



RIVER

Transfer on Death Terms

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1. Introduction and Purpose

1.1. You authorize the transfer of your account upon death.

I, the Account Owner, authorize River Financial Inc. ("River"), to allow for the transfer on my death of my River account ("Account") according to the terms and conditions of this Transfer on Death Authorization and Agreement (this "Agreement"). I understand that, subject to applicable law, this Agreement will generally take precedence over my other estate planning vehicles such as a will or a trust.

1.2. You retain full ownership of your assets during your lifetime.

During my lifetime I shall retain full ownership of the assets held in my Account. Only I shall be allowed to give instructions to transact on my Account.

2. Beneficiaries and Distributions

2.1. Your assets will transfer to your designated beneficiaries.

Upon proper receipt of notice of my death, River shall, without requiring any further instruction from any other person or entity, transfer all money, Bitcoin, and other property from my Account to separate new account(s) opened for the person or persons named below (each a "Beneficiary"), and/or to any named or unnamed contingent beneficiaries (each a "Contingent Beneficiary"), subject to the terms and conditions of this Agreement. If any Beneficiary should predecease me, my Account will pass according to any contingency I have elected for that Beneficiary. For purposes of this Agreement, any Beneficiary who does not survive me by 120 hours will be considered to have predeceased me.

2.2. This Agreement's definitions govern asset distribution.

I agree that the definitions of "per capita", "per stirpes", and "contingent beneficiaries" may differ from the definitions under my state's laws and/or the definitions in my will or trust. I agree that the definitions in this Agreement will govern how River distributes the assets in my Account following my death. If I choose "per capita" for a Beneficiary and that Beneficiary predeceases me, that Beneficiary's interest is transferred in equal shares to my other primary Beneficiaries. A predeceased Beneficiary with a "per capita" election shall have no claim or interest in my Account. If I choose "per stirpes" for a Beneficiary and that Beneficiary predeceases me, that Beneficiary's interest is transferred to his or her lineal descendants as Contingent Beneficiaries. If there are no Contingent Beneficiaries, then that Beneficiary's interest shall be transferred in equal shares to my other primary Beneficiaries. If I name one or more Contingent Beneficiaries for a Beneficiary and that Beneficiary predeceases me, that Beneficiary's interest will be transferred to the named Contingent Beneficiaries. If there are no Contingent Beneficiaries, then that Beneficiary's interest shall be transferred in equal shares to my other primary Beneficiaries. To the extent that each of

my primary Beneficiaries and each of my Contingent Beneficiaries has predeceased me, the assets in my Account shall be distributed to my estate.

2.3. Relationship changes do not alter this Agreement.

Changes in the relationship between the Account Owner and any Beneficiary, including but not limited to marriage, dissolution of marriage, remarriage, or adoption, will not automatically add or revoke designations of Beneficiaries. Beneficiary designations may only be changed by executing and submitting a new Agreement accepted by River.

2.4. We reserve the right to liquidate assets for debts owed.

Prior to transferring assets to any Beneficiary, River reserves the right to liquidate Bitcoin or utilize USD in the Account to satisfy any financial obligations, fees, or debts owed by the Account Owner to River.

3. Notice of Death and Required Documentation

3.1. We must receive a copy of your death certificate.

In the case of my death, River must receive a copy of my death certificate and such other documentation as is necessary, in the sole discretion of River, to complete the distribution of the proceeds of my Account.

3.2. Beneficiaries must open a River account and verify their identity.

In order to receive a transfer of Account assets, each Beneficiary must successfully open a River account, agree to River's Terms of Service, pass all required identity verification (KYC) procedures, and, at River's request, execute an indemnification agreement.

3.3. We may require further documentation from Beneficiaries.

River shall have the right to require execution of further documents by any Beneficiary or the legal representative of any Beneficiary. In the event that any Beneficiary is a minor in the relevant jurisdiction at the time of receipt of notice of my death and River is notified of such fact, the Account shall be transferred to a custodial account or other fiduciary or guardianship account for the benefit of the minor Beneficiary upon receipt of appropriate documentation.

3.4. We may rely on public records and estate representatives.

River is authorized to rely upon representations of fact made by the personal representative of the Account Owner's estate or public records to establish dates of death, the identity of unnamed descendants, or any other factual matter necessary to execute this Agreement.

4. Limitations of Our Obligations

4.1. River is not responsible for locating Beneficiaries or investigating death.

River has no obligation to: locate Beneficiaries; question or investigate the circumstances of my death as it is reported to them; determine the age or any other facts about a Beneficiary; appoint, if applicable, a custodian or guardian for any minor Beneficiary; locate or notify any spouse(s), children, or other heirs of mine upon my death; verify the legality of any distribution under the applicable probate, estate and transfer on death laws of any state where transfer takes place; or determine which state's law is applicable.

4.2. We have no fiduciary duty and provide no advice.

This Agreement does not constitute a trust, and River has no fiduciary duty as a trustee under this Agreement to the Account Owner, any Beneficiary, or any other third party. River does not provide legal, tax, or estate planning advice.

4.3. We may seek judicial determination for disputes at the Account's expense.

In the event of a dispute, conflicting claims, or reasonable doubt regarding the disposition of Account assets, River may resolve such doubt by seeking judicial determination. All legal and other applicable expenses incurred by River in seeking such determination shall be paid from the assets of the Account.

5. Indemnification

5.1. You agree to indemnify us.

I AND MY ESTATE AGREE TO INDEMNIFY AND HOLD RIVER AND ITS RESPECTIVE AFFILIATES, DIRECTORS, OFFICERS, AGENTS, AND EMPLOYEES, AND THEIR HEIRS, EXECUTORS, ADMINISTRATORS, SUCCESSORS, AND ASSIGNS, HARMLESS AGAINST ANY LOSS, CLAIM, SUIT, DAMAGE OR EXPENSE (INCLUDING REASONABLE ATTORNEY'S FEES), RELATING TO THIS AGREEMENT OR TO THE DISTRIBUTION OF MY ACCOUNT FOLLOWING MY DEATH.

6. State Laws and Taxes

6.1. Not all states recognize transfer on death registration.

Not all states recognize transfer on death registration, and I acknowledge that River does not make any representation as to the validity of this registration as a means of transferring on death in my case. I also acknowledge that I am not relying upon River for any assurance of the validity of this Agreement and will consult with my own attorney or advisor with

respect to its appropriateness for me. If I live in a state which does not recognize transfer on death registration, the assets in the Account shall be transferred in accordance with the laws of the State of Delaware.

6.2. You are responsible for compliance with international and U.S. tax laws.

If I am a non-U.S. individual establishing this Account, I acknowledge and agree that River is not responsible for compliance with the laws of succession or forced heirship, if any, in my country or domicile and the assets in this Account shall be transferred in accordance with the laws of the State of Delaware. I acknowledge and understand that this Account may be subject to the U.S. Non-Resident Alien Estate Tax and agree that River is not responsible for my compliance with U.S. tax laws.

7. Electronic Signature and Delivery of Communications

7.1. You consent to electronic document delivery and signatures.

River may, in its sole discretion, decide to deliver any documents related to this Agreement or any notices required by applicable law by email or any other electronic means. Account Owner hereby consents to (i) conduct business electronically, (ii) receive such documents and notices by such electronic delivery and (iii) sign documents electronically and agrees to participate through an online or electronic system established and maintained by River or a third party designated by River.