



Standing Payment Instructions

Use this form to establish or change standing Check Disbursement, Bank Wire, Electronic Funds Transfer ("EFT"), and/or Journal instructions on your brokerage account, including eligible retirement and nonretirement accounts ("Fidelity Brokerage Accounts"). Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

Helpful to Know

- If establishing 1st party EFT bank instructions, or 3rd party EFT with a common owner(s) on the brokerage and bank account, you must include a copy of a voided check, a deposit slip, or bank account statement with this form.
- If establishing 3rd party EFT (including 3rd party EFT with a common owner), check, or bank wire standing instructions, the Authorized agent/Advisor must sign the Advisor Attestation section at the end of this form.
- Standing instructions that are added to your account may be removed from your account due to inactivity after an extended period of time.
- Asset Movement Authorization (granted via the new account application or a separate form) may be required for your Authorized agent/Advisor to use these standing instructions on your behalf.
- Only an employer of sponsored, eligible retirement accounts may use standing instructions. Employees are not eligible to use standing instructions to make a contribution to their employer-sponsored plan.
- SIMPLE Plan Manager must be used for SIMPLE Accounts.

Authorized agent/Advisor

Firm Name EXENCIAL WEALTH ADVISORS	G Number G 1 1 4 4 1 3 5 9
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1. Account Owner(s)

Provide all information requested.

Phone number will be used to contact you if there is a question about this request.

List the accounts you want the Check, EFT, or Bank Wire standing instructions applied to. For Journals, see Section 3.

Account Name			
Daytime Phone	Extension	<input type="checkbox"/> Use this number to update the daytime phone number on this account.	
Account Number	Account Number	Account Number	
Account Number	Account Number	Account Number	

2. Bank Standing Instructions

Bank Standing Instructions allow you to move money between your brokerage account and a bank account via Bank Wire (processed via the Federal Reserve System), or EFT (processed via the Automated Clearing House "ACH"). **Bank Wire:** Once Bank Wire standing instructions are established, Bank Wire requests are typically processed on the same business day. Your Broker/Dealer and/or your bank may charge a fee for a Bank Wire. Transactions may be routed through a different intermediary bank. **EFT:** 1st and 3rd party with a common owner can be used to receive and disburse funds between Fidelity and the Bank. 3rd party EFT without a common owner is one-directional from Fidelity to Bank only. 3rd party is one-directional from Fidelity to Bank only. EFT may take 4–5 business days to become active. Business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included.

Bank Wire

Check one.

Establish new instructions

Change existing instructions

Line Number

Authorized agent/Advisor: If you have multiple instructions established and are changing an existing instruction, include the line number.

continued on next page



2. Bank Standing Instructions *continued*

Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions. Use for wiring through an intermediary bank.

Routing Number	Bank Name	
Further Credit Account Number	Further Credit Name	
Bank Account Number <i>final destination</i>	Payee Name(s) Exactly as on Bank Account	
Payee Address		
City	State/Province	Zip/Postal Code
Country		
Details		
SWIFT Code	Destination Country	

Use to provide an additional message to receiving bank.

REQUIRED if the bank account is OUTSIDE the U.S.

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

EFT Instructions #1

Check one. For 1st Party or 3rd party with a common owner(s) on the brokerage and bank account, include a copy of a voided check, a deposit slip, or bank account statement.

Establish new instructions
 Change existing instructions

Line Number

Authorized agent/Advisor: If you have multiple instructions established and are changing an existing instruction, include the line number.

- 1st Party** All of the owners on the brokerage account are also on the bank account. This option can be used for both receipts and disbursements.
 3rd Party All of the owners on the brokerage account are not on the bank account. (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. Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions.

Checking Savings

Bank Routing Number	Bank Name
Bank Account Number <i>final destination</i>	Payee Name(s) Exactly as Shown on Bank Account

EFT Instructions #2

Check one. For 1st Party or 3rd party with a common owner(s) on the brokerage and bank account, include a copy of a voided check, a deposit slip, or bank account statement.

Establish new instructions
 Change existing instructions

Line Number

Authorized agent/Advisor: If you have multiple instructions established and are changing an existing instruction, include the line number.

- 1st Party** All of the owners on the brokerage account are also on the bank account. This option can be used for both receipts and disbursements.
 3rd Party All of the owners on the brokerage account are not on the bank account. (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. Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions.

Checking Savings

Bank Routing Number	Bank Name
Bank Account Number <i>final destination</i>	Payee Name(s) Exactly as Shown on Bank Account

3. Journal Standing Instructions

Fidelity can set up journal standing instructions from one account to many using "One-Directional Journals" or if you want Fidelity to set up all eligible instructions between the accounts you provide, enter the account numbers into the "To and From Journals" section.

Registration Types. Certain combinations may not be eligible and if requested, will not be established.

Not Eligible as a "From" Account	Not Eligible as a "To" Account
Fidelity Retirement Plan (Money Purchase and/or Profit Sharing)	Fidelity Retirement Plan (Money Purchase and/or Profit Sharing)
Fidelity Self Employed 401(k)	Fidelity Self Employed 401(k)
Fidelity Retail Accounts	SEP-IRA*
	SIMPLE IRA
	Inherited IRAs

* SEP-IRA available for employer contributions only.

I am an employer with a SEP Retirement Plan. The account referenced below serves as my business account from which I make contributions to my and/or my employees' SEP-IRAs.

One-Directional Journals

One-directional journal requests allow for movement of money or securities from the account provided in the "From Account" field to the accounts provided in the "To Account" fields only.

If we determine that an instruction you provide is not First or Third party, we will establish the instruction under designation we have determined is appropriate.

From:

Account Number

To:

Account Number
Name on Account

Account Number
Name on Account

First Party Third Party

First Party Third Party

Account Number
Name on Account

Account Number
Name on Account

First Party Third Party

First Party Third Party

From:

Account Number

To:

Account Number
Name on Account

Account Number
Name on Account

First Party Third Party

First Party Third Party

Account Number
Name on Account

Account Number
Name on Account

First Party Third Party

First Party Third Party

continued on next page



3. Journal Standing Instructions *continued*

List accounts you want to transfer assets to and from. This will allow for movement of money or securities between any combination of these accounts. Include additional pages if more than 12 accounts.

If we determine that an instruction you provide is not First or Third party, we will establish the instruction under designation we have determined is appropriate.

To and From Journals

Account Number	Registration Type	Account Number	Registration Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Account		Name on Account	
<input type="text"/>		<input type="text"/>	
<input type="checkbox"/> First Party <input type="checkbox"/> Third Party		<input type="checkbox"/> First Party <input type="checkbox"/> Third Party	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Account		Name on Account	
<input type="text"/>		<input type="text"/>	
<input type="checkbox"/> First Party <input type="checkbox"/> Third Party		<input type="checkbox"/> First Party <input type="checkbox"/> Third Party	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Account		Name on Account	
<input type="text"/>		<input type="text"/>	
<input type="checkbox"/> First Party <input type="checkbox"/> Third Party		<input type="checkbox"/> First Party <input type="checkbox"/> Third Party	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Account		Name on Account	
<input type="text"/>		<input type="text"/>	
<input type="checkbox"/> First Party <input type="checkbox"/> Third Party		<input type="checkbox"/> First Party <input type="checkbox"/> Third Party	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Account		Name on Account	
<input type="text"/>		<input type="text"/>	
<input type="checkbox"/> First Party <input type="checkbox"/> Third Party		<input type="checkbox"/> First Party <input type="checkbox"/> Third Party	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name on Account		Name on Account	
<input type="text"/>		<input type="text"/>	
<input type="checkbox"/> First Party <input type="checkbox"/> Third Party		<input type="checkbox"/> First Party <input type="checkbox"/> Third Party	

4. Check Disbursement Standing Instructions

Check Disbursement Standing Instructions allow you to request that a check be paid and mailed to the name(s) and address on record or to an alternate payee and/or alternate address listed below.

- Check one. Establish new instructions
 Change existing instructions

Line Number
<input type="text"/>

Authorized agent/Advisor: If you have multiple instructions established and are changing an existing instruction, include the line number.

- Check one. 1st Party Paid and mailed to name(s) and address on record.
Use only if additional memo and check stub information is required.
 3rd Party Paid and/or mailed to an alternate name(s) and/or address.

continued on next page

4. Check Disbursement Standing Instructions *continued*

Avoid any account number or SSN that compromises a customer's identity. If needed, use the Memo and Check Stub Information fields.

Payee		
Attention <i>maximum 32 characters total including "Attn:"</i>	OR	Care of <i>maximum 32 characters total including "C/O"</i>
Attn:		C/O
Address		
City	State/Province	Zip/Postal Code
Memo (or N/A) <i>maximum 30 characters</i>		
Check Stub Information <i>maximum 100 characters</i>		

Required. ▶
If nothing, add N/A. Information provided in the Memo field will print on the check but will not appear visible in the window of the envelope.

Optional. Do not print address above on the check to the 3rd party. To suppress the printing of the address on the check, you must provide the Payee's state of residence (escheatment state) and select overnight mail when initiating the check request.

State

5. Signatures and Dates *Form cannot be processed without signatures and dates. W8 Certified Customers see next page.*

By signing below, you:

- Authorize and direct Fidelity to accept Fidelity Brokerage Accounts and act upon instructions from your Authorized agent/Advisor who has been authorized with Level 1 Limited, 1 or 2 Asset Movement Authorization to move money or assets from your Fidelity account to the designated bank accounts or other brokerage accounts in accordance with instructions above, without first confirming those instructions with you directly.
- Understand and agree that Fidelity will not be liable for any loss, expense, or costs arising out of any request from you or your Authorized agent/Advisor for the movement of money or shares so long as Fidelity moves the amount/shares to the account(s) identified above. Fidelity reserves the right, but has no obligation, to confirm your Authorized agent's(s')/Advisor's(s') instructions with you prior to acting on the instructions.
- Further certify and agree that the above directions and authorizations in this document will continue until Fidelity receives the actual

written notice of any change thereof. And that Fidelity may terminate the instructions from your account(s) at any time in its sole discretion.

- Agree to indemnify and hold harmless Fidelity and its affiliates and their respective officers, directors, employees, and agents from and against any and all losses, claims or financial obligations that may arise from any act or omission of the Authorized agent/Advisor with respect to your account.
- Understand and agree by granting trading authorization to your Authorized agent/ Advisor, that your Authorized agent/Advisor will have the ability to instruct Fidelity to initiate transfers of assets from your bank account to your Fidelity account, based on standing written funds transfer instructions provided by you to Fidelity.

For SEP-IRA Contributions

- Acknowledge that you are the sole proprietor/ owner of the business for which the SEP has been established.

- Certify that the above-referenced brokerage account serves as a business account.
- Understand that journal(s) to the SEP-IRA(s) will be for the sole purpose of making the required employer contribution for the given taxable year.
- Agree to indemnify and hold harmless Fidelity Brokerage Services LLC ("FBS"), Fidelity Management Trust Company ("FMTC") and Fidelity Personal Trust Company ("FPTC") and their officers, directors, employees, agents, affiliates, shareholders, successors, assigns, and representatives from and against any and all losses, claims, or financial obligations that may arise from complying with this direction.
- Acknowledge that you are responsible for calculating and determining the eligible amount of employer contribution to be made to the SEP-IRA.
- Understand that you are responsible for correcting any ineligible contributions in a timely manner and in accordance with IRS guidance.

continued on next page

5. Signatures and Dates *continued*

An account owner or trustee for each account must sign below. For business accounts, an authorized individual signature is required. For 3rd party EFT with a common owner, a common owner must sign below.

Print Account Owner Name <i>First, M.I., Last</i>	Print Account Owner Name <i>First, M.I., Last</i>
Account Owner Signature	Account Owner Signature
Date <i>MM - DD - YYYY</i>	Date <i>MM - DD - YYYY</i>
SIGN ▶	SIGN ▶

Print Account Owner Name <i>First, M.I., Last</i>	Print Account Owner Name <i>First, M.I., Last</i>
Account Owner Signature	Account Owner Signature
Date <i>MM - DD - YYYY</i>	Date <i>MM - DD - YYYY</i>
SIGN ▶	SIGN ▶

6. W8 Certified Customers *Explanation for standing instructions requested for a different country than the country of tax residence.*

If you are requesting standing instructions to send money to a financial institution in the United States or in a country different from the treaty country listed on your W8-BEN, provide the reason below.

Required to be completed if applicable. ▶

Reason maximum 250 characters

Authorized agent/Advisor Attestation for Third-Party Standing Instructions (this attestation must be completed for any third-party check, 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 <i>First, M.I., Last</i>	Title
Designated Principal (or Designee) Signature	Date <i>MM - DD - YYYY</i>
SIGN ▶	SIGN ▶
Print Additional Signer Name <i>(if appropriate) First, M.I., Last</i>	Title
Additional Signer Signature <i>(if appropriate)</i>	Date <i>MM - DD - YYYY</i>
SIGN ▶	SIGN ▶

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