

# IRA Promotion 2025

Transfer & Grow Your IRA – Get Up to **3%** Cashback & **\$300** Transfer Credit!

New clients transferring funds from another brokerage to TradeUP can receive up to 3% cashback (2% base + 1% bonus), plus up to \$300 in transfer credit!

## Campaign Period:

May 1, 2025, 12:00:00 — June 30, 2026, 23:59:59 EST

## 1. How to Participate

- Clients who make a first-time transfer into any eligible TradeUP retirement account (Traditional IRA, Roth IRA, or Rollover IRA) during the campaign period may qualify for up to 2% match on the transferred amount.
- The match amount is determined by the value of the assets at the time of settlement. The match is capped at \$1,000, and there is no minimum transfer amount needed to qualify
- The match will be issued in quarterly installment payments, provided the client maintains the asset value in their account for a full 90 days following the settlement date.
- **1% Bonus Match:**
  - Clients who transfer \$100,000 or more to their TradeUP account and maintain their transferred assets for 365 consecutive days will receive an additional 1% match (\$1,000 capped match)

## New Contribution Promotion: 3% Match on New Contributions

### How to Participate:

- Clients who make new contributions to any eligible TradeUP retirement account will receive a 3% match on those contributions, up to the applicable IRS annual contribution limit.
- New contributions must remain in the account until the end of the year in order to be eligible for the cashback reward.
- The match will be calculated based on the total eligible contributions made during the fiscal year. TradeUP will review contributions at the end of the fiscal year to ensure compliance with IRS limits before processing payouts.

## Cashback Distribution Breakdown (Example)

For example, if a user completes a \$50,000 transfer and qualifies for a 2% cashback bonus, the \$1,000 cashback will be distributed in three installments.

### Installment Breakdown:

- **Total Cashback Amount: \$1,000**
- **Fixed Quarterly Installments:\$350 per quarter**

### Example Cashback Timeline:

Settlement Date	First Cashback Installment	Subsequent Quarterly Installments
May 15, 2025	Sept 30, 2025 (\$350)	\$350 every quarter until the total of \$1,000 is paid out

- Settlement Date: May 15, 2025
- 1st Installment: Sept 30, 2025 - \$350
- 2nd Installment: December 31, 2025 - \$350
- Last Installment: March 30, 2026 - \$300

## 2.How to Claim Your Transfer Credit:

Clients who make a full or partial ACATS transfer valued at \$3,000 or more during the campaign period may be eligible to receive up to \$300 in transfer credit.

- To qualify for transfer credit, the client must email a copy of their most recent statement from the delivering brokerage account with evidence of a transfer fee to [support@tradeup.com](mailto:support@tradeup.com).
- Once the transfer credit request is approved, the transfer credit will be issued in the form of a cash disbursement to the client's TradeUP account within 30 calendar days. The transfer credit amount will be directly added to the account balance and details will be available on the next monthly statement. The transfer credit amount will be equal to the transfer fee evidenced in the statement provided by the client. This offer does not apply to any termination fees or maintenance fees charged by the contra broker

## 3.Additional Notes

3.1 This promotion applies exclusively to an account's first qualifying transfer, including ACAT transfers and direct contributions, that meet the promotional requirements. However, clients participating in the new contribution promotion may continue to make contributions and receive the applicable match, subject to IRS annual contribution limits and the terms of this promotion

3.2 Clients must maintain the value of the transferred assets in their account for 90 consecutive calendar days to qualify for the cashback reward. The value of the transfer is calculated based on the closing price on the date that the transfer settles.

3.3 An account is said to have "maintained the value of the transferred assets" if it does not initiate any withdrawals or outgoing account transfers during the specified period. Transactions involving securities purchases and changes in asset valuation do not affect reward eligibility. However, withdrawals or account transfers will result in forfeiture of the reward.

3.4 If an eligible client does not maintain the initial transfer amount at all times until the final cashback payment date, they will not be entitled to receive any or all amount of the cashback reward.

3.5 Clients must maintain their TradeUP retirement account for a minimum of five (5) years from the date of the first qualifying transfer or contribution to avoid forfeiture of any cashback rewards received. Any withdrawal or transfer out of the account before the five-year period may result in the forfeiture of previously issued cashback rewards.

## 4. Disclaimers

4.1 This promotion is only open to individuals who are at least 18 years of age and have a valid Social Security Number. Employees, contractors, or persons similarly associated with TradeUP Securities Inc. or any of its affiliates, as well as members of their households, and employees of any securities regulatory organization or exchange, are not eligible for this promotion.

4.2 Where required by applicable rules and regulations, the value of all TradeUP Securities Inc. offers received may be reported as Other Income on Form 1099-MISC. Client is solely responsible for fulfilling any tax reporting obligations related to participation in this reward program. TradeUP Securities Inc. is not responsible for any tax reporting liabilities associated with this reward program.

4.3 TradeUP Securities Inc. reserves the right to modify, amend, or terminate the terms, conditions, eligibility criteria, or benefits of this program at any time without prior notice to clients.

4.4 Certain clients may not meet the eligibility criteria for this promotion or become no longer qualified due to changes in the eligibility criteria.

4.5 TradeUP Securities Inc. reserves the right to terminate the program at any time without prior notice to clients.

4.6 Additional terms, conditions, restrictions, limitations, or eligibility criteria may apply and will be posted on the TradeUP's mobile application or official website prior to their effectiveness. It is the client's responsibility to review these terms periodically.

4.7 TradeUP Securities Inc. is a member of FINRA and SIPC. For further information, please refer to FINRA BrokerCheck and SIPC insurance coverage.

4.8 This offer is not transferable, not valid with internal transfers, and may not be combined with other promotional offers. For more information, please contact us via: [[support@tradeup.com](mailto:support@tradeup.com)].

4.9 This is not an offer or solicitation in any jurisdiction where we are not authorized to do business.

4.10 TradeUP Securities Inc. accepts transfers of U.S. exchange-listed stocks and options (note: certain option strategies may not be supported), as well as eligible OTC stocks. If the incoming ACATS transfer includes unsupported products or positions, including certain OTC stocks, TradeUP Securities Inc. will not be responsible for any costs that may result from the rejection of such a transfer.

4.11 The value of the transfer is calculated based on the closing price of transferred securities on the date that TradeUP receives them from the delivering broker.

4.12 By participating in this campaign and receiving the cashback bonus, you agree that the cashback bonus will not be issued until the end of the first full fiscal quarter after the 90-calendar-day holding period is complete. The cashback bonus is subject to forfeiture if the account is transferred out within 90 consecutive calendar days of the cashback issuance. Certain restrictions may apply when you request withdrawal of the cashback bonus.

4.13 U.S. Treasury securities are excluded from the eligible transferred amount for cash bonus calculation. If transferred assets include Treasuries, that portion will not qualify for the 2% or 3% bonus.

## 5. FAQ

### 1. Who qualifies for the match on transfers?

- You qualify for the 3% match (2% base + 1% bonus) if you are making a first-time transfer to any eligible TradeUP account during the campaign period, regardless of whether it's a brokerage or retirement account.

### 2. What if I've transferred a brokerage account before? Do I still qualify for an IRA transfer match?

- Yes! If you've transferred a brokerage account before but are now transferring an IRA (Traditional IRA, Roth IRA, or 401(k)) into a TradeUP retirement account for the first time, you qualify for the match.

### 3. How is the transfer match calculated?

- The match is calculated as 2% base plus a 1% bonus of the total transferred assets, capped at \$2,000 (which includes additional bonus for larger transfers). The cashback will be distributed in quarterly installments

### 4. When will I receive my transfer match?

- The match will be distributed in quarterly installments, provided you maintain the transferred assets in your account for 90 days following the settlement date.

### 5. Are there any restrictions on the amount I can transfer?

- There is no minimum transfer amount required to qualify.

### 6. How do I claim my transfer credit for transfer fees?

- If you transfer \$3,000 or more, you can email your recent transfer statement showing any transfer fees to [support@tradeup.com](mailto:support@tradeup.com)