



Using **DocuSign** is the only way to complete your request. Please choose one:

New Bank Link

Existing Bank Link

## IMPORTANT

- We will only accept this form via the above DocuSign link. Wet signatures, faxes and scanned copies are not acceptable.
- \$50 minimum amount to transfer funds via ACH.
- Recurring IRA contributions are reported as current tax year contributions.
- We do not report contributions to the IRS for qualified retirement plans. Please consult a tax professional.
- If the start date of a request is a weekend or holiday, the prior business day will be used.

## Use this Form:

1. To submit a new request to link a bank account with a Goldman Sachs account
2. To establish recurring instructions to transfer funds into or out of a Goldman Sachs account
3. To modify an existing recurring instruction
4. To request a one-time transfer into or out of a Goldman Sachs account

## Do Not Use this Form to Submit:

1. Roth IRA conversion
2. Qualified Charitable Distribution
3. Contribution Recharacterization
4. Excess Contribution removal
5. IRA to 401(k) Rollover
6. Revocation of a contribution made to a newly established IRA within 7 days.
7. Distribution with less than the state's minimum default tax withholding rate
8. Or for any accounts custodied at Charles Schwab or Fidelity Investments

\* The Goldman Sachs [IRA Distribution form](#) is used for #s 1-7. GeoWealth's [Support Center](#) has the forms for Charles Schwab or Fidelity Investments.

## Signature Requirements

1. All owners of the bank account must sign this form
2. All owners of the Goldman Sachs account must sign this form

## 1. Goldman Sachs Account Information

Account Name

Account Number

## 2. Bank Information

\* All owners of the bank account and all owners of the Goldman Sachs account must sign this form.

Name(s) on Bank Account

Bank Name

Account Type

Checking

Savings

Bank ABA/Routing Number

Bank Account Number

Only Establish the EFT/ACH Link. Do not move funds at this time. (Skip sections 3-6)

## 3. Deposit Information

Complete this section to deposit funds into your Goldman Sachs account, from your bank account. You must enter a Dollar Cost Averaging Service Request, or complete Section 4 - Dollar Cost Averaging Investment Instruction, to invest these funds. Client signatures are required if increasing the amount of an existing recurring instruction.

### A. One Time

Amount \$

Date\* (MM/DD/YYYY)

Contribution Year

Prior Tax Year

Current Tax Year

### B. Recurring

Instructions

Establish New Instruction

Update Existing Instruction

Frequency Monthly every

Months

Amount \$

Beginning\* (MM/DD/YYYY)

Ending (MM/DD/YYYY)

## 4. Dollar Cost Averaging Service Request Instruction

This section only applies to creating buy orders to invest funds. Section 3 must be completed to draft funds from a bank.

Instructions      Establish New Instruction      Update Existing Instruction  
 Amount \$      (This is the amount that will be invested per frequency period)  
 Source      Existing Cash in GeoWealth Account      Recurring Deposits  
 Beginning\* (MM/DD/YYYY)      Ending (MM/DD/YYYY)  
 Frequency Every      Months

## 5. Withdrawal Information

Complete this section to withdraw funds from your Goldman Sachs account, into your bank account. You must enter a Systematic Withdrawal Service Request, or complete Section 6 - Systematic Withdrawal Service Request Instruction, to generate trades to raise these funds.

### Retirement Accounts Only:

Federal Tax Withholding	10% (default)	% (whole number only)
State Tax Withholding <sup>1</sup>	State Minimum	% (whole number only)

1. Certain states have a minimum withholding rate. Entering a value less than the state's minimum will cause this request to be rejected. See page 1 for details.

### A. One Time

Amount\* \$      Date\* (MM/DD/YYYY)

\* Gross amount only, instructions to calculate net amounts are not accepted

### B. Recurring

Instructions      Establish New Instruction      Update Existing Instruction

Frequency Monthly every      Months

Amount \$

Beginning\* (MM/DD/YYYY)      Ending (MM/DD/YYYY)

Deliver To      Address of Record      Bank Account from Section 2  
                          Existing Bank on File, last 4 digits

## 6. Systematic Withdrawal Service Request Instruction

This section only applies to creating sell orders to raise funds. Section 5 must be completed to send funds to a bank.

Instructions      Establish New Instruction      Update Existing Instruction

Amount    \$      (This is the amount that will be sold per frequency period)

Source      Existing Cash in GeoWealth Account      Liquidated Pro-Rata from current investments

Beginning\* (MM/DD/YYYY)      Ending (MM/DD/YYYY)

Frequency    Every      Months

## 7. Account Owner(s) Authorization

### Custodial Authorization:

The undersigned hereby authorizes Goldman Sachs as the custodian for GeoWealth Management LLC ("GeoWealth"), to initiate debit or credit entries to or from the financial institution and account indicated in Section 2 (the "Bank Account") and further authorizes the financial institution to debit or credit the same for further debit or credit to this account, (the "GeoWealth Account"). These instructions are to remain in full force and effect until Goldman Sachs and/or GeoWealth has received written notification of its termination in such time and in such manner as to afford the parties a reasonable opportunity to act on it.

Account Owner/Trustee/Custodian/Executor

Date (MM/DD/YYYY)

Additional Account Owner/Co-Trustee/Co-Custodian/Co-Executor

Date (MM/DD/YYYY)

## State Income Tax Withholding Information for Individual Retirement Accounts

<p>This general information is provided to help you understand state income tax withholding requirements for Individual Retirement Account distributions. <b>GeoWealth cannot guarantee the accuracy or timeliness of state tax withholding information because state tax laws are subject to constant change and interpretation.</b> Please make sure to properly estimate your withholding rate based on your tax status. You will be responsible for any under-withholding when you file your tax return. We recommend that you contact your tax advisor regarding your tax withholding elections or making estimated tax payments, and to answer any questions that you may have regarding your state's withholding laws. If your state of residency is:</p>	<p>Your withholding options are:</p>
<p>IA, KS, MA, ME, NE, VT</p>	<p>If you have federal income tax withheld, Goldman Sachs is required to withhold state income tax. If you do not have federal income tax withheld, you may optionally elect to have state income tax withheld. You may provide a percentage amount equal to or greater than your state's withholding requirements; otherwise, Goldman Sachs will automatically apply your state's applicable withholding requirements.</p> <p><b>Minimum Tax Rates</b> IA: 5% KS: 5% MA: 5% ME: 5% VT: 30% of federal withholding amount</p>
<p>AR, CA, CT<sup>1</sup>, DE, MI<sup>2</sup>, MN<sup>3</sup>, NC, OK, OR</p>	<p>If you have federal income tax withheld, Goldman Sachs is required to withhold state income tax unless you specifically elect not to have state income tax withheld. You may provide a percentage amount equal to or greater than your state's withholding requirements; otherwise, Goldman Sachs will automatically apply your state's applicable withholding requirements.</p> <p><b>Minimum Tax Rates</b> AR: 3% CA: 10% of federal withholding amount DE: 5% NC: 4% OK: 5% OR: 8% CT: 6.99% MI: 4.25% MN: 6.25%</p>
<p>AL, CO, DC<sup>1</sup>, GA, ID, IL, IN, KY, LA, MD, MO, MS<sup>4</sup>, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV</p>	<p>State income tax withholding is voluntary regardless of whether or not you have federal income tax withheld. Goldman Sachs will withhold state income tax only if you instruct us to do so.</p> <p><b>No Minimum Tax Rates</b> (Provide percentage) AL, AZ, CO, GA, ID, IL, IN, KY, MD, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV</p> <p><b>Minimum Tax Rate</b> DC: 8.95% if total distribution taken LA: No more than 4.8% MS: 5% if early distribution taken NE: 5%</p>
<p>AK, AZ, FL, HI, NH, NV, SD, TN, TX, WA, WY</p>	<p>State income tax withholding is not available. Goldman Sachs will not withhold state income tax even if you elect to withhold state income tax.</p>

1. State income tax withholding is required on lump sum distributions, and opting out of state withholding is not allowed.
2. You must submit the [Goldman Sachs IRA Distribution form](#) and the MI W-4P if you wish to opt out of Michigan state income tax withholding. You can obtain a copy of the MI W-4P at [Michigan.gov/taxes](http://Michigan.gov/taxes).
3. You must submit the [Goldman Sachs IRA Distribution form](#) and the W-4MNP if you wish to opt out of the Minnesota state income tax withholding. You can obtain a copy of the W-4MNP at [www.revenue.state.mn.us/](http://www.revenue.state.mn.us/)
4. MS income tax state withholding is required on early and excess distributions.