

AET IRA Transfer and Disbursement Authorization Agreement

1. Purpose of This Agreement

This Agreement sets forth the terms under which you authorize **The Vibes Company Inc.** ("Vibes") to transmit your instructions to **American Estate & Trust** ("AET") to:

- (a) Automatically transfer funds received from designated investment sources held in your AET individual retirement account ("IRA") to your matching IRA at **DriveWealth, LLC** ("DriveWealth"); and
- (b) Process any transfer, withdrawal, or disbursement requests you initiate from your AET IRA account through the Vibes platform.

Carry Advisors LLC, our affiliated registered investment adviser, is **not** a party to this Agreement and does not have custody or authority over the accounts or assets referenced herein. Vibes operates as a technology platform that facilitates client access to multiple custodial relationships. This Agreement relates solely to the transmission of transfer instructions and does not create any advisory, custodial, or fiduciary relationship between Vibes and your AET or DriveWealth accounts.

2. Standing Transfer Authorization (Automatic Transfers)

By checking the box, you authorize Vibes to instruct AET to:

- Automatically transfer all cash received from any investment(s) you have designated ("Authorized Investments") to your corresponding IRA (Traditional to Traditional, Roth to Roth) at DriveWealth.
- Include all types of payments from Authorized Investments, including but not limited to dividends, interest, periodic distributions, and returns of capital.
- Initiate such transfers as soon as funds are cleared and available at AET, unless you have specified a different transfer schedule in writing.
- Execute transfers only between IRAs of the same type (Traditional IRA to Traditional IRA, Roth IRA to Roth IRA) to maintain proper tax treatment.

3. Client-Initiated Transfer Authorization

You authorize Vibes to transmit to AET any transfer, withdrawal, or disbursement instructions you provide through the Vibes platform, including but not limited to:

- **IRA-to-IRA Transfers:** Transfers to other qualifying IRA custodians or trustees
- **Distributions:** Withdrawals for any purpose permitted under IRA rules, including:
 - Required minimum distributions (RMDs)
 - Early distributions (subject to applicable penalties)
 - Qualified distributions from Roth IRAs
 - First-time homebuyer distributions
 - Higher education expense distributions
 - Other penalty-exception distributions
- **Rollovers:** Direct or indirect rollovers to other qualifying retirement accounts
- **Roth Conversions:** Conversions from Traditional to Roth IRA (when available)
- **Account Transfers:** Movement of assets between your accounts at AET
- **Third-Party Disbursements:** Payments to third parties you designate, including:
 - Financial institutions for loan payments secured by IRA assets
 - Service providers for IRA-related expenses
 - Tax authorities for withholding requirements
 - Other parties as you direct for legitimate IRA purposes

4. Client-Initiated Transfer Procedures

- **Platform Authorization:** All client-initiated transfers must be requested through your Vibes account dashboard with appropriate authentication.
- **Instruction Verification:** Vibes will implement reasonable verification procedures to confirm your identity and authorization before transmitting instructions.
- **AET Processing:** All transfers remain subject to AET's verification procedures, processing timelines, and compliance requirements.
- **Documentation Requirements:** You may be required to provide additional documentation as requested by AET for compliance purposes.
- **Processing Timeline:** Client-initiated transfer instructions will be transmitted to AET within one (1) business day of your completed request.

5. Designation and Changes to Authorized Investments (Automatic Transfers)

- You may add, remove, or modify your Authorized Investments at any time through your Vibes account by contacting support@carry.com or through your account dashboard.
- Your current Authorized Investments, and any changes you make, will be stored in our systems and serve as the operative instruction under this Agreement.
- You do not need to re-execute this Agreement when you make changes to your Authorized Investments.
- All changes to Authorized Investments will be transmitted to AET within two (2) business days of your instruction.

6. Transfer Processing and Timing

- All transfers (automatic and client-initiated) will be processed by AET according to their standard procedures and timelines.
- Vibes will transmit your instructions to AET but has no control over AET's processing times or procedures.
- You acknowledge that transfers may be subject to AET's minimum transfer amounts, processing schedules, and compliance review procedures.
- Failed transfers due to account restrictions, insufficient funds, documentation issues, or other AET-related issues will be reported to you via your Vibes account dashboard.
- Tax withholding, if applicable, will be handled according to AET's procedures and your withholding elections.

7. Duration and Revocation

- This authorization remains in effect until you revoke it by providing written notice to Vibes at support@carry.com, or by providing written notice directly to AET.
- Changes or cancellations will be processed promptly upon receipt and confirmation, typically within two (2) business days.
- Client-initiated transfer authorization remains active until revoked and cannot be suspended separately from the overall authorization.

8. Acknowledgments and Agreements

By checking the box and enabling this feature, you acknowledge and agree that:

1. **Technology Facilitation Only:** Vibes is acting solely as a technology facilitator to transmit your instructions to AET and DriveWealth and is not acting as an investment adviser, broker-dealer, custodian, or

fiduciary in connection with this Agreement.

2. **RIA Non-Involvement:** Carry Advisors LLC, if you have an advisory relationship with them, does not have custody or authority over these funds and is not responsible for these transfers. Your AET account is not subject to advisory services from Carry Advisors LLC.
3. **Third-Party Dependencies:** All transfers are subject to AET's and DriveWealth's applicable account agreements, rules, timelines, and operational procedures over which Vibes has no control.
4. **IRA Compliance Responsibility:** You are solely responsible for ensuring that transfers comply with all applicable IRA rules, contribution limits, distribution requirements, and tax regulations. Vibes provides no tax or legal advice regarding these transfers.
5. **No Custody Creation:** This authorization is not considered a Standing Letter of Authorization for investment advisory purposes under Rule 206(4)-2 of the Investment Advisers Act of 1940 and does not create custody of client funds or securities by Vibes or Carry Advisors LLC.
6. **No Compensation for Transfers:** You understand that Vibes receives no compensation from AET or DriveWealth in connection with these transfers and acts solely to facilitate your instructions.
7. **Account Agreement Primacy:** Your separate account agreements with AET and DriveWealth govern the custody and handling of your assets. This Agreement does not modify those relationships.
8. **System Limitations:** You acknowledge that this service depends on technology systems and that temporary outages or technical issues may affect the transmission of instructions.
9. **Tax Consequences:** You understand that distributions and transfers may have tax consequences and you should consult with a tax professional regarding your specific situation.
10. **Verification Authority:** You authorize Vibes to confirm your identity through reasonable authentication measures before transmitting transfer instructions.

9. Limitations of Liability

- Vibes's role is limited to transmitting your instructions and maintaining records of your Authorized Investments and transfer requests.
- Vibes is not responsible for AET's or DriveWealth's execution of transfers, processing delays, or any account-related issues at either custodian.
- Vibes is not responsible for any tax consequences, penalties, regulatory violations, or investment losses that may result from transfers.

- You agree to hold Vibes harmless from any claims arising from the operation of your AET or DriveWealth accounts or the execution of transfers by those custodians.
- Vibes is not responsible for verifying the appropriateness, tax implications, or compliance of your transfer requests beyond basic authentication procedures.

10. Record Keeping

- Vibes will maintain records of your authorization, Authorized Investments, transfer requests, and instruction transmission dates.
- You will receive confirmation of transfer instruction transmission and periodic statements showing transfer activity through your Vibes account dashboard.
- Original custody and transaction records remain with AET and DriveWealth respectively.
- You are responsible for maintaining records of all transfers for tax and regulatory purposes.

11. Regulatory Disclosures

- **AET Relationship:** Your AET account is subject to a separate account agreement between you and AET. Vibes facilitates access to AET services but is not a party to your AET account.
- **DriveWealth Relationship:** Your DriveWealth account may be subject to advisory services from Carry Advisors LLC under a separate investment advisory agreement.
- **No Investment Advice:** This Agreement does not constitute investment advice. Decisions regarding Authorized Investments, transfer timing, and distribution strategies are solely your responsibility.
- **Tax Reporting:** All transfers and distributions will be reported to appropriate tax authorities as required by law.

12. Amendment and Modification

Vibes reserves the right to modify this Agreement at any time by posting the updated terms on the platform. Continued use of the transfer features after such modifications constitutes your acceptance of the revised Agreement. You will be notified of material changes via email and through your account dashboard. If you do not agree to the modifications, you may revoke this authorization as described in Section 7.

Vibes also reserves the right to modify the technical procedures for transmitting instructions at any time as needed for operational efficiency or regulatory compliance.

Consent Record

By checking the authorization box in the Vibes platform, you affirm that you have read, understood, and agreed to this Agreement. Your consent will be recorded electronically with the date, time, and your account credentials, and maintained in our records in accordance with applicable recordkeeping requirements.

Electronic Signature Acknowledgment: Your electronic consent constitutes your legal signature and agreement to be bound by the terms of this Agreement.

Date Updated: Sept 26, 2025