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Fidelity INVESTMENTS

Account Number

EFT/Bank Wire Request Nonretirement

Use this form to request a one-time transaction via Electronic Funds Transfer ("EFT") or Bank Wire. Authorized agents/Advisors with proper authority can sign this form to request first-party transactions and only third-party transactions using standing instructions.

This form is for U.S. dollar transactions only. If this bank account cannot accept U.S. dollars, you should use the *Outgoing International Bank Wire* form to perform the appropriate foreign exchange prior to the transfer. Withdrawals are paid from the balance in your core account. EFT receipts will be deposited to your core account. You must ensure that there are sufficient funds in the core account to cover a disbursement request. Requests must be received by 4:00 p.m. ET for same-day processing.

Authorized agent/Advisor

Firm Name	Firm G Number
GeoWealth Management LLC	G 22209354

Account Owner Name

1. Distribution Instructions

Provide payout amount. Check one.

☐ Specified Amount — Dollar Amount

OR

☐ Entire Core Balance *Keep account open.*

☐ Close Account *Entire Core Balance will be sent.*

Future Process Date *Optional*

Consult with your Authorized agent/Advisor for further information.

Date *MM DD YYYY*

Note: *By specifying a future process date, you are directing your Authorized agent/Advisor to schedule your one-time transaction on this specified date. If you do not specify a future process date, your Authorized agent/Advisor will execute your transaction request in accordance with standard procedures.*

2. Electronic Funds Transfer (EFT)

Allow 2–3 business days after the date a disbursement request is processed for funds to reach your bank or credit union.

Check A or B.

☐ **A. 1st Party EFT** *All of the owners on the brokerage account are also on the bank account. This option can be used for both receipts and disbursements. To transfer funds via EFT, you MUST have standing EFT instructions established prior to using for a disbursement.*

Check one. ▶ ☐ Disbursement to Bank Account

☐ Receipt from Bank Account

Authorized agent/Advisor: *If you have multiple standing instructions, enter the line number.* Line Number

☐ **B. 3rd Party EFT** *All of the owners on the brokerage account are not on the bank account. (Also select this option if there is a common owner(s) on the brokerage account and bank account.) This option can always be used for disbursements but only permits receipts if there is a common owner(s) on the brokerage and bank account.*

Check one. ▶ ☐ Use Standing Instructions on File

Authorized agent/Advisor: *If you have multiple standing instructions, enter the line number.* Line Number

OR

☐ Alternate Instructions *Provide bank information below if bank instructions are NOT already on file. Not applicable when using existing Standing Instructions.*

☐ Establish new Standing Instructions *Requires account owner signature. 3rd Party with common owner(s) EFT also requires proof of bank ownership: copy of a voided check, deposit slip, or bank statement.*

Check one. ▶ ☐ Checking ☐ Savings

Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions. ▶

Bank Routing Number	Bank Name

Bank Account Number *final destination*	Payee Name(s) Exactly as on Bank Account

3. Bank Wire

A wire fee may be charged and deducted from the core balance by Fidelity. Additionally, if your transaction is an international wire subject to Part B of the Electronic Funds Transfer Act (a "Remittance Transfer"), the completion of this form is an indication of interest in this transaction. The transaction cannot be completed until you consent to prepayment disclosure provided to you by telephone. The transaction may be routed through a different intermediary bank. **Note:** An intermediary bank is not required for international wires sent from individual, joint, custodial, or fiduciary accounts. List the SWIFT Code in the *Routing Number* field for these account types.

Authorized agent/ Advisor: *If you have multiple standing instructions, enter the line number.*

☐ Use Standing Instructions on File

Line Number

☐ Alternate Instructions *Not applicable when using Standing Instructions already on file.*

☐ Establish new Standing Instructions. *Requires account owner signature.*

Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions.

Bank Information *Required*

Routing Number	Bank Name

Confirm ALL wire instructions with the receiving institution. Missing or incorrect information may prevent processing, and some fields may or may not be required depending on your specific wire request.

Beneficiary Payee

Bank Account Number *Final destination*			Beneficiary Payee Name(s) Exactly as on Bank Account	
Street/Building #	Street Name		Suite/Rm/Apt #	PO/Post Box
City/Town	State/Province	Zip/Postal Code	Country	

For beneficiaries with an expanded and/or non-U.S. address

Department	Sub Department	Floor
Town Location Name *e.g., Borough, Township, Village*	District Name *e.g., Region, Zone, Sector*	

Further Credit Information *Complete if final receiving bank uses an intermediary bank that is listed above*

SWIFT Code is REQUIRED if the bank is outside the U.S. For individual, joint, custodial, or fiduciary accounts, list the SWIFT code in the Routing Number field above.

Further Credit Account Number/SWIFT Code			Further Credit Name	
Street/Building #	Street Name		Suite/Rm/Apt #	PO/Post Box
City/Town	State/Province	Zip/Postal Code	Country	

For account(s) with an expanded address and/or that are outside the U.S.

It is your responsibility to ensure that the bank account outside the U.S. can accept U.S. dollars.

Department	Sub Department	Floor
Town Location Name *e.g., Borough, Township, Village*	District Name *e.g., Region, Zone, Sector*	

Additional Information *As applicable*

Use this field to provide any additional information not requested above but that may be required specific to these instructions/for processing, e.g., to list an Ultimate Creditor, Purpose of Payment, etc.

Details *Provide an additional message to the receiving bank*
Additional Information

4. Signatures and Dates *Form cannot be processed without signatures and dates.*

By signing this form, you:

All Owner(s)

- Authorize Fidelity Brokerage Services LLC ("FBS") and National Financial Services LLC ("NFS," together with FBS, "Fidelity") to make transfers of amounts payable to you or the third-party payee named in this form.
- Authorize and request the specified bank to accept such entries from FBS, either upon the submission of this form or, if the transaction is a Remittance Transfer, after you have consented to the prepayment disclosure, which has been provided to you by telephone.
- Acknowledge and understand by requesting a bank wire to transfer funds to an account with an account owner(s) that is (are) different from the owner(s) on your nonretirement account, you are transferring legal ownership of those funds to that (those) account owner(s)
- Indemnify and hold harmless Fidelity and its affiliates and their respective officers, directors, employees, and agents from and against any and all losses, costs, claims, or financial obligations that may arise from any act or omission of your Authorized agent/ Advisor with respect to your account.
- Accept that Fidelity reserves the right, but not the obligation, to confirm your Authorized agent's/Advisor's instructions with you prior to acting on the instructions or indication of interest, as the case may be.
- Acknowledge that, if your transaction is an international wire subject to Part B of the Electronic Funds Transfer Act, the completion of this form is an indication of interest in this transaction. The transaction contemplated herein cannot be completed until you consent to the prepayment disclosure provided to you by telephone.
- Authorize and direct Fidelity to act upon the instruction of you OR your Authorized Agent/Advisor to move money pursuant to the Asset Movement Authorization granted by you from your account to the recipient of the bank account that you designate.

Trustees Only

- Certify that you have the power and authority under the trust agreement and applicable law to enter into all transactions, sales, and redemptions of mutual funds, and deliver any documents necessary to open and maintain accounts on behalf of the trust.

Non-Prototype Retirement Accounts Only

By signing below, you certify as Trustee/ Custodian that you:

- Authorize Fidelity or its agents, affiliates, employees, or successors, to make the above withdrawal.
- Understand that you have sole responsibility for ensuring that all requirements for distribution are met including all applicable recordkeeping, tax-reporting, plan rules, and tax withholding requirements associated with the requested withdrawal.

Authorized agent/Advisor Only

- Represent that you are an authorized person of the above-named Advisor Firm, and that you are acting pursuant to the level of Asset Movement Authorization granted by the account owner(s) as defined in the applicable client agreement.

Either an Account Owner or an Authorized agent/Advisor must print name, sign, and date. By signing below, I am agreeing to the terms and conditions and the details of my transaction.

Print Account Owner Name *Full First, Middle, Last Name*	
Account Owner Signature	Date *MM - DD - YYYY*
SIGN X	

OR

Print Authorized agent/Advisor Name *Full First, Middle, Last Name*	
Authorized agent/Advisor Signature	Date *MM - DD - YYYY*
SIGN X	

5. Advisor Attestation *for Third Party Requests*

Authorized agent/Advisor Attestation for Third-Party Disbursement Requests (this attestation must be completed for any third-party EFT or wire request)

Disbursements to third parties present significant potential fraud risk to advisors, their clients, and custodians. To help reduce this risk, Fidelity requests that the designated Authorized agent/Advisor provide the following representations for any instruction provided herein. Receipt of these representations does not preclude Fidelity from confirming instructions with clients prior to acting upon the instructions.

By signing below, Authorized agent/Advisor ("We") make the following representations regarding this instruction ("Instruction") We direct to Fidelity on behalf of clients ("Clients"):

- We have verbally confirmed this Instruction with Clients.
- This representation is a supplement to our Investment Advisor Representation and Indemnification Letter or Intermediary Acknowledgment Letter as applicable. We are financially responsible for losses resulting from any Instruction We forward to Fidelity on Clients' behalf. We agree to indemnify and hold harmless Fidelity and its officers, directors, employees, agents, control persons and affiliates from and against all claims, losses, damages, liabilities, and expenses (including reasonable attorneys' fees) in the event that any Client or other party alleges that the Instruction We gave to Fidelity was unauthorized or exceeded the scope of our authority.

Print Designated Principal (or Designee) Name *Full First, Middle, Last Name*	Title

Designated Principal (or Designee) Signature	Date *MM - DD - YYYY*
SIGN X	

Sign here if your firm requires a secondary Authorized agent/Advisor to approve transactions.

Print Additional Signer Name *(If appropriate) Full First, Middle, Last Name*	Title

Additional Signer Signature (If appropriate)	Date *MM - DD - YYYY*
SIGN X	

Print Reset

Important Information about Electronic Funds Transfer

This document provides important information regarding electronic funds transfers performed via the Automated Clearing House network, including transfers initiated by me or my Authorized agent(s)/Advisor(s). Such transfers are governed by Regulation E, as issued by the Bureau of Consumer Financial Protection pursuant to the Electronic Fund Transfer Act, and other related laws and regulations. This information is provided to me in compliance with these rules and regulations. Similar information regarding transfers initiated using a debit card will be sent to me separately with my debit card.

Privacy Statement

I understand Fidelity Brokerage Services LLC (Fidelity) will disclose information to third parties about my account or the transfers I or my Authorized agent(s)/Advisor(s) make:

(i) Where it is necessary for completing transfers, or

(ii) In order to verify the existence and condition of my account for a third party, such as a credit bureau or merchant, or

(iii) In order to comply with a government agency or court order, or

(iv) For my Authorized agent(s)/Advisor(s) give Fidelity written permission, or

(v) For other purposes in accordance with Fidelity's privacy statement

Redemptions

The minimum Electronic Funds Transfer (EFT) transaction initiated on Fidelity.com is $10 for redemptions and deposits, and the maximum is $100,000 for redemptions.

Fees

There is no fee to transfer funds electronically, although my financial institution may charge transaction fees.

EFT Transactions Initiated on Fidelity.com

If I establish EFT on Fidelity.com, I or my Authorized agent(s)/Advisor(s) may be able to immediately transfer funds from my bank account to my Fidelity Brokerage Account ("Immediate Funding EFT"). All Immediate Funding EFTs processed during the first seven (7) business days after I or my Authorized agent(s)/Advisor(s) establish EFT on Fidelity.com, will be limited to a maximum transaction amount of $25,000 per day for customers with an existing relationship; for new customers, the maximum transaction amount is $15,000 per day. On the eighth business day following my or my Authorized agent's(s')/Advisor's(s') request, the maximum transaction amount for EFTs initiated on Fidelity.com will increase to $100,000 per day. Transfers from my Fidelity Brokerage Account to my bank account will not be allowed until the eighth business day.

EFT Transactions Initiated by my Authorized agent(s)/Advisor(s)

There are no minimums or maximums for EFT transactions initiated by my Authorized agent/Advisor on my behalf. However, Fidelity reserves the right, but is not obligated, to confirm with me any of my Authorized agent's(s')/Advisor's(s') instructions prior to acting upon such instructions.

Brokerage Account Minimum Balances

There is no minimum account balance to process an EFT transaction; however, my core account must have adequate funds to cover the redemption of funds.

Business Days

For purposes of these disclosures, Fidelity's business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included.

Documentation Periodic Statement

I will receive a monthly account statement from Fidelity. If there is no activity in my account, I can receive my statement quarterly if elected.

Direct Deposits

If I have arranged to have direct deposits made to my Fidelity Brokerage Account at least once every sixty (60) days from the same person or company, I can call Fidelity at 800-343-3548 to find out whether or not the deposit has been made.

Special Disclosure for Covered Transfers

In general, my use of the EFT service for transfer of funds electronically other than those for which the primary purpose is the purchase or sale of securities ("Covered Transfers") is covered under the Electronic Funds Transfer Act and the Bureau of Consumer Financial Protection's Regulation E and related laws and regulations. The following terms and disclosures apply to Covered Transfers:

Unauthorized Transfers:

I will tell Fidelity promptly if I believe my PIN to authorize an EFT has been lost or stolen or may have been used without my permission. Telephoning Fidelity at the number listed below is the best way of keeping my possible losses down. If I believe my PIN has been lost or stolen, and I tell Fidelity within two (2) business days after I learn of the loss or theft, I can lose no more than $50 for transfers if someone used my PIN without my permission. If I do NOT tell Fidelity within two (2) business days after I learn of the loss or theft of my PIN, and Fidelity can prove Fidelity could have prevented any unauthorized use if I had told Fidelity, I could lose as much as $500. Also, if my statement shows transfers that I or my Authorized agent(s)/Advisor(s) did not make, I will tell Fidelity promptly. If I do not tell Fidelity within sixty (60) days after the first statement was mailed to me, I may not get back any money I lost after sixty (60) days if Fidelity can prove that Fidelity could have stopped someone from taking the money if I had told Fidelity in time. In extenuating circumstances Fidelity may extend such time periods. Additional protection may be available from Fidelity for specific accounts under certain circumstances.

Stop Payment Procedures. If I or my Authorized agent(s)/Advisor(s) have told Fidelity in advance to make regular transfers out of my Fidelity Brokerage Account, I can stop any of these payments. Here's how: I can call or write to Fidelity using the Contact Information listed below. My notice must be made in time for Fidelity to receive my request at least three (3) business days or more before the payment is scheduled to be made. If I call, Fidelity may, as an additional measure, require me to put my request in writing and get it to Fidelity within fourteen (14) days after I call. Unless otherwise provided, I may not stop payment of electronic funds transfers; therefore I should not employ electronic access for purchases or services unless I am satisfied that I will not need to stop payment.

Fidelity's Liability for Failure to Complete a Transfer. If Fidelity does not complete a Covered Transfer to or from my Fidelity Brokerage Account on time or in the correct amount, according to Fidelity's agreement with me, Fidelity may reimburse me for my losses or damages. However, there are some exceptions. Fidelity will not be liable for instance:

- If, through no fault of Fidelity's, I do not have enough money in my Fidelity Brokerage Account to make the Covered Transfer.
- If the money in my Fidelity Brokerage Account is subject to legal process or other claim restricting such transfer.
- If the transfer would exceed my margin availability, if any.
- If the bank account information I or my Authorized agent(s)/Advisor(s) provided to Fidelity when I or my Authorized agent(s)/Advisor(s) established EFT was incorrect or has subsequently become incorrect.

- If circumstances beyond Fidelity's control (such as fire or flood) prevent the transaction, despite reasonable precautions taken by Fidelity.
- If there was a technical malfunction that was known to me at the time I or my Authorized agent(s)/Advisor(s) attempted to initiate a Covered Transfer or, in the case of a preauthorized Covered Transfer, at the time the transfer should have occurred.

There may be other exceptions stated in Fidelity's agreement with me.

Error Resolution. In the case of errors or questions about my Covered Transfers, I will call or write Fidelity using the contact information listed below. I will call or write Fidelity promptly if I think my statement is wrong or if I need more information about a Covered Transfer on the statement.

Fidelity must hear from me no later than 60 days after Fidelity sent the FIRST statement on which the problem or error appeared.

I will:

- Tell Fidelity my name and account number.
- Describe the error or the Covered Transfer that I am unsure about, and explain as clearly as I can why I believe it is an error or why I need more information.
- Tell Fidelity the dollar amount of the suspected error.

If I notify Fidelity verbally, Fidelity may require that I send my complaint or question in writing within ten (10) business days. Fidelity will tell me the results of its investigation within ten (10) business days after Fidelity hears from me and will correct any error promptly. If Fidelity needs more time, however, Fidelity may take up to forty-five (45) days to investigate my complaint or question. If Fidelity decides to do this, Fidelity will credit my account within ten (10) business days for the amount that I think is in error, so that I will have the use of the money during the time it takes Fidelity to complete its investigation. If Fidelity asks me to put my request or question in writing and does not receive it within ten (10) business days, or if my account is a brokerage account subject to Regulation T of the Board of Governors of the Federal Reserve System (Credit By Brokers and Dealers, 12 CFR 220), Fidelity may not credit my account. If Fidelity decides that there was no error, Fidelity will send me a written explanation within three (3) business days after Fidelity finishes the investigation. I may ask for copies of the documents that Fidelity used in the investigation.

Fidelity Contact Information

By Mail: Fidelity Investments
P.O. Box 770001
Cincinnati, OH 45277-0045

By Phone: 800-343-3548