

DO NOT STAPLE

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 EFT option, I authorize the Arkansas Brighter Future Direct Plan and Ascensus Broker Dealer Services, LLC, 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 correctness. I acknowledge that the origination of ACH transactions to my account must comply with provisions of U.S. law. I further agree that Arkansas Brighter Future Direct Plan, Ascensus Broker Dealer Services, LLC, The Vanguard Group, Inc. and their respective affiliates 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 Arkansas Brighter Future Direct Plan and Ascensus Broker Dealer Services, LLC, and the bank by telephone or in writing, and that the termination request will be effective as soon as the Arkansas Brighter Future Direct Plan, Ascensus Broker Dealer Services, LLC, The Vanguard Group, Inc. and their respective affiliates 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, and I confirm that the registrations on such bank accounts and my Arkansas Brighter Future Direct Plan account meet the requirements set for the above.

SIGNATURE _____

Signature of Account Owner

□□ — □□ — □□□□

Date (mm/dd/yyyy)

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

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