

**WEBULL PREMIUM SUBSCRIBER IRA TRANSFER AND ROLLOVER MATCH PROMOTION
TERMS AND CONDITIONS**

Offer Period: September 1, 2026 at 12:00 AM EST – December 31, 2026 at 11:59 PM EST.

Offer Eligibility: This promotional offer (the “**Offer**”) is offered only to customers of Webull Financial LLC (“**Webull**”) who (i) have a self-directed traditional individual retirement account (“**IRA**”), Roth IRA, or Rollover IRA that is offered by Webull and custodied at UMB Bank, N.A. (each such IRA, a “**Webull IRA**”), and (ii) are active Webull Premium subscribers as of the date of the applicable Qualifying Transfer (each such individual, an “**Eligible Customer**”).

Offer Requirements: To receive a Match (as defined below), an Eligible Customer must complete one or more Qualifying Transfers (as defined below).

Match Terms: subject to these terms and conditions (the “**Terms**”), Webull will provide each Eligible Customer a 1% match (the “**Match**”) on each Qualifying Transfer.

Any Match amount earned by an Eligible Customer will generally be credited to their applicable Webull IRA within 2-3 business days following settlement of the corresponding transfer, or rollover. However, the Match may be subject to delays, including without limitation if Webull determines in its sole discretion that there are indications that the Eligible Customer has engaged in fraudulent activity in connection with any of their Webull IRAs or any other account they hold at Webull, or otherwise violated these Terms, or due to technological failures, interruptions of service, or similar issues affecting Webull or any third party on which Webull relies.

Match Limitations:

- 1) The aggregate amount of the Match that an Eligible Customer receives in respect of Qualifying Transfers to all of their Webull IRAs may not exceed \$2,500.
- 2) No Eligible Customer will receive a Match in respect of (i) any transfer or rollover of assets that is not a Qualifying Transfer, (ii) a transfer of assets from a brokerage account or any other account held by the Eligible Customer with Webull or any of its affiliates to any of their Webull IRAs, (iii) a contribution by the Eligible Customer to any of their Webull IRAs, or (iv) any transfer or rollover of assets by the Eligible Customer to any of their Webull IRAs of assets that were previously held by the customer with Webull or any of its affiliates.
- 3) No Eligible Customer will receive a Match in respect of any Qualifying Transfer if, when the Qualifying Transfer settles, such Eligible Customer has a Net Qualifying Deposit Amount (as defined below) of less than \$0.00.

“**Net Qualifying Deposit Amount**” means, in respect of each Eligible Customer, an amount equal to (i) the total amount of such Eligible Customer’s Aggregate Transfers (as defined below)

to all of their Webull IRAs *plus* the total amount of such Eligible Customer's Qualifying Contributions (as defined below), *minus* (ii) the total amount of such Eligible Customer's Qualifying Withdrawals (as defined below) from all of their Webull IRAs.

"Aggregate Transfer" means any transfer or rollover by an Eligible Customer of assets held at a financial institution other than Webull or any of its affiliates to any of their Webull IRAs and that is initiated and settles at any time following March 24, 2025 while such customer is an active Webull Premium subscriber.

"Qualifying Transfer" means any transfer or rollover by an Eligible Customer of assets held at a financial institution other than Webull or any of its affiliates to any of their Webull IRAs and that is initiated and settles at any time following September 1, 2026 while such customer is an active Webull Premium subscriber.

"Qualifying Contribution" means any contribution by an Eligible Customer to any of their Webull IRAs that is initiated and settles at any time following March 24, 2025 while such customer is an active Webull Premium subscriber.

"Qualifying Withdrawal" means, in respect of each Eligible Customer, (i) any distribution of funds from any of such Eligible Customer's Webull IRAs (including any required minimum distribution), or (ii) any transfer of assets out of any of such Eligible Customer's Webull IRAs, in each case that is initiated and settles at any time following March 24, 2025 (including any transfer of assets from any of such Eligible Customer's Webull IRAs to a managed IRA offered by Webull Advisors, LLC). For the avoidance of doubt, a transfer of assets by an Eligible Customer between Webull IRAs will not constitute a Qualifying Withdrawal or a Qualifying Transfer.

Subscriber Cancellation Match Removal Fee: if an Eligible Customer fails to maintain an active Webull Premium subscription for 12 continuous months from the date such Eligible Customer first subscribes to Webull Premium for any reason (including without limitation failure to pay any applicable Webull Premium subscription fee, or termination or restriction of any of the customer's Webull IRAs or other accounts held with Webull), then Webull will charge the customer a removal fee (a **"Subscriber Cancellation Match Removal Fee"**) in respect of any Match earned in connection with a Qualifying Transfer to a Webull IRA that settles during such 12 month period. The amount of the Subscriber Cancellation Match Removal Fee will be 100% of the applicable Match amount.

Subscriber Match Early Removal Fee: If an Eligible Customer receives a Match in respect of a Qualifying Transfer, then completes a Qualifying Withdrawal at any time during the five year period following receipt of such Match that reduces the aggregate balance of all of such Eligible Customer's Webull IRAs below such Eligible Customer's Required Maintenance Amount (as defined below) applicable in connection with such Match, Webull will charge such Eligible Customer a removal fee (a **"Subscriber Match Early Removal Fee"**); the Subscriber Match Early Removal Fee and the Subscriber Cancellation Match Removal Fee may also be referred to collectively as **"Removal Fees"**).

The amount of the Subscriber Match Early Removal Fee will be calculated as follows: (i) for any Qualifying Transfer initiated prior to the Offer Period, 3% *multiplied by* (A) the Eligible Customer's Required Maintenance Amount applicable in connection with the relevant Match, *minus* (B) the aggregate balance of the Eligible Customer's Webull IRAs immediately following completion of the applicable Qualifying Withdrawal, and (ii) for any Qualifying Transfer initiated on or after the start of the Offer Period, 1% *multiplied by* (A) the Eligible Customer's Required Maintenance Amount applicable in connection with the relevant Match, *minus* (B) the aggregate balance of the Eligible Customer's Webull IRAs immediately following completion of the applicable Qualifying Withdrawal.

"Required Maintenance Amount" means, in respect of each Match an Eligible Customer receives, an amount equal to such Eligible Customer's Net Qualifying Deposit Amount *plus* the total amount of all match payments (including without limitation Match payments under this Offer) such customer has received in respect of their Webull IRAs following payment of the applicable Match. Each time any Removal Fee is assessed in respect of any of the Eligible Customer's Webull IRAs, the Eligible Customer's Required Maintenance Amount applicable to an affected Match will be recalculated as follows: (i) the applicable Required Maintenance Amount prior to the application of the relevant Removal Fee, *multiplied by* (ii) (a) the applicable initial Match amount, *divided by* (b) the applicable initial Match amount *minus* the applicable Removal Fee.

Removal Fee Additional Information:

- 1) Webull may charge both a Subscriber Cancellation Match Removal Fee and a Subscriber Match Early Removal Fee in respect of Match amounts received by an Eligible Customer.
- 2) Removal Fees are separate from and may be charged in addition to any other fees chargeable to Eligible Customers in respect of withdrawals or transfers out of assets from a Webull IRA. In no event will the aggregate amount of all Removal Fees charged by Webull to an Eligible Customer exceed the aggregate Match amounts received by such Eligible Customer.
- 3) If there is sufficient cash available in the applicable Eligible Customer's Webull IRAs to satisfy any Removal Fees due and payable by such customer to Webull, then Webull will deduct the amount of the Removal Fees from the available cash balance in their Webull IRAs.
- 4) If there is insufficient cash available in the applicable Eligible Customer's Webull IRAs to satisfy any Removal Fees due and payable by such Eligible Customer to Webull, then Webull may, in its sole discretion, (i) debit the amount of the Removal Fees from the Eligible Customer's outgoing financial institution, or (ii) liquidate securities in the Eligible Customer's Webull IRAs, (iii) reject the applicable distribution or transfer request, or (iv) take such other actions as may be necessary, in Webull's sole discretion, to enable deduction by Webull of the Removal Fees. By participating in this Offer, each Eligible Customer authorizes and directs Webull to take any and all actions in accordance with this paragraph to satisfy any deficits in their Webull IRA account or other obligations owing by such Eligible Customer to Webull in respect of Removal Fees.

Additional Terms:

- 1) Eligible Customers will not be entitled to receive any Match of less than one cent.
- 2) Webull will calculate the Match amount to three decimal places and round any resulting Match amount above one cent up to the next whole cent.
- 3) By participating in this Offer, each Eligible Customer acknowledges and agrees that these Terms and the Offer described herein are not intended to provide or create any deferred compensation or benefit plan under the Employee Retirement Income Security Act.
- 4) Webull reserves the right, in its sole discretion, to declare an Eligible Customer ineligible to earn a Match, or to decline to grant an Eligible Customer a Match for any reason, including without limitation if Webull, in its sole discretion, determines that such Eligible Customer (i) failed to satisfy any of the requirements for the Match set forth in these Terms, (ii) violated these Terms, the Subscription Agreement, or the terms of any other agreement to which the Eligible Customer is a party with Webull or any of its affiliates; or (iii) engaged in actual or suspected fraudulent, deceptive, or abusive activity in connection with the Match, any Webull IRA or other account held with Webull or any of its affiliates, or any of the platforms or services offered by Webull or any of its affiliates.
- 5) Webull reserves the right to change these Terms or terminate the offer described herein at any time without notice. Without limiting the foregoing, if for any reason Webull is unable to administer the Match as planned including without limitation by reason of any interruption of service, tampering, unauthorized intervention, labor dispute, fraud, or any other cause beyond the control of Webull, which, in the sole opinion of Webull, corrupts or affects the administration, security, fairness, integrity or proper conduct of this offer, then Webull may, in its sole discretion, elect to cancel, terminate, modify or suspend this Offer.
- 6) Webull may, in its sole discretion, elect not to credit an Eligible Customer's Webull IRA with any Match amount, or debit an Eligible Customer's Webull IRA the full amount or any portion of any Match amount if all or any portion of any corresponding contribution, transfer, or rollover does not settle, is reversed, or is otherwise determined to be improper or invalid.
- 7) This Offer is not transferable or saleable and is available only to legal residents of the United States that are at least 18 years of age.
- 8) This Offer is valid alongside the contribution match offer available to Webull Premium subscribers. This Offer is not valid alongside any other promotions offered by Webull relating to Webull IRAs.
- 9) Webull processes and treats the Match as interest earned by the applicable Eligible Customer's Webull IRA, based on a percentage of contributions made by such Eligible Customer to their

Webull IRA, for tax reporting purposes. Interest earned by a Webull IRA will not contribute to or be limited by the annual contribution limit or deductible amount applicable to such Webull IRA. Notwithstanding the foregoing, Eligible Customers should note that the Match may be deemed taxable income under certain circumstances, including without limitation for conversions of a non-deductible IRA contribution to a Roth IRA. Webull does not provide tax advice. Eligible Customers should consult with a tax professional regarding appropriate tax treatment and reporting related to the Match before participating in this Offer. All federal, state, and local taxes, if any, related to the Match are the responsibility of the recipient. Neither Webull nor any of its direct or indirect owners, its affiliates, or its subsidiaries, is responsible for any taxes related to the Match.

- 10) None of these Terms, the Match, nor any communication by Webull to any Eligible Customer in respect of the Match constitutes investment advice or a solicitation or recommendation to buy, sell, or hold any asset.
- 11) Eligible Customers who transfer funds to a Webull IRA through an Automated Clearing House (ACH) transfer are responsible for having enough cash in their initiating bank account to cover the transaction. Neither Webull nor any of its direct or indirect owners, its affiliates, or its subsidiaries, takes any responsibility for any charges that any Eligible Customer may experience in connection with any ACH transfer, including without limitation for any charges due to insufficient funds or ACH reversals.
- 12) BY PARTICIPATING IN THIS OFFER YOU RELEASE, DISCHARGE, AND AGREE TO INDEMNIFY AND HOLD HARMLESS WEBULL, ITS DIRECT AND INDIRECT OWNER(S), AFFILIATE(S), AND/OR SUBSIDIARIES, AND ALL OF THEIR RESPECTIVE DIRECTORS, OFFICERS, PARTNERS, EMPLOYEES, MEMBERS, MANAGERS, AGENTS, LICENSEES, CONTRACTORS, REPRESENTATIVES, SUCCESSORS, AND ASSIGNS (COLLECTIVELY, THE "RELEASED PARTIES") FROM AND AGAINST ANY LIABILITY FOR ANY DAMAGES, INJURY OR LOSSES, TO ANY PERSON OR PROPERTY, OF ANY KIND RESULTING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE MATCH, OR PARTICIPATION IN THIS OFFER. You agree that the Released Parties are not responsible for the occurrence of any event or condition which may, directly or indirectly, limit or prevent you from participating in this Offer or from earning or receiving any Match, including without limitation any technological issues; interruptions of service for any reason; technical, mechanical, printing, typographical, or other errors; or any other errors, omissions, interruptions, deletions, defects, delays in operation or transmission, communications line failures, technical errors, theft, cyber-attacks, or unauthorized account access.
- 13) Employees, contractors, or persons similarly associated with Webull or its direct or indirect owners, its affiliates, and/or its subsidiaries; members of their household; referral partners; key opinion leaders and/or influencers; registered representatives of broker-dealers; employees of any securities regulatory organization or exchange; and/or employees of any market maker are not eligible to participate in the Offer or to earn a Deposit Bonus. The Offer is only available for personal use and may not be used for commercial purposes. Other

restrictions may apply. Void where prohibited.