJ 07102-5005

If your plan provider can only mail the check to your home address, no problem. We will send you a prepaid envelope that you can use to forward the check to Apex Clearing.

That's it! If you have any questions, feel free to email us at rollovers@titanvest.com.

FAQs

How long will my rollover take to complete?

The rollover process generally only takes about a week or two to complete.

Will a rollover result in any taxes or penalties?

No, rollovers to IRAs do not incur any taxes or penalties.

Are there any fees to roll over my 401(k)?

No, we are happy to announce that we do not charge any fees for incoming rollovers. However, your 401(k) provider may charge an outgoing fee. Check with them if you're unsure.

Can I roll over part of my funds instead of the entire plan?

It depends on your plan provider's policy. Ask them if they allow "partial rollovers." If they do, then you can inform them of the specific amount you would like liquidated and rolled over to Titan.

Do I need to sell any investments in my 401(k) / 403(b) plan before rolling over?

No, most plan providers will do this automatically for you. Just follow the above instructions and they should be able to do this for you. As a reminder, selling your investments is *not* a taxable event because you are selling shares in a tax-advantaged account.

Do I need to endorse the rollover check?

No, there is no need to endorse the check.

Titan Invest ("Titan") is an SEC registered investment adviser. Brokerage services are provided to Titan Clients by Apex Clearing Corporation, an SEC registered broker-dealer and member FINRA/SIPC. Clients are encouraged to compare the account statements received from the qualified custodian to the reports provided by Titan Invest. Market data by IEX. Titan's investment advisory services are available only to residents of the United States in jurisdictions where Titan is registered. This should not be considered an offer, solicitation of an offer, or advice to buy or sell securities. Statements made herein may be outdated and subsequent events may have occurred, information may have changed, that could make any statement in these materials inaccurate or incomplete. The media presented may contain certain forward looking or promissory language regarding the performance of Titan Invest or a company; these statements should not be relied upon to make an investment decision. Before investing, consider your investment objectives as certain investments are not suitable for all investors. Please consult with your financial advisor before making any investment decisions. Past performance is no guarantee of future results. The graphs, charts and other visual aids are provided for informational purposes only, not to be used to make investment decisions. Prospective clients must refer to our website, and in particular, our Advisory Agreement for a complete description of Titan's objectives and investment strategies. Please see our full disclosures for more information at www.titanvest.com/disclosures.