



ACH CONTRIBUTION INSTRUCTION

For clients who wish to make their Qualified Plan Contributions or Non-Qualified/Qualified Custodial Deposits via ACH Transfer

Qualified Plan Services
 P.O. Box 2526, Waco, TX 76702
 7901 Fish Pond Rd., Waco, TX 76710
 Phone: 800.955.3434
 Fax: 254.772-9752
OPServices@SterlingTrustCompany.com
www.SterlingTrustCompany.com

Accountholder Name	Account #	
Address		
City	State	Zip Code

Sterling Trust's convenient ACH Service allows you to make your contributions electronically between your bank or credit union account and your Sterling Trust account on a weekly, semi-monthly, monthly or quarterly basis.

I hereby authorize Equity Trust Company, d.b.a. Sterling Trust ("Sterling" or "Sterling Trust") to initiate debit entries on the day specified below from my bank account as listed below at the bank or credit union named below, hereinafter called depository, to debit the same to such account. I understand that I am responsible for maintaining a sufficient cash balance in my depository account in order for the ACH transfer to be made.

(Please contact the depository in order to verify the proper information that should be used to debit your account.)

Name(s) as it appears on Account	/	-	Depository Phone Number	Please consult with your tax advisor or financial planner for the amount that you are eligible to contribute to the type of account you have.										
Name of Depository	Depository Account Number													
<table border="1" style="width: 100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td><td style="width: 25px;"> </td> </tr> </table> ABA Routing Number <i>9 digits required</i>												Type of Account: <input type="checkbox"/> Checking <input type="checkbox"/> Money Market/NOW/Non-passbook Savings		
Amount of Contribution <small>(Minimum of \$50 required per ACH Transfer)</small>	Contribution frequency: <input type="checkbox"/> Weekly <input type="checkbox"/> Semi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		Date of Withdrawal <small>(Please specify 1st through 28th - If no date is selected, withdrawals will be made on the 15th.)</small>											
Deferral Amount (Employee)	Roth Deferral Amount (Employee)	Match Amount (Employer)	Profit Sharing Amount (Employer)											

■ Contributions will be coded for and posted in the calendar year in which they are received.
 ■ Withdrawals will continue to be drawn from your depository account until written instructions are received by Sterling from you to cease withdrawals.
 ■ In order to take advantage of this service, your depository must be a member of the Automated Clearing House. In addition, you must be an authorized representative on the account at the depository where the funds will be withdrawn.

This authorization is to remain in full force until Sterling Trust has received written notification from me of its termination in such time and in such manner as to afford Sterling Trust and the above named depository a reasonable opportunity to act on it. I understand that any future changes to my ACH bank draft instructions including but not limited to amount changes, a change in depository or depository account number must be made in writing on this form and received by Sterling Trust. In addition, I agree to allow seven (7) business days for such changes to be processed by Sterling Trust. Should I neglect to inform Sterling Trust of any changes, I agree to hold harmless Sterling Trust and any of its affiliates for any losses that I might incur.

I further understand that Sterling Trust will not charge a fee for this service, but that the depository may charge me. Should my account at the depository have insufficient funds on the date of the debit, I understand that Sterling Trust will charge me a \$25 insufficient funds fee. I further understand that if my account has insufficient funds on three separate withdrawal attempts during the year, Sterling Trust will automatically cancel these instructions without written or verbal warning. If for any reason my ACH contribution is recalled and an investment purchase had been made with the funds, I understand that Sterling Trust will redeem the funds necessary from assets held within the account to cover Sterling Trust's losses without my prior authorization. I agree to hold harmless Sterling Trust and any of its affiliates for any losses that I might incur should my account at my depository have insufficient funds or if the depository or I in anyway delay, recall, or make an error in Sterling Trust's request to debit my account.

I understand that the contributions to my account will be held in a money market account at Sterling Trust pending my further investment instructions. Should I wish to have standing investment instructions, I understand that I must contact Sterling Trust to inquire how to submit the necessary instructions to invest my contribution(s). I understand that Sterling Trust reserves the right to hold my funds seven (7) business days prior to investing them to ensure that there were no problems with the ACH transaction.

I represent and warrant that the above information is true. I also understand that Sterling Trust or any of its agents, successors, or affiliates may not process this request in the event it has reasonable grounds to believe the foregoing is untrue.

Signature (required)	Date (required)
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A voided check or savings account deposit slip must be attached in order to process your request.
 (If faxing, please attach on a separate page.)