

Brokerage SEP and SIMPLE IRA Application

Please review the information provided. If it is incorrect, please cross through it and indicate the correct information.



SSBT Accounts are available only to U.S. citizens, U.S. resident aliens and U.S. entities.

SIMPLE IRA plan employers: If you have not already adopted a SIMPLE plan, you must adopt one before this SIMPLE IRA account is established. If American Century Investments® will be your Designated Financial Institution, complete IRS Form 5305-SIMPLE. You may instead adopt IRS Form 5304-SIMPLE to establish a plan without a Designated Financial Institution.

SEP IRA plan employers: If you have not already adopted a SEP plan, you must adopt one before this account is established. Consider adopting an American Century Investments SEP prototype plan. The documents are available at americancentury.com or by calling us. You may instead adopt the IRS Model SEP plan by completing IRS Form 5305-SEP available at irs.gov.

- We must receive a copy of either the IRS Form 5305-SIMPLE or SEP prototype plan adoption agreement if this is a new plan.
- All forms are available at americancentury.com or by calling us.
- Please keep a copy of this application for your records.

Please print clearly in **CAPITAL** letters using black ink and sign on page 7.

If you have questions about this application, please call us at 1-888-345-2071.

1 Choose Your Account Type

Please choose one: ☐ SEP IRA ☐ SIMPLE IRA

2 Provide Your Account Information

Mr. / Mrs. / Ms. Participant's first name Middle initial Participant's last name

Participant's U.S. Social Security number Participant's date of birth (month-day-year)

Check one: ☐ U.S. citizen ☐ U.S. resident alien Country of citizenship

Check one: ☐ Single ☐ Married Spouse's name

3 Provide Your Mailing Address

Street Address (No P.O. or Private Mail Boxes permitted.)

Street address Apartment/Unit

City State ZIP

Telephone number (daytime) Telephone number (evening)

Mailing Address (If different from street address; P.O. and Private Mail Boxes are permitted.)

Street address Apartment/Unit

City State ZIP

4

Provide Affiliation/Institutional Account Information

We are required to have all questions below answered before we can open this account.

Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) employed by or affiliated with a member firm of an exchange or FINRA, including American Century Investments?

☐ Yes ☐ No If yes, list company, name, position, affiliation and address below. A letter of account approval from your Compliance Officer must be received prior to the opening of an account. Notification of intent to open an account will be sent in accordance with current regulations.

Company name	Position	Address
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Employee name	Affiliation firm, exchange or FINRA	
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Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a registered investment advisor?

☐ Yes ☐ No If yes, list company, name, position, affiliation and address.

Company name	Position	Address
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Employee name	Affiliation firm, exchange or FINRA	
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Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a natural person, corporation, partnership, trust or otherwise, with total assets of at least \$50 million?

☐ Yes ☐ No If yes, list company, name, position, affiliation and address.

Company name	Position	Address
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Employee name	Affiliation firm, exchange or FINRA	
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Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a director, a 10% shareholder or policy-making executive of a publicly traded company?

☐ Yes ☐ No If yes, list company, name, position, affiliation and address below. American Century Investments will not monitor or restrict account trading. It is the responsibility of the account owner to monitor trading to ensure adherence to all applicable trading regulations.

Company name	Position	Address
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Employee name	Affiliation firm, exchange or FINRA	
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Are you (any account owner, trustee, agent or authorized signer) or an immediate family member (spouse or domestic partner, minor child or a relative who shares your home) a large trader?

☐ Yes ☐ No If yes, provide your large trader identification number: _____
LTID No.

5 SEP Account Funding (required for SEP accounts only — proceed to step 6 for SIMPLE accounts)

The minimum initial investment is \$2,500. Make the check payable to American Century Brokerage.

Indicate the source of your initial contribution:

☐ By Check

☐ SEP IRA Contribution for tax year _____ \$ _____
Amount

☐ A rollover check made payable to and received by me within the past 60 days. \$ _____
Amount

If no year is indicated, your investment will be credited for the current year.

☐ **Direct Transfer from Another Financial Institution**

You also must complete the *Brokerage Transfer Form*. Complete one transfer form for each financial institution and attach a copy of your most recent statement. For additional transfer forms, copy the form or download additional ones from americancentury.com. The transfer must be from another SEP IRA plan.

☐ **Direct Transfer from American Century Investments**

You can transfer mutual fund shares from an American Century Investments SEP IRA to your new brokerage account. **Your mutual fund and brokerage registrations must be identical.** Please note:

- Automatic investments on your mutual fund account will be discontinued. To set up an automatic or one-time investment on your new brokerage account, complete the *Brokerage Investment and Redemption Form*, available online or by contacting us.
- Transfer in-kind — The account registration must be identical and the mutual fund remains the same. Indicate the number of shares below if transferring in-kind.
- Liquidate — The account registration must be identical and the current mutual fund shares will be sold and transferred as cash to the brokerage account. Indicate the dollar amount to liquidate below.
- All money market funds will be liquidated.
- By signing this form you are authorizing us to transfer the fund(s) listed below from American Century Investments:

American Century Investments plan name

American Century Investments Plan ID number (if known)

	Transfer Instructions	Dollars / Shares	
_____ Name of fund/account number	<input type="checkbox"/> Transfer in-kind	_____ Shares	<input type="checkbox"/> All
	<input type="checkbox"/> Liquidate	\$ _____	<input type="checkbox"/> All
_____ Name of fund/account number	<input type="checkbox"/> Transfer in-kind	_____ Shares	<input type="checkbox"/> All
	<input type="checkbox"/> Liquidate	\$ _____	<input type="checkbox"/> All

6 SIMPLE Account Funding (required for SIMPLE accounts only; for SEP accounts proceed to step 7)

This section is required for SIMPLE IRA plans and must be completed to process this application.

Please tell us below if American Century Investments is the Designated Financial Institution for your company's SIMPLE IRA plan. A Designated Financial Institution receives **all** contributions made to the SIMPLE IRA plan. American Century Investments is the Designated Financial Institution **only** if your employer has completed IRS Form 5305-SIMPLE. **Please contact your employer to determine whether it has completed this specific form.**

If no election is made, we will assume American Century Investments is not the Designated Financial Institution.

- ☐ My employer has **not** completed IRS Form 5305-SIMPLE provided by American Century Investments. American Century Investments is **not** the Designated Financial Institution for my company's SIMPLE IRA plan.
- ☐ My employer has completed IRS Form 5305-SIMPLE and named American Century Investments as the Designated Financial Institution for my company's SIMPLE IRA plan.

Make the check payable to American Century Brokerage.

Indicate the source of your initial contribution (select one from the list below):

- ☐ By Check
- ☐ Employer contribution for tax year _____ \$ _____
Amount
- ☐ Employee deferral for tax year _____ \$ _____
Amount
- ☐ A rollover check made payable to and received by me within the past 60 days. \$ _____
Amount

Date of your first contribution to the SIMPLE IRA plan (month-day-year)

If no year is indicated, your investment will be credited for the current year.

☐ **Direct Transfer from Another Financial Institution**

You must also complete the *Brokerage Transfer Form*. Complete one transfer form for each financial institution and attach a copy of your most recent statement. For additional transfer forms, copy or download from americancentury.com. The transfer must be from another SIMPLE IRA plan.

☐ **By Direct Transfer from American Century Investments**

You can transfer mutual fund shares from an American Century Investments SIMPLE IRA to your new brokerage account. **Your mutual fund and brokerage registrations must be identical.**

Please note:

- Automatic investments on your mutual fund account will be discontinued. To set up an automatic or one-time investment on your new brokerage account, complete the *Brokerage Investment and Redemption Form*, available online or by contacting us.
- Transfer in-kind — The account registration must be identical and the mutual fund remains the same. Indicate the number of shares below if transferring in-kind.
- Liquidate — The account registration must be identical and the current mutual fund shares will be sold and transferred as cash to the brokerage account. Indicate the dollar amount to liquidate.
- All money market funds will be liquidated.

Step 6 continued on page 5

SIMPLE Account Funding (required for SIMPLE accounts only; for SEP accounts proceed to step 7) (continued)

- By signing this form you are authorizing us to transfer the fund(s) listed below from American Century Investments:

American Century Investments plan name

American Century Investments Plan ID number (if known)

	Transfer Instructions	Dollars / Shares	
_____ Name of fund/account number	<input type="checkbox"/> Transfer in-kind	_____ Shares	<input type="checkbox"/> All
	<input type="checkbox"/> Liquidate	\$ _____	<input type="checkbox"/> All
_____ Name of fund/account number	<input type="checkbox"/> Transfer in-kind	_____ Shares	<input type="checkbox"/> All
	<input type="checkbox"/> Liquidate	\$ _____	<input type="checkbox"/> All

7 Complete for Internet Access

Go to americancentury.com/brokerage for account information, online trading, and to sign up for electronic delivery of your account documents.

Provide one email address. Example: user_name@domain.com

8 Select Additional Account Services

Automatic Sweep Account

We will automatically invest cash balances from your account into an American Century Investments money market fund. Please select **one** of the money market funds below. If you do not select a fund, your cash balance will automatically be swept into the Prime Money Market Fund.

Select one from the list below:

☐ Prime Money Market ☐ Capital Preservation

Please refer to the appropriate prospectus for more information on these funds. If you need additional prospectuses, please contact us at 1-888-345-2071 or download them from americancentury.com.

Duplicate Statements

If you would like duplicate account statements or trade confirmations sent to a different address, please provide the address below.

Select one option:

☐ Please send duplicate statements. ☐ Please send duplicate trade confirmations.

Name

Street address (Foreign address permitted.)

Apartment/Unit

City

State

ZIP

Step 8 continued on page 6

Select Additional Account Services (continued)

Mutual Fund and Equity Dividend Reinvestments

Dividend and capital gain distributions may be reinvested or swept into your brokerage account. New mutual fund purchases default to reinvest. Equity purchases default to pay the distributions as cash to your sweep account. If you desire to change the defaults, please contact us at 1-888-345-2071 once your account is established.

9 Designate Your Beneficiary

If you live in a community property state and you do not designate your spouse as your sole primary beneficiary, please complete the *Brokerage IRA Designation of Beneficiary* form. You may call us for the form or download one from americancentury.com.

Primary Beneficiary

- Complete this step if you are naming only one primary beneficiary for the type of IRA indicated in step 1.
- To designate multiple or secondary beneficiaries, please complete a *Brokerage IRA Designation of Beneficiary* form.
- You may change your beneficiary at any time. The change is effective when it is received in writing and accepted by us.
- This designation revokes any prior designation.

In the event of my death, pay the balance of my IRA to:

Name	Relationship to you	
Street address	Apartment/Unit	
City	State	ZIP
U.S. Social Security number	Date of birth (month-day-year)	

10 Read and Sign Your Name

- I acknowledge receipt of a current prospectus for the applicable American Century Investments money market fund.
- I acknowledge that American Century Brokerage does not provide investment, tax or legal advice and makes no recommendations concerning securities purchases and sales.
- All securities transactions are accepted by American Century Brokerage on an unsolicited basis and are the result of independent action by me.
- I understand that an annual IRA custodial fee applies to each account and will be waived if my IRA balance is \$10,000 or more or if I am a Priority Investor.
- If I am making a rollover deposit to this IRA, I hereby certify that the funds are eligible for rollover, and I irrevocably elect to treat the distribution I received from my prior plan as a rollover contribution.
- With my signature on this document, I agree, that my sweep option may be changed, including changes between money market funds and bank deposit products, with prior notification to me.
- I acknowledge that State Street Bank and Trust Company and American Century Brokerage shall not be liable for any tax or other consequences in connection with contributions to my IRA.
- In consideration of American Century Brokerage, its employees or agents providing the services established on this form, I agree to defend, hold harmless and indemnify American Century Brokerage, its officers, agents, employees, affiliates and successors from all losses, claims, expenses and liabilities that any of them may suffer arising from, or as a result of, American Century Brokerage's acceptance of transaction instructions through these services.
- I understand that neither American Century Brokerage, nor any affiliated companies shall be responsible or liable for any damages related to online service including, but not limited to, those caused by theft, unauthorized access, failure of electronic or mechanical equipment, communications line failure, telephone or interconnectivity problems, or other occurrences beyond their control.

Step 10 continued on page 7

Read and Sign Your Name (continued)

- **Important Information About New Accounts:** A federal law, established to help stop the funding of terrorism and money laundering activities, requires financial institutions to verify the identity of each person who opens an account. American Century Investments will verify your identity using the name, street address, date of birth and Social Security number that you provided in this application. In some instances, we may request additional documentation.

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The IRS does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

I have read, received, understand and consent to the *Brokerage Traditional, Rollover, Roth and SEP IRA Disclosure Statement and Custodial Agreement*, or the *Brokerage SIMPLE IRA Disclosure Statement and Custodial Agreement*, whichever is appropriate; and the *American Century Brokerage Customer Agreement* ("Customer Agreement") and FURTHER ACKNOWLEDGE THAT THE *CUSTOMER 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*, AND AGREE TO BE BOUND BY ITS TERMS.



Signature (Participant)

Date

Custodian Acceptance. State Street Bank and Trust Company will accept appointment as Custodian of your account. However, this Agreement is not binding upon the Custodian until you have received a statement confirming the initial transaction for the account. Receipt by you of a confirmation of the purchase of the Fund shares indicated above will serve as notification of State Street Bank and Trust Company's acceptance of appointment as Custodian of your account.

STATE STREET BANK AND TRUST COMPANY, CUSTODIAN

We do not accept written trade instructions. To initiate a trade, please access your account at americancentury.com or call TeleSelect at 1-888-345-2091 or contact us at 1-888-345-2071.