

# ACH and Electronic Funds Transfer Instructions

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**This form is used to request ACH Standing Instructions linking your brokerage account and your bank account, as well as Real Time Payments (RTP) where available.**

Based on your selections, the use of this form will result in transfer of funds electronically between the brokerage and bank/credit union accounts. No additional paperwork, with the exception of an IRA Distribution Form to move money from a Pershing as Custodian Retirement Account, will be required to move funds between the bank account and brokerage account. No notice is given to the bank account holder that funds are being removed from the account.

**As you complete this form:**

- Please refer to the included instructions. Incorrectly completing this form may result in incorrect processing.
- If you are requesting a Periodic Distribution out of your Pershing as Custodian Retirement account, please ensure to complete the IRA Distribution Form.

**After completing this form:**

- Please return the completed Agreement form to your investment professional or financial organization. This request must be processed within 60 days of your signature and date.
  - You may keep a copy of the form for your reference.
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## Step 1. Account Information

Please ensure your Pershing account number is listed in step one. A completed Agreement is required for each brokerage account. Step 1 also requires your brokerage account title to be populated.

## Step 2. Bank/Credit Union Information

This section indicates if the bank details are initial set up or an adjustment of previous instructions. It is important to note that the approval process is not impacted by the selection made here.

The ABA(routing number), DDA(bank account number), bank name and account type are required fields that must be filled out. Note that in some cases the bank provides a separate ABA for ACH, which is often printed beside or below the logo on a check. The bank account registration field should be filled out to match the title on the bank account exactly as it appears.

## Step 3. Standing Instructions

To save banking information for future on-demand use, select the applicable option. Standing Instructions require bank name, account name, ABA, DDA, and bank account title at initial setup.

Note: If you would like to setup a recurring payment and also save banking information as a standing instruction, select appropriate check boxes in both standing and recurring payment sections.

If you make no standing instruction selection, banking information cannot be reused.

## Step 4. Recurring Payment (Periodic) Instructions

To setup a recurring payment, select the applicable option(s). Recurring movement of funds requires selections for distribution or contribution type, frequency, dollar amount, and start date.

Note: Periodic Purchase of Mutual Funds, SRS, brings funds in to pay for applicable systematic mutual fund purchases the day before settlement. No dollar amount or start date is required if this option is selected in

contribution type. This feature is not available for any Retirement Plan which is not eligible for the participant current year IRA contribution type. Clients with Retirement Plans eligible for the current year IRA contribution type should be aware that this type will only allow the contribution limit, which is based on the client's age, to be deposited. Once that limit has been reached, the system may reduce the final allowable contribution or not pull funds to cover the mutual fund trade.

## Step 5. Attaching Supporting Documentation and Signatures

Supporting documentation may be requested in order to identify the ownership and authorized signer(s) on the bank account and activate the link between the two accounts. This documentation could include, but is not limited to: trust documents, death certificates (in cases where one party on a joint account is deceased), and bank letters (confirming signing authority on bank accounts which are entities).

To establish bidirectional instructions allowing for movement of assets both into and out of your Pershing account, or deposit only instructions for movement of assets into your Pershing brokerage account, all parties on both the bank and brokerage accounts are required to sign the form. Establishing instructions against a joint bank account requires the signature of only the Pershing account owner, provided the Pershing account owner is one of the owners on the joint bank account, and provided the state law and account allows for a single signer to act solely on behalf of the account.

To establish withdrawal only instructions allowing for movement of assets from your Pershing account, only the signatures of the brokerage account parties are required.

Based on the selections made, signature and submission of this form is authorization to move funds to, from, or both to and from the linked bank account with no additional scrutiny from your financial professional or Pershing.

No additional paperwork is required, with the exception of IRA Distribution forms in some cases.

# 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<br>X |      |

|                |      |
|----------------|------|
| Print Name     | Date |
| Signature<br>X |      |

|                |      |
|----------------|------|
| Print Name     | Date |
| Signature<br>X |      |

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| Print Name     | Date |
| Signature<br>X |      |

|                |      |
|----------------|------|
| Print Name     | Date |
| Signature<br>X |      |