



## 2. Options

**A. AIP.** You can transfer money from your bank account to your Brighter Future Advisor Plan account on a set schedule.

- Add this option to my account. *(Provide the information below and in **Section 3.**)*
- Change my investment amount and/or debit date. *(Provide the new amount and/or debit date below.)*
- Change my bank account information. *(Provide the information in **Section 3.**)*
- Stop this option.

**Amount of Debit:**      \$ , .

**Frequency** *(Check one):*       Monthly *(\$50 minimum)*       Quarterly *(\$150 minimum)*

**Start Date\*:**       -  -   
Date *(mm/dd/yyyy)*

\* Your bank account will be debited on this date and your investment will be credited to your Brighter Future Advisor Plan account on the *previous business day*. If you indicate a start date that is within the first four days of the month, there is a chance that your investment will be credited on the last business day of the previous month. If you do not indicate a start date, your bank account will be debited on the 20th of the month. See the Brighter Future Advisor Plan Program Description for further information

**Note:** AIPs with a debit date of January 1st, 2nd, 3rd, or 4th will be credited in the same year as the debit date.

**B. EBT.** Add bank information for future electronic transfers. We will keep your bank instructions on file for future EBT contributions. You can transfer \$50 or more from your bank account to your Brighter Future Advisor Plan account at any time simply by calling us or requesting a transfer online.

- Add       Change       Delete

## 3. Bank Information

- Complete this section only if you are adding an AIP or EBT option to your account or you are changing your bank account information.
- AIP and EBT can be made only through accounts held by a U.S. bank, savings and loan association, or credit union that is a member of the Automated Clearing House (ACH) network. Money market mutual funds and cash management accounts offered through nonbank financial companies cannot be used.

Bank Name

-  -   
Bank Telephone Number

Bank Routing Number

Bank Account Number

Account Type:          
*(Check One.)*    Checking    Savings

**Note:** The routing number is usually located in the bottom left corner of your checks. You can also ask your bank for the routing number.

- Please check the box to confirm that your ACH transactions will not involve a bank or other financial services company, including any branch or office thereof, located outside the territorial jurisdiction of the United States.

**4. Signature — YOU MUST SIGN BELOW**

I certify that the information provided herein is true and complete in all respects. I understand that all changes made on this form supersede all my previous designations. If I have chosen the AIP or the EBT option, I authorize the Brighter Future Advisor Plan and Upromise Investments, Inc., or its affiliate, upon telephone or online request, to pay amounts representing redemptions made by me, or to secure payment of amounts invested by me, by initiating credit or debit entries to my account at the bank named in **Section 3**. I authorize the bank to accept any such credits or debits to my account without responsibility for their accuracy. I acknowledge that the origination of ACH transactions involving my bank account must comply with U.S. law. I further agree that Plan Officials (*as described in the Program Description and Participation Agreement*) will not incur any loss, liability, cost, or expense for acting upon my telephone or online request. I understand that this authorization may be terminated by me at any time by notifying the Brighter Future Advisor Plan, and the bank by telephone or in writing, and that the termination request will be effective as soon as the Brighter Future Advisor Plan and the bank have had a reasonable amount of time to act upon it. I certify that I have authority to transact on the bank account identified by me in **Section 3**.

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Signature of Account Owner

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Date (mm/dd/yyyy)

A plan of regular investments cannot assure a profit or protect against a loss in a declining market.

**Not FDIC Insured (except for the Savings Portfolio). No Bank, State or Federal Guarantee. May Lose Value.**