

Brokerage CheckWriting Service Authorization



- Complete this form to establish CheckWriting service on your brokerage account.
- Please keep a copy of this form for your records.

CheckWriting service gives you easy access to your brokerage account. You have the opportunity to earn attractive rates, based on market conditions, while keeping your money readily available. If you are age 59½ or older, you may be eligible to write checks against the cash in your money market fund IRA. Withholding rules will apply to IRA CheckWriting accounts.

CheckWriting service offers:

- **Unlimited CheckWriting:** Write as many checks as you like against your margin cash available or brokerage money market fund balances.
- **One consolidated statement:** One consolidated statement from American Century Investments® brokerage includes your CheckWriting activity.

In addition, if you have a margin account, you can benefit from CheckWriting borrowing privileges. When you write a check, CheckWriting uses the funds available in your account, and then automatically extends you a line of credit for the rest. The amount of money you can borrow is based on the loan value of marginable securities in your account.

Please note, if you also have CheckWriting on an American Century Investments mutual fund account, you cannot use the same checks for your brokerage account.

Please print clearly in CAPITAL letters using black ink and sign on page 3.

1 Provide Your Account Information

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Account number

Primary account owner or Trustee's first name

Middle initial

Primary account owner or Trustee's last name

The name and address that will appear on your checks will be taken from your brokerage account. You may add one additional line of information on your checks, such as your telephone number. Please indicate any additional information you would like to include (not to exceed 32 characters per line including spaces).

You may choose not to include your address, by checking the box below, or include an additional line.

Do not include an address on my checks.

Include additional information:

Optional additional information (e.g., telephone number)

BillSuite™ (optional – available for Standard and Corestone Accounts® with CheckWriting domiciled in the U.S.)

BillSuite enables you to view, pay and manage bills online. BillSuite is available for all Standard and Corestone Accounts that have CheckWriting at no additional charge. You may use this service by going online to your brokerage account at americancentury.com/brokerage. For questions please contact us at 1-888-345-2071.

I would like to establish BillSuite on this account.

2 Fees

Standard Account CheckWriting—CheckWriting accounts with average month-end closing money market sweep balances below \$25,000 will be charged a \$25 annual fee. The fee will be charged in the anniversary month of the CheckWriting account setup. This fee is waived for Platinum, Gold and Silver Priority Investors.

IRA CheckWriting—IRA CheckWriting is a free service and checks are provided to you at no charge. You can write checks against the money market balance in the IRA and you must maintain total equity of \$2,500. Total equity is the value of your holdings plus the money market balance. If a check brings your total balance in the IRA below \$500, the check will be unpaid.

Brokerage may return checks unpaid and automatically deduct a fee from your account for (fees are subject to change):

- Checks drawn on insufficient funds (\$25 fee)
- Cancelled check copies (\$2.50 fee)
- Stop payments (\$25 fee)

3 For IRA Account Clients Only

IRA CheckWriting is available for clients age 59½ or older and who reside in the United States. You must have established a Traditional IRA, Rollover IRA or Roth IRA with American Century Brokerage, which uses the services of the State Street Bank and Trust Company as Custodian. By signing this form, you understand the income tax withholding provisions applicable to IRA distributions and elect under this agreement not to have tax withheld from withdrawals made by writing checks. You understand that tax penalties under the estimated payment rules may be imposed by the tax authorities if payments of estimated tax and withholding, if any, are not adequate. You are urged to consult a tax advisor on these issues.

4 For Margin Account Clients Only

By signing this form, your margin privileges will be extended from your brokerage account to CheckWriting service.

5 To Add Additional Signatures (IRA and UGMA/UTMA accounts are not eligible)

If you have an individual or joint account and would like to add other signatories (for individuals who are not listed on the account registration), please have the additional signatories provide all information and sign below. All information is required.

Printed name	Tax ID/SSN	Mother's maiden name/OR Code name (max.13 characters)	Additional signer's date of birth
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Additional signature

Date

Printed name	Tax ID/SSN	Mother's maiden name/OR Code name (max.13 characters)	Additional signer's date of birth
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Additional signature

Date

The primary account owner authorizes the additional signatures on this form by signing below.



Primary account owner signature

Date

Read and Sign Your Name Below

General Agreements

- I further request The Bank of New York Mellon to issue checks as indicated on this form. Prior to signing below, I have received and read Section II of the *Customer Agreement*, as currently in effect and as amended from time to time, which governs my Corestone Account, and I agree to be bound by such agreement.
- Interest on debit balances will be charged and compounded in accordance with the Corestone Account Agreement, as applicable.
- This agreement, with respect to all portions of the American Century Investments brokerage Corestone Account, including interest charges on loans Pershing LLC (American Century Brokerage's clearing agent) may make to me, will be governed by and interpreted under the laws of the State of New York.
- CheckWriting activity will be displayed on your account statement. Your cleared checks will be visible on your brokerage account website. Brokerage may return checks unpaid and automatically deduct a fee from your account for certain occurrences as described in step 2 (fees are subject to change).

IRA CheckWriting Agreements

- The Bank of New York Mellon Corporation (the "Bank"), is hereby appointed agent by the person signing this form (the "Customer") and, as agent, is authorized and directed, upon presentment of checks to the Bank, to direct Pershing as the Customer's agent and nominee, to withdraw funds from the Customer's American Century Investments brokerage IRA in the amount of checks presented to the Bank. These funds will be deposited into an account at the Bank, maintained by Pershing on behalf of the Customer, for the purposes of paying the Bank for the checks presented. Pershing is hereby appointed the Customer's agent and, where appropriate, messenger for the purpose of effecting such withdrawals.
- The Customer agrees that he/she shall be subject to the rules and regulations of the Bank pertaining to this checking arrangement as amended from time to time; that the Bank has the right not to honor checks which do not meet the Bank's normal standards for checks presented to it; that the Bank, Brokerage and Pershing have the right to change, modify or terminate this CheckWriting service at any time; and that the Bank shall be liable only for its own negligence.
- The Customer agrees that all withdrawals from the IRA will be reported to the IRS as normal distributions. The distributions will be reported by the Custodian in the year the Bank posts the check for payment, rather than the date appearing on the check or the date the check is deposited. To be certain that a distribution is reported for a particular tax year, the Customer should complete and submit a *Brokerage IRA Distribution* form rather than write a check. This is extremely important if the Customer wants to make sure that the distribution is reported in the proper tax year.
- Money Market Fund Redemptions — Pershing may automatically redeem shares to pay for CheckWriting transactions on the date Brokerage posts the transaction to the Customer's brokerage account.
- The Customer must maintain total equity of \$500 to use the CheckWriting service. If a check brings the Customer's total equity in the IRA below \$500, the check will be returned. Do not write a check to close your American Century Investments brokerage IRA; please call an Investment Specialist instead.
- By signing this form, the Customer accepts the terms of the enclosed Corestone Account Agreement, *Brokerage Fees and Commissions* flier and BillSuite program rules where applicable.
- BY SIGNING THIS AUTHORIZATION FORM, I ACKNOWLEDGE THAT SECURITIES NOT FULLY PAID FOR BY ME MAY BE LOANED TO PERSHING OR LOANED OUT BY PERSHING TO OTHERS.

I/WE HAVE READ AND AGREE TO THE TERMS AND CONDITIONS STATED ABOVE. I/WE AGREE THAT THIS AGREEMENT CONTAINS A PREDISPUTE ARBITRATION CLAUSE, WHICH IS LOCATED IN SECTIONS B.23 AND B.24, PAGE 14, AND SECTIONS 20 AND 21, PAGE 32, IN THE *CUSTOMER AGREEMENT*. I/WE ACKNOWLEDGE RECEIVING A COPY OF THIS AGREEMENT AND THAT ALL ACCOUNT OWNERS HAVE SIGNED THIS FORM. BY SIGNING WHERE INDICATED, I/WE AUTHORIZE THE ADDITIONAL SIGNATORIES ON THIS FORM.

Primary account owner or Trustee name	Tax ID/SSN	Mother's maiden name/OR Code name (max.13 characters)	Account owner's date of birth
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Primary account owner or Trustee signature

Date

Joint account owner or Trustee name	Tax ID/SSN	Mother's maiden name/OR Code name (max.13 characters)	Account owner's date of birth
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Joint account owner or Trustee signature (if applicable)

Date

