

PensionBee Match Terms & Conditions

PENSIONBEE 1% MATCH PROMOTION

Match – Summary of Key Terms ¹			
Who can elect to participate in this Match (“Eligible Customers”)	How much is the Match (the “Match Percentage”)	What will the Match be offered on (“Eligible Contributions”)	When is the Match Available (the “Offer Period”)
All PensionBee Customers, signing up to these Terms & Conditions	1% of Eligible Contributions	All contributions by an Eligible Customer (subject to exceptions setout in the detailed Terms & Conditions below) successfully invested into their PensionBee IRA during the PensionBee Match Period	9:00 AM EST on 11-10-2025 until terminated by PensionBee at its sole discretion

Detailed Terms & Conditions

Offer. PensionBee Inc. (“**PensionBee**”) will pay one per cent (1%) (the “**Match Percentage**”) of the value of Eligible Contributions (as defined below) made by or on behalf of an Eligible Customer (defined below) received into any traditional IRA or Roth IRA with PensionBee in the name of such Eligible Customer (collectively, such Eligible Customer’s IRAs, such Eligible Customer’s “**PensionBee IRA**”) and received into such Eligible Customer’s PensionBee IRA within the PensionBee Match Period (defined below), subject to these terms and conditions (these “**Terms & Conditions**”) including, without limitation, such Eligible Contribution being retained in the relevant PensionBee IRA for the **five-year** Eligibility Period (defined below) (the “**PensionBee Match**”). The PensionBee Match is not transferable, saleable or valid in conjunction with other offers.

By participating in the PensionBee Match you are accepting any payments made by PensionBee into your PensionBee IRA as part of the PensionBee Match are being made subject to these Terms & Conditions and you otherwise agree to be bound by and to comply with these Terms & Conditions, as follows:

How are the Match Payments Made. The PensionBee Match will generally be provided upon the next business day following PensionBee’s confirmation of the Eligible Contribution.

¹ Subject to the detailed Terms & Conditions below.

The amount of the PensionBee Match is calculated based on the Match Percentage of the total value of any Eligible Contribution. The PensionBee Match is only available for contributions being successfully received into and invested in your PensionBee IRA and will not be granted for any transfers of cash or securities that are rejected or not ultimately invested into your PensionBee IRA. All calculations of the PensionBee Match will be rounded up to the nearest whole cent.

Offer Period. The PensionBee Match Period is specified in the *Match – Summary of Terms* table above. This is the period in which the PensionBee Match is offered to each Eligible Customer. The PensionBee Match Period may be amended, adjusted or terminated at PensionBee's sole discretion without advance notice to Eligible Customers.

Eligibility.

Eligible Contribution: means the USD cash amount of any contribution (including any rollover of an existing 401(k) or IRA, or transfer of cash or investments) that has been initiated by or for and on behalf of Eligible Customers and successfully invested into their PensionBee IRA during the Eligibility Period. The following are expressly excluded from the PensionBee Match and are not to be regarded for any purposes as Eligible Contributions: (i) transfers pursuant to an automatic rollover; (ii) transfers between PensionBee IRAs for any reason; (iii) inherited IRAs; (iv) adjustments to any PensionBee IRA as a result of any administrative or other errors or compensation payments made by PensionBee, or any administrator or custodian to a PensionBee IRA; or (v) any payments made as part of the PensionBee Match or any other PensionBee promotion or compensation payment.

Eligible Customer: means any person specified in the *Match – Summary of Terms* table above. Eligible Customers are entitled to a PensionBee Match if they have: (1) successfully opened a PensionBee IRA, (2) elected to opt into the PensionBee Match; and (3) maintained their PensionBee IRA at all times during the Eligibility Period (defined below) in good standing, in full compliance with all terms and conditions applicable to such PensionBee IRA and without being locked, suspended, restricted, or otherwise flagged in any way.

Eligibility Period: means for each Eligible Contribution, the period commencing on the date of the Eligible Contribution being received into and accredited to a PensionBee IRA and ending on the fifth (5th) anniversary period of the date of such Eligible Contribution.

Match Early Withdrawal Adjustment. If an Eligible Customer has received a PensionBee Match, and they transfer, rollover or distribute for any reason (other than such Eligible Customer's death or ill-health) some or all of their PensionBee IRA prior to the expiration of any Eligibility Period applicable to any PensionBee Match received into their PensionBee IRA to an account that is not a PensionBee IRA in the name of such Eligible Customer, then, PensionBee may, in its absolute discretion, impose a Match Early Withdrawal Adjustment (as defined below) from any part of such Eligible Customer's PensionBee IRA.

Match Early Withdrawal Adjustment: means, with respect to any Eligible Customer, an amount equal to the aggregate value of any PensionBee Match, the applicable Eligibility Period for which has not expired, paid into any PensionBee IRA in such Eligible Customer's name.

An Eligible Customer agrees that any Match Early Withdrawal Adjustment will be deducted: (i) firstly, directly from such Eligible Customer's remaining balances in their PensionBee IRA, (ii) secondly, where an Eligible Customer is transferring or withdrawing all of their PensionBee IRA balance prior to the expiration of any Eligibility Period applicable to any PensionBee Match they have received into their PensionBee IRA, the Match Early Withdrawal Adjustment will be deducted as an expense on their PensionBee IRA prior to the payment of any transfer or withdrawal amount to the Eligible Customer, and (iii) thirdly, where there are insufficient funds in the balance of the Eligible Customer's PensionBee IRA to make full payment of any Match Early Withdrawal Adjustment, the Eligible Customer agrees to make payment on demand of the shortfall together with any out-of-pocket costs and expenses incurred by PensionBee in recovering the full amount of the Match Early Withdrawal Adjustment. By accepting any PensionBee Match an Eligible Customer is agreeing to the payment of the Match Early Withdrawal Adjustment and authorizes: (A) the rights of PensionBee to impose the Match Early Withdrawal Adjustment (B) PensionBee to withdraw the Match Early Withdrawal Adjustment from the Eligible Customer's PensionBee IRA, if necessary, prior to any transfer from the Eligible Customer's PensionBee IRA, and (C) authorizes PensionBee to instruct any custodian, administrator or broker dealer of the Eligible Customer's PensionBee IRA accordingly to deduct any amounts on account of payment of any Match Early Withdrawal Adjustment.

If there is cash available in the Eligible Customer's PensionBee IRA, this Match Early Withdrawal Adjustment will be deducted from that available cash balance. If the Eligible Customer has insufficient cash available in their PensionBee IRA to pay the Match Early Withdrawal Adjustment, this fee may be debited by the custodian / administrator of their PensionBee IRA from their outgoing financial institution. Via these Terms & Conditions, the Eligible Customer directs, and or authorizes PensionBee to direct on their behalf, the removal, transfer, sale of positions, and potential liquidation from their PensionBee IRA to pay the Match Early Withdrawal Adjustment or, as applicable, to cover account deficits created by the Match Early Withdrawal Adjustment.

The Match Early Withdrawal Adjustment is separate from and will be an additional deduction to any ACATs fees, advisory or investment management fees or deductions to which the Eligible Customer's PensionBee IRA is subject.

Limitations. An Eligible Customer can only earn this PensionBee Match once for each eligible PensionBee IRA contribution, and the PensionBee Match may not be added to other PensionBee IRA contributions, matches, promotions or other offers available to an Eligible Customer at any time.

PensionBee reserves the right, in its sole and absolute discretion, to delay or cease the PensionBee Match at any time and for any reason.

If PensionBee determines in its sole and absolute discretion that there may have been unauthorized or fraudulent activity or a violation of these Terms & Conditions whether or not in connection with the PensionBee Match or with any other action an Eligible Customer makes on their PensionBee IRA or in the process of establishing a PensionBee IRA in their name or making an Eligible Contribution, PensionBee reserves the right to either (1) decline to grant the

PensionBee Match, and / or (2) rescind or liquidate any PensionBee Match, or any security or any related dollar proceeds derived from the PensionBee Match.

While the PensionBee Match will be credited to the Eligible Customer's PensionBee IRA after confirmation of receipt of the relevant Eligible Contribution and after confirmation by PensionBee of the Eligible Customer having fulfilled the conditions of the PensionBee Match, this timeline may be delayed in PensionBee's sole and absolute discretion if PensionBee determines that there are indications of unauthorized activity or fraud or a violation of these Terms & Conditions, or otherwise due to processing, systems, third party service provider or market restraints, delays or failures. Eligible Customers acknowledge and agree to waive any rights to claim a breach of these Terms & Conditions or otherwise seek compensation where there is such a delay in processing the payment of any PensionBee Match to such Eligible Customer's PensionBee IRA.

No Recommendation. PensionBee notes to all Eligible Customers, and each Eligible Customer acknowledges, a rollover is one of four options available to them when looking at their existing IRA and 401(k) or similar plans. Other options include leaving the Eligible Customer's money in the former employer's plan, moving it to their new / current employer's plan, or cashing out their existing plan. Eligible Customers are advised to consult with a qualified advisor before making any transfers or rollovers. The PensionBee Match is not a recommendation to buy, sell, or hold any security, nor does it endorse any specific investment or investment strategy and is not a recommendation that any Eligible Customer roll over or transfer assets into their PensionBee IRA. By participating in the PensionBee Match, the Eligible Customer represents, warrants and agrees that neither PensionBee nor any PensionBee affiliate, nor any officer, employee, contractor, advisor or agent of any of them, has recommended any rollover or transfer to their PensionBee IRA, either before or after such Eligible Customer has become aware of the PensionBee Match. Eligible Customers acknowledge that they are participating in the PensionBee Match and making any Eligible Contribution voluntarily and not based on or as a result of any investment advice from PensionBee or any PensionBee affiliate, nor any officer, employee, contractor, advisor or agent of any of them.

Please consult [here](https://www.finra.org/rules-guidance/notices/13-45) (<https://www.finra.org/rules-guidance/notices/13-45>) for further guidance.

Tax. PensionBee processes and treats each PensionBee Match as interest earned by the relevant Eligible Customer recipient PensionBee IRA account for tax reporting purposes. The interest earned by the relevant Eligible Customer recipient PensionBee IRA account will not be subject to, or impact, the maximum annual dollar contribution limit or the maximum annual deductible amount in each case as applicable to the relevant Eligible Customer. Please note that all PensionBee Match payments will be paid into an Eligible Customer's traditional PensionBee IRA. Eligible Customers that also have a Roth PensionBee IRA may subsequently elect to roll over any PensionBee Match payment from their traditional PensionBee IRA to their Roth PensionBee IRA.

PensionBee, through the PensionBee Match, does not intend to provide the benefit of deferred compensation or to create an employee pension benefit plan under ERISA.

PensionBee does not provide tax advice. To understand the tax implications of participating in the PensionBee Match, or these Terms & Conditions (including any Match Early Withdrawal Adjustment) please consult your tax advisor.

Amendments. PensionBee reserves the right, in its sole and absolute discretion, to change these Terms & Conditions or terminate the PensionBee Match at any time without notice, including to limit the amount of any PensionBee Match an Eligible Customer can receive and / or to refuse or recover any PensionBee Match if PensionBee determines that it was obtained under wrongful, unauthorized, or fraudulent circumstances, that any rules or regulations would be violated, or that any terms of the PensionBee Match or the Eligible Customer's PensionBee IRA have been violated or otherwise in circumstances where PensionBee determines to unwind or cease the PensionBee Match to avoid any breach of any applicable law or regulations or government authority guidance, including without limitation from the IRS, SEC or DOL.

Interpretation (Headings). Headings in these Terms & Conditions are descriptive and for convenience only, and do not alter the scope of the rights and obligations created by them.

Indemnification. Each Eligible Customer opting to participate in the PensionBee Match agrees and undertakes, by virtue of opting to participate in the PensionBee Match, shall indemnify and hold harmless PensionBee or any PensionBee affiliate, and any officer, employee, contractor, advisor or agent of any of them (each a "*PensionBee Indemnitee*" and collectively the "*PensionBee Indemnitees*"), from and against any and all loss, liability, obligations, damages, penalties, claims, costs, charges and expenses, including but not limited to attorney's fees, disbursements, fines and settlements, arising from any PensionBee Indemnitee's failure to or delay or neglect in performing services or obligations pursuant to the PensionBee Match in accordance with these Terms & Conditions.

Dispute Resolution and Governing Law. To the extent any matter arising under or related to the PensionBee Match is not covered by these Terms & Conditions, such matter shall be governed by and subject to PensionBee's Wrap Fee Investment Advisory Agreement. Please consult [here](#) for further guidance.

In the event of any dispute, claim, or controversy arising out of the PensionBee Match or these Terms & Conditions, each Eligible Customer agrees: (i) to first attempt in good faith to resolve the matter through direct discussion with PensionBee; (ii) any dispute that cannot be resolved by direct discussion shall be settled by arbitration and be governed by and interpreted in accordance with the laws of the State of New York, without giving effect to principles of conflicts of law; and (iii) the venue of any dispute resolution proceeding arising out of or in connection with these Terms & Conditions shall be in the State and County of New York.