

ACH and Electronic Funds Transfer Agreement

Please complete the following fields to begin the electronic transfer of funds between your brokerage account and your bank/credit union account. You may begin depositing funds into your brokerage account from your bank/credit union account or send payments to your bank/credit union account from your brokerage account. All transactions are processed through the Automated Clearing House ("ACH") system, or via Real Time Payments (RTP) where available.

STEP 1. ACCOUNT INFORMATION

Brokerage Account Number	Brokerage Account Holder's Name(s)
--------------------------	------------------------------------

STEP 2. BANK/CREDIT UNION ACCOUNT INFORMATION

- Set up new instructions.
 Replace existing instructions.

ABA Number	DDA Number	
Bank/Credit Union Name		
City	State	Zip/Postal Code

- Account type** **Bank account type** **Is bank account title and ownership the same as the brokerage account?**
 Checking Savings Individual/Joint Entity Yes No

All bank account holders must be entered exactly as they appear on the bank account registration.

Individual/Joint Bank Account Holder 1

Prefix	First Name (required)	Middle Name	Last Name (required)	Suffix
--------	-----------------------	-------------	----------------------	--------

Individual/Joint Bank Account Holder 2

Prefix	First Name (required)	Middle Name	Last Name (required)	Suffix
--------	-----------------------	-------------	----------------------	--------

Individual/Joint Bank Account Holder 3

Prefix	First Name (required)	Middle Name	Last Name (required)	Suffix
--------	-----------------------	-------------	----------------------	--------

Individual/Joint Bank Account Holder 4

Prefix	First Name (required)	Middle Name	Last Name (required)	Suffix
--------	-----------------------	-------------	----------------------	--------

Entity Bank Account Holder

Entity Name (128 characters)



ACHA

STEP 3. STANDING INSTRUCTIONS

Save this instruction for future on-demand use.

- Standing Instruction — into and out of your brokerage
- Standing Instruction — into your brokerage account only (Deposit)
- Standing Instruction — out of your brokerage account only (Withdrawal)

If you would like to set up a recurring payment and also save banking information as a standing instruction, select appropriate check boxes in both standing and recurring sections. If you make no standing instruction selection, banking information cannot be used for other payments outside the periodic payment request.

STEP 4. RECURRING (PERIODIC) INSTRUCTIONS

Distribution Type

A distribution form is required for distributions from retirement accounts where perishing is the custodian.

- Periodic distributions from your brokerage account to your bank account (Pay Principal)
- Income distributions from your brokerage account to your bank account (Pay Income)

Contribution Type

- Periodic purchase of mutual funds (SRS). ACH is contingent upon the execution of periodic mutual fund purchases.
- Recurring deposits into your brokerage account.

For applicable Pershing retirement accounts only:

- | | | |
|---|---|---|
| <input type="checkbox"/> Participant current year | <input type="checkbox"/> Employer prior year | <input type="checkbox"/> Qualified matching |
| <input type="checkbox"/> Employee deferral current year | <input type="checkbox"/> Employer matching current year | <input type="checkbox"/> Qualified non-elective |
| <input type="checkbox"/> Employee deferral prior year | <input type="checkbox"/> Employer matching prior year | <input type="checkbox"/> Voluntary after tax |
| <input type="checkbox"/> Employer current year | | |

Frequency

- Monthly - Occurs every month
- Semi-monthly - Occurs twice a month
- Bi-monthly - Occurs every other month
- Quarterly - Occurs every 3 months
- Semi-annually - Occurs twice a year
- Annually - Occurs once a year

Amount for Recurring Deposits and Principal Distributions

Dollar Amount (leave blank for Income Distributions or Required Minimum Distribution)	Start Date
---	------------

For business (e.g., corporations, limited liability companies, partnerships, etc.) and trust accounts, separate supporting documentation confirming the signature authority for both the brokerage and bank accounts are required (for bi-directional and deposit setups).

This space intentionally left blank.

STEP 5. SIGNATURE

I/we hereby authorize Pershing LLC to initiate credit and or debit entries to the above referenced bank/credit union account (the "Bank Account"). This authority remains in full force and effect until Pershing has received written notification of its termination to afford Pershing a reasonable opportunity to act. We may authorize payments for purchasing securities via the Systematic Reinvestment System ("SRS").

I/we represent and warrant that each of us is an owner of the Bank Account and/or that each of us has full authority to cause movement of funds between my/our Pershing account and the Bank Account. If an individual is executing this agreement on behalf of joint bank account owners I represent that I have authority to act on behalf of and bind all of the joint bank account owners, and I agree that I am executing on behalf of all of the joint account owners. I acknowledge that once this ACH agreement is executed, all joint account owners can use the ACH service even if only one bank account owner signed the agreement. I/we understand that Pershing is relying upon this representation in agreeing to permit the movement of funds via ACH between my/our Pershing account and the Bank Account. I/we hereby authorize Pershing LLC and/or my broker-dealer to initiate credit/debit entries to correct any potential erroneous ACH deposit or withdrawal transactions.

Print Name	Date
Signature X	

Print Name	Date
Signature X	

Print Name	Date
Signature X	

Print Name	Date
Signature X	

Print Name	Date
Signature X	