



Please fill out the following information to credit/debit your bank checking account directly to/from your brokerage account systematically or upon request from your financial professional. Pershing will credit/debit your bank checking account through the automated clearing house (ACH) system.

I. Account Information

Account Number _____ Account Owner Name (First, Middle, Last) _____

Joint Account Owner Name (First, Middle, Last) _____

Entity Name (if applicable) _____

My Advice Architect services request number: _____

II. Bank/Credit Union Account Information

Client Bank Account Name/Registration _____ Client Bank ABA Transit-Routing No. _____ Client Bank DDA Account No. _____

Bank/Credit Union Name _____ City _____ State _____

- Checking Account
- Savings Account

III. ACH Instructions

Instructions are: New Instructions Replacing Existing Instructions (Replacing Existing Instructions Only – If current banking instruction is linked to existing periodic, the new instructions will automatically be linked to periodic instructions.)

Pershing Systematic Reinvestment Form on file/attached: Yes No

Please Complete All Applicable Sections

Standing Instructions Only (Not available for conservatorship, guardianship, or UTMA/UGMA accounts. Once standing instructions are established for a non-retirement account, you have the option of providing periodic instructions to your financial advisor without executing a new Pershing ACH Authorization form.)
 ACH on Demand

Periodic Instructions (Standing instructions will automatically be established when periodic instructions are set up, except for registration types listed above.)

- Distribution Type
 - Periodic Distributions to Bank Account (Pay Principal/ACH Credit) *Note: A Distribution form is required for retirement accounts*
 - Income (Dividends and Interest) *Note: Only one per account*
- Contribution Type
 - Periodic Deposits to Brokerage Account (ACH Debit)
 - For Applicable Pershing Retirement Accounts Only
 - Participant Current Year Employer Current Year Employer Prior Year
 - Employee Deferral Current Year Employee Deferral Prior Year Employer Matching Current Year
 - Employer Matching Prior Year Qualified Matching Qualified Non-Elective
 - Voluntary After Tax
- Frequency
 - Weekly (M-F) (Available for distributions from non-qualified accounts only) Semi-Monthly (twice per month)
 - Monthly Bi-Monthly (every other month) Quarterly Semi-Annually (twice per year)
 - Annually
- Amount (For deposits and distributions)
Amount: \$ _____ Start Date: _____



IV. Authorization

I/We hereby authorize Pershing LLC, hereinafter referred to as Pershing, to initiate credit/debit entries to my/our checking/savings account indicated below, and further authorize my/our bank to credit/debit same to such account.

I/We hereby authorize Pershing to initiate one-time credit entries and to initiate, if necessary, debit entries and adjustments for any credit/debit entries in error to my/our bank, and to credit and/or debit the same to such account indicated above.

This authority is to remain in full force and effect until Pershing has received written notification from me/either of us of its termination in such time and in such manner as to afford Pershing any my/our bank a reasonable opportunity to act on it.

I/We represent and warrant that each of us is an owner of the Bank Account and that each of us has full authority to cause funds to be withdrawn from the Bank Account and credited to the Pershing account identified in Step 1. 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.

Bank and/or brokerage account owner: All brokerage and bank account holders are required to sign the form.

Name _____ Signature _____ Date _____

Name _____ Signature _____ Date _____

Name _____ Signature _____

Name _____ Signature _____

Notice that even though this is John Smith's Roth IRA account, he and Kathy BOTH must sign since their names are listed on their joint ownership bank checking account at Wells Fargo.

- Upon first use, if some portion of the bank information is determined to NOT be in good order (e.g., third-party ACH, registration does not match bank account owner, etc.) the ACH will be rejected. To monitor this situation, please consider monitoring the first requested transaction closely to ensure the bank information and ACH instructions are in good order.
 - ACH authorization allows for the establishment of an ACH credit, ACH debit, or ACH on demand.
 - Only one ACH request can be established per form. Additional requests require additional paperwork.
 - Savings accounts have restrictions based on federal banking laws as to the amount of debits that may be activated in a given month. Please check with your bank regarding debiting your savings account.
 - Third-party ACH requests are not accepted.
 - Changes or modifications to bank account information will require new documentation.
 - All owners on the Pershing account and bank account must sign the same paperwork to ensure the individuals signing are acknowledging the same bank information.
 - ACH on demand has a limit of \$1,000,000 incoming per month and no outgoing limit.
- Instructions will be approved without restriction for the following clearly identifiable relationships:
- **Joint Pershing** to single bank – as long as the single is one of the owners of the joint Pershing account.
 - **Single Pershing** to joint bank – as long as one of the joint owners is the owner of the Pershing account.
 - **Trust Accounts** – ACH for trust accounts can be established for like-to-like registrations. Anything other than like-to-like registrations requires review of the full trust document to ascertain acceptable transactions. Required signatures will be determined by the trust document.
 - **Sole Proprietorship** – ACH is allowed between sole proprietorship and individual account registrations provided the sole proprietorship paperwork showing the recipient is the owner is required.
 - **Corporate Accounts** – and associations must include a resolution/association agreement along with a letter from the corporation/association authorizing specific transactions for which you are permitted to debit the bank account. Corporate resolutions should include the corporate seal/stamp. If a bank account is an entity and does not match the Pershing account title, investors may also provide a copy of the bank signature card as verification of the bank account's authorized signers.
- Bank letters are required to verify the signing authority when the bank account is an entity and differs in name from the Pershing account.
- Copies of bank signature cards can be provided as a verification of the bank account's authorized signers.
 - Pershing documents (i.e., Corporate Resolution, Trustee Certification of Investment Powers, Partnership agreements, etc.) confirming signing authority can be used in place of bank letters if the bank account has the same name as the Pershing account
 - Brokerage documents confirming signing authority cannot be used in place of bank letters if the bank account has a different name than brokerage account.
 - For example, ABC Inc. as the Pershing account but ABC Inc. Separate Fund on the bank account would require separate documentation showing authorized signers for the bank account.
 - As an exception, if the bank account differs from the Pershing account, but is a trust on the bank side, and trustees are not named on the check, the trust agreement can be submitted in lieu of the bank letter.
 - If multiple signors are listed for either the Pershing or bank accounts, their ability to sign alone (if applicable) should be noted on the bank letter to accept one signature.
 - Allow two to three days for the movement of funds.
 - Available for Pershing participant IRAs, Roth IRAs, SEP, SIMPLE IRAs or qualified plans.