Green Pier Retirement Account Terms and Conditions

I understand that if I am opening a Green Pier Traditional IRA or Green Pier Roth IRA (each a "Green Pier IRA"), my Account is governed by the following terms and conditions ("Terms and Conditions"), the Green Pier Brokerage Account Customer Agreement and applicable Supplements **("Customer Agreement" and together with the Terms and Conditions, the "Agreement")**, and the Green Pier Traditional IRA Custodial Agreement and Disclosure Statement **("Traditional IRA Custodial Agreement")** or Green Pier Roth IRA Custodial Agreement and Disclosure Statement **("Roth IRA Custodial Agreement")**, as applicable. Capitalized terms not otherwise defined below have the meanings ascribed to them in the Customer Agreement.

1. General

By opening a Green Pier IRA, I agree to the following:

a. I adopt the Green Pier Traditional IRA or Roth IRA, as indicated on my Account Application, appointing Fidelity Management Trust Company ("FMTC"), or any successor thereof, as custodian, and Green Pier as the introducing and carrying Broker-Dealer to perform certain administrative services.

b. I have received, read, and understand the Agreement, the applicable Custodial Agreement governing my Account and agree to be bound by such agreements as is currently in effect and as may be amended from time to time.

c. FMTC's obligations are limited to the obligations specified in the Traditional IRA or Roth IRA Custodial Agreement governing my Account.

d. FMTC does not provide any tax, legal, or investment advice as defined under the Employee Retirement Income Security Act of 1974 ("ERISA") and/or any applicable Securities regulations, in connection with this Account.

e. I appoint Green Pier as my agent for the purpose of carrying out my directions in accordance with the terms and conditions of the Agreement with respect to the purchase or sale of securities in my Account. To carry out its duties, Green Pier is authorized to place and withdraw orders and take such other steps to carry out my directions.

f. I understand that Green Pier and FMTC reserve the right not to accept assets in my Account until such time as Green Pier has received my completed Account application, determined the same to be in good order, and accepts my Account on behalf of FMTC, as indicated by notice to me. I agree to indemnify and hold Green Pier and FMTC (and their affiliates, successors, and employees) harmless from any loss or liability that they or I may incur as a result of assets in my account not being accepted until such time as Green Pier has received my completed Account application, determined the same to be in good order, and accepts my Account on behalf of FMTC.

2. Conversions

When Green Pier provides a conversion service, I understand that if I have elected to convert an IRA, then all parts of the Agreement, including the Application and the information herein, will apply to my Green Pier IRA established to facilitate the conversion and to my Green Pier Roth IRA. I understand that I cannot convert assets in a SIMPLE IRA to a Roth IRA until after the expiration of the two-year period beginning on the date I first participated in the SIMPLE IRA Plan maintained by my employer.

3. Rollovers and Distributions from Employer Sponsored Plans

When Green Pier provides a rollover service, if I am opening an IRA with a rollover from an employer-sponsored retirement plan, I certify the rollover is from an eligible employer-sponsored retirement plan and the rollover contribution meets applicable Internal Revenue Code requirements.

When Green Pier provides a rollover service, if I am opening a Green Pier IRA with a distribution from an employer-sponsored retirement plan, I certify that such a distribution qualifies for rollover treatment, and I irrevocably elect to treat this contribution as a rollover contribution. Additionally, I agree that, to the extent that inherited employer-sponsored plan assets are being directly rolled to an inherited IRA, I understand that it is my responsibility to ensure that only eligible assets are rolled and that all required minimum distribution requirements are satisfied prior to the rollover.

4. Precious Metals

I understand and acknowledge that precious metals and other collectibles within the meaning of Internal Revenue Code Section 408(m) may not be purchased in retirement accounts except as otherwise permitted by ERISA and the Internal Revenue Code. If I direct Green Pier to purchase eligible gold, silver and platinum coins for me, I understand the following:

a. SIPC does not provide protection for precious metals. However, metals stored through Green Pier are insured by the depository at market value;

b. Precious metals investments can involve substantial risk, as prices can change rapidly and abruptly; and

c. If I take delivery of my metals, I am subject to delivery charges and applicable sales and use taxes and any federal and applicable state income taxes, and shall otherwise be treated as a distribution from my Account.

5. IRA for Minor

If this is an Inherited IRA (or another IRA registration type as agreed to by Green Pier), I understand Green Pier will maintain an account established under the Uniform Transfers to Minors Act (UTMA) for which I act as UTMA Custodian. I represent and warrant that the assets in the account belong to the minor, and all such assets, whether or not transferred out of the minor's IRA, will only be used by me for the benefit of the minor. As used herein, "I" or "my" shall refer to the UTMA Custodian. I acknowledge agreement with the following additional terms and conditions:

a. I, the UTMA Custodian, have read, understand, and agree to the terms and conditions set forth in the Application, this Agreement, and the Green Pier Traditional IRA Custodial Agreement and Disclosure Statement, or the Green Pier Roth IRA Custodial Agreement and Disclosure Statement, as applicable.

b. The UTMA Custodian will exercise the powers and duties of the Depositor as described in the agreements.

c. The beneficiary of the IRA will be the minor's estate or as otherwise determined in accordance with the applicable state Uniform Transfers to Minors Act, as indicated in the applicable Green Pier IRA Custodial Agreement.

d. The minor's IRA will contain the UTMA Custodian designation in the IRA registration. Green Pier and FMTC shall have no responsibility to determine when the minor reaches the age of account termination or for determining whether any notification is proper or valid under state or federal law.

e. Upon reaching the age of account termination in the state under which the account was first established, the UTMA Custodian must advise the IRA Custodian in writing (accompanied by such supporting documentation as the IRA Custodian may require) that the minor is assuming sole responsibility to exercise all powers and duties associated with the administration of the IRA. Absent such written notice by the UTMA Custodian, the IRA Custodian shall have no responsibility to acknowledge the minor's exercise of such powers and duties of administration.

f. Acceptance by the IRA Custodian of the contribution to this IRA is expressly conditioned upon the UTMA Custodian's agreement to be responsible for all requirements and to exercise the powers and duties of the Depositor with respect to the operation of the IRA.

g. I understand that the minor will have access to information that I provide on the Application.

6. Annual Maintenance, Liquidation and Termination Fees:

I understand that there is an annual maintenance fee for my Account that will be collected directly from my Account once a year and a liquidation/termination fee that will be collected directly from my Account when I liquidate or terminate my Account. The amount of these fees is stated in the fee schedule applicable to my Account.

7. Indemnification

I agree to indemnify and hold harmless Green Pier, FMTC, their officers, directors, employees, agents, affiliates, shareholders, successors, assigns, and representatives from any claims or losses that may occur in the event I fail to meet any IRS requirements concerning Green Pier IRA(s).

8. Termination

This Agreement may be terminated in accordance with the Customer Agreement or in accordance with the terms and conditions set forth in the Traditional IRA Custodial Agreement or Roth IRA Custodial Agreement, as applicable. There is a termination and liquidation fee as more fully described in the Fees section above.

Green Pier Fintech LLC, Member FINRA, SIPC
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