Principal® | Custody Solutions

Online Access Enrollment Direction

This Direction to Trustee or Custodian (this "Direction") from the client or organization ("Company") constitutes a direction to Delaware Charter Guarantee & Trust Company, conducting business as Principal Trust Company®, or Principal Bank®, as the case may be (collectively referred to herein as "Principal® Custody Solutions"), each in its capacity as either trustee or custodian of account or accounts established under various trust or custody agreements, to grant access to the Principal® Custody Solutions web experience as specified below. The individual signing this Direction represents and warrants that they have the authority to sign this Direction and make it binding on the Company.

The Online Access Enrollment Direction reference guide on pages 11-12 has been created to help answer questions you might have as you fill out the form.

____
Client account name

____
Company

Authorized signer signature: X ______________________________ **Date:** ______________

Authorized signer signature: X ______________________________ **Date:** ______________

Section 1 - Company requesting access (all fields are required for new companies)

Organization role (*select one – complete separate form for each role)*

☐ Client ☐ Authorized third party service provider

______________________________ ______________
Company name Country

______________________________ ______________ ______ ______________
Address City State ZIP/Postal code

Cash movement: If you wish to establish thresholds which will require secondary approval by an individual within your company, set the secondary authorization thresholds below. If elected, any transaction equal to or over these dollar amounts will require approval. For approval on all transactions, set thresholds to $0.00. If utilizing thresholds, you will need to ensure you have at least two separate Users, one initiator and a different approver. Users can't approve their own transactions.

Single transaction threshold ($0 to $999,999,999.99): ______________________________

Daily cumulative transaction threshold ($0 to $999,999,999.99): ______________________________

Bank account information: If you wish to establish the ability to initiate transfers between your Wells Fargo DDA account and your custody account(s), or initiate disbursements to other banking institutions, please provide the information below. All Users with the cash movement functionality will have access to move funds using this account.

Account 1: All fields are required except For Further Credit lines.

Bank account name: ______________________________

Bank account nickname: ______________________________

Routing number: ______________________________ **Account number:** ______________________________

Account type: ☐ DDA (Demand Deposit Account) or ☐ SAV (Savings Account)

Routing type: ☐ ACH Routing number and/or ☐ Wire Routing number (this will dictate transmission method)

Beneficiary/Recipient name: ______________________________

Beneficiary/Recipient address line 1: ______________________________

Beneficiary/Recipient address line 2: ______________________________

City ______________________________ **State** ______ **ZIP** ______________

For Further Credit line 1: ______________________________

For Further Credit line 2: ______________________________

Account 2: All fields are required except For Further Credit lines.

Bank account name: ______________________________

Bank account nickname: ______________________________

Routing number: ____________________ **Account number:** ____________________

Account type: ☐ DDA (Demand Deposit Account) or ☐ SAV (Savings Account)

Routing type: ☐ ACH Routing number and/or ☐ Wire Routing number (this will dictate transmission method)

Beneficiary/Recipient name: ______________________________

Beneficiary/Recipient address line 1: ______________________________

Beneficiary/Recipient address line 2: ______________________________

City ____________________ **State** ______ **ZIP** __________

For Further Credit line 1: ______________________________

For Further Credit line 2: ______________________________

Account 3: All fields are required except For Further Credit lines.

Bank account name: ______________________________

Bank account nickname: ______________________________

Routing number: ____________________ **Account number:** ____________________

Account type: ☐ DDA (Demand Deposit Account) or ☐ SAV (Savings Account)

Routing type: ☐ ACH Routing number and/or ☐ Wire Routing number (this will dictate transmission method)

Beneficiary/Recipient name: ______________________________

Beneficiary/Recipient address line 1: ______________________________

Beneficiary/Recipient address line 2: ______________________________

City ____________________ **State** ______ **ZIP** __________

For Further Credit line 1: ______________________________

For Further Credit line 2: ______________________________

Section 2 – Mirror/copy an existing User (Users in Section 2 can’t be included in Section 3)

The undersigned Authorized Signer directs Principal Custody Solutions to mirror an existing User’s access to products, features, services, and accounts (the “Existing User”) to create an identical access profile for the mirrored User(s) identified below (each, a “Mirrored User”). The Authorized Signer attests to having reviewed the accuracy of the Existing User’s access profile (attached to this Direction) in its entirety and directs Principal Custody Solutions to copy the Existing User’s access profile and add it to each Mirrored Users as of the date of this Direction. The Authorized Signer acknowledges that this Direction constitutes a single point in time action, and any new changes made by the undersigned to the Existing User’s access profile after the date of this Direction will not be copied over to any Mirrored User in the future unless an Authorized Signer submits a new access request direction to Principal Custody Solutions solely with respect to each Mirrored User.

Existing User information:

User first name	User last name	EID/User ID

Mirrored User(s) information:

User first name	User last name	User work email	User direct work phone number

Section 3 - User access information (Users in section 3 can't be included in Section 2)

Note: All applicable User fields are required to establish individual User's credentials for security and authentication purposes.

User 1:

☐ **New** ☐ **Modify existing** ☐ **Delete** **Starting historical statement date:**

User first name	User last name	User work email	User direct work phone number

Reporting services

*NOTE: * Requires enhanced accounting platform.*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Standard reporting	
☐	☐	Verified reporting*	
☐	☐	Verified performance*	

Statement services

*NOTE: If access needed is for the accounts noted above type **same** below. Please note exceptions to standard reporting packages below.*

** Requires enhanced accounting platform.*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Account statements	
☐	☐	5500 reports*	Annual only
☐	☐	Analytics reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Miscellaneous reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Performance reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:

Cash transaction services *(currently not available for ERISA)*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Cash movement *No secondary auth*	
☐	☐	Cash movement secondary auth initiator only	
☐	☐	Cash movement secondary auth approver only	
☐	☐	Cash movement secondary auth initiator & approver	

Trade entry services			
Add	**Remove**	**Feature**	**Account(s) list separated by commas**
☐	☐	Trade entry *No secondary auth*	
☐	☐	Trade entry secondary auth initiator only	
☐	☐	Trade entry secondary auth approver only	
☐	☐	Trade entry secondary auth initiator & approver	

Benefit payments

*NOTE: If access needed is for the accounts noted above type **same** below.*

Add	Remove	Feature	TPS Plan numbers/Account(s) list separated by commas
☐	☐	Benefit payment reports	
☐	☐	Inquiry only (lump sum, periodic)	
☐	☐	Update & file upload	
☐	☐	Approve (lump sum, periodic)	
☐	☐	Stop Reissue	

Trust Analytics

NOTE: (Requires separate agreement with Principal Custody Solutions for Trust Analytics.)

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Trust Analytics	

User 2:

☐ **New** ☐ **Modify existing** ☐ **Delete** **Starting historical statement date:**

User first name	User last name	User work email	User direct work phone number

Reporting services

*NOTE: * Requires enhanced accounting platform.*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Standard reporting	
☐	☐	Verified reporting*	
☐	☐	Verified performance*	

Statement services

*NOTE: If access needed is for the accounts noted above type **same** below. Please note exceptions to standard reporting packages below.*

** Requires enhanced accounting platform.*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Account statements	
☐	☐	5500 reports*	Annual only
☐	☐	Analytics reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Miscellaneous reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Performance reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:

Cash transaction services *(currently not available for ERISA)*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Cash movement *No secondary auth*	
☐	☐	Cash movement secondary auth initiator only	
☐	☐	Cash movement secondary auth approver only	
☐	☐	Cash movement secondary auth initiator & approver	

Trade entry services

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Trade entry *No secondary auth*	
☐	☐	Trade entry secondary auth initiator only	
☐	☐	Trade entry secondary auth approver only	
☐	☐	Trade entry secondary auth initiator & approver	

Benefit payments
*NOTE: If access needed is for the accounts noted above type **same** below.*

Add	Remove	Feature	TPS Plan numbers/Account(s) list separated by commas
☐	☐	Benefit payment reports	
☐	☐	Inquiry only (lump sum, periodic)	
☐	☐	Update & file upload	
☐	☐	Approve (lump sum, periodic)	
☐	☐	Stop Reissue	

Trust Analytics
NOTE: (Requires separate agreement with Principal Custody Solutions for Trust Analytics.)

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Trust Analytics	

User 3:

☐ **New** ☐ **Modify existing** ☐ **Delete** **Starting historical statement date:**

User first name	User last name	User work email	User direct work phone number

Reporting services
*NOTE: * Requires enhanced accounting platform.*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Standard reporting	
☐	☐	Verified reporting*	
☐	☐	Verified performance*	

Statement services

*NOTE: If access needed is for the accounts noted above type **same** below. Please note exceptions to standard reporting packages below.*

** Requires enhanced accounting platform.*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Account statements	
☐	☐	5500 reports*	Annual only
☐	☐	Analytics reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Miscellaneous reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Performance reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:

Cash transaction services *(currently not available for ERISA)*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Cash movement *No secondary auth*	
☐	☐	Cash movement secondary auth initiator only	
☐	☐	Cash movement secondary auth approver only	
☐	☐	Cash movement secondary auth initiator & approver	

Trade entry services

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Trade entry *No secondary auth*	
☐	☐	Trade entry secondary auth initiator only	
☐	☐	Trade entry secondary auth approver only	
☐	☐	Trade entry secondary auth initiator & approver	

Benefit payments *NOTE: If access needed is for the accounts noted above type **same** below.*			
Add	**Remove**	**Feature**	**TPS Plan numbers/Account(s) list separated by commas**
☐	☐	Benefit payment reports	
☐	☐	Inquiry only (lump sum, periodic)	
☐	☐	Update & file upload	
☐	☐	Approve (lump sum, periodic)	
☐	☐	Stop Reissue	

Trust Analytics *NOTE: (Requires separate agreement with Principal Custody Solutions for Trust Analytics.)*			
Add	**Remove**	**Feature**	**Account(s) list separated by commas**
☐	☐	Trust Analytics	

User 4:

☐ **New** ☐ **Modify existing** ☐ **Delete** **Starting historical statement date:**

User first name	**User last name**	**User work email**	**User direct work phone number**

Reporting services *NOTE: * Requires enhanced accounting platform.*			
Add	**Remove**	**Feature**	**Account(s) list separated by commas**
☐	☐	Standard reporting	
☐	☐	Verified reporting*	
☐	☐	Verified performance*	

Statement services

NOTE: If access needed is for the accounts noted above type ***same*** *below. Please note exceptions to standard reporting packages below.*

** Requires enhanced accounting platform.*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Account statements	
☐	☐	5500 reports*	Annual only
☐	☐	Analytics reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Miscellaneous reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:
☐	☐	Performance reports*	☐ Monthly ☐ Quarterly ☐ Annual ☐ Semi-annual Accounts:

Cash transaction services *(currently not available for ERISA)*

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Cash movement *No secondary auth*	
☐	☐	Cash movement secondary auth initiator only	
☐	☐	Cash movement secondary auth approver only	
☐	☐	Cash movement secondary auth initiator & approver	

Trade entry services

Add	Remove	Feature	Account(s) list separated by commas
☐	☐	Trade entry *No secondary auth*	
☐	☐	Trade entry secondary auth initiator only	
☐	☐	Trade entry secondary auth approver only	
☐	☐	Trade entry secondary auth initiator & approver	

Benefit payments *NOTE: If access needed is for the accounts noted above type **same** below.*			
Add	**Remove**	**Feature**	**TPS Plan numbers/Account(s) list separated by commas**
☐	☐	Benefit payment reports	
☐	☐	Inquiry only (lump sum, periodic)	
☐	☐	Update & file upload	
☐	☐	Approve (lump sum, periodic)	
☐	☐	Stop Reissue	

Trust Analytics *NOTE: (Requires separate agreement with Principal Custody Solutions for Trust Analytics.)*			
Add	**Remove**	**Feature**	**Account(s) list separated by commas**
☐	☐	Trust Analytics	

Online Access Enrollment Form reference guide

- Specify the client account name
- Authorized signer signature and date

Section 1 - Company requesting access

- Identify the role filling out the form, the company name, and physical address for the client account name listed above. All fields are required.
- **Cash movement:** Indicate the thresholds and checking accounts if you use cash movement.
  - All Users with cash movement rights will have access to the same checking or savings accounts.
  - The Cash Movement feature does not currently support disbursements as vendor payments.
  - The Cash Movement feature does not currently support receipts from non-Wells Fargo DDAs.
  - Please note the following for cash disbursements transmitted as ACH transactions to financial institutions other than Wells Fargo.
    - Cash disbursements under $1,000,000.00 initiated prior to 11:30 CST will credit the receiving DDA same day.
    - Cash disbursements under $1,000,000.00 initiated after 11:30 CST will post to the receiving DDA with an effective date of today, but you may not see the credit until the next business day.
    - Cash disbursements $1,000,000.00 and over will post next morning per National Automated Clearing House Association (NACHA) rules.
  - All thresholds are applied to all Users; these aren't set up at an individual level.
    - If thresholds aren't populated, we assume no thresholds will be used.
  - Bank Account Name, this is the name on the bank account and will be transmitted as part of the transaction for ACH or Wire.
  - Bank Account Nickname is the nickname you will see when using the cash movement tool.
  - Please list your institution's ABA according to transmission method (ACH or Wire) being requested.
  - If ABA is the same for both methods, please check both options.
  - The Beneficiary/Recipient is the entity/person you are sending money to. Also known as recipient. The beneficiary can be a person or business entity.
  - For Further Credit will be transmitted with your wire. These 2 lines are fixed and not editable. You will have access to 2 more additional lines to be used for "For Further Credit" instructions within the cash movement tool. Please list your institution's ABA according to transmission method (ACH or Wire) being requested.
  - Routing number and transmission method mismatch will result in failed cash movement. If your checking or savings account has an ACH debit filter, provide your banking institution instruction to add Principal Financial Group ACH Company ID: PCSOPS-636, description: PRINCPLCUSTDYSOL to your pre-authorized list. This will be used to allow the money movement to flow automatically without rejects.

Section 2 – Mirror/copy an existing User (not applicable if User(s) is in Section 3)

- Provide first name, last name, and the User ID (if available) of the person whose access will be mirrored by other Users. Complete the Comments section, if applicable.
- List User's first and last name, work email address (no shared email box), and direct work phone number (no switchboard number) who will have the same access to products, features and accounts as the mirrored, existing User. This also includes any cash movement or benefit reporting access. All Users will have access to the same historical information as the mirrored User.
- Mirroring a User's access is a one-time event. Users won't be kept in synch. When new accounts are added, they're processed on an individual basis. For example, providing instruction to add a new account to the original mirrored User won't automatically add it to everyone who was added as a mirrored User. Instruction would need to be received for each User to be updated.

Section 3 - User access information (not applicable if User(s) is in Section 2)

- Select if you are adding new, modifying existing, or deleting access.
- Provide each User's first and last name, work email address (no shared email inbox), and direct work phone number (no switchboard number).
- The Starting Historical Statement date field allows for the User to see already-generated statements. If this date isn't populated, no historical statements will be added, and the date will default to the current date. This means the User will see statements generated from the current date forward.

  Reporting services

  - **Standard reporting** – provides online reporting access to the User. It allows Users to run reports, download information in Excel, .pdf, and .csv. Users can see historical and real-time information online, too. This service also allows the generation of custom reports.
  - **Verified reporting** – provides online reporting access and is available only to enhanced accounting platforms Users with data as of month end. It allows Users run reports, download information in Excel, .pdf, and .csv. Users can see historical and real-time information online, too. Contact your Relationship Manager if you're interested in the enhanced accounting platform product.

- **Verified performance** –available only to enhanced accounting platform Users who subscribe to performance reporting. Contact your Relationship Manager if you're interested in the enhanced accounting platform product.
- Indicate the account numbers for which you are requesting access. If the access needed is for the same accounts, when prompted on the form, type in **same**.

Statement services

- **Account statements** - provides Users with online access to statements generated for the indicated accounts. Add (or remove) this option and indicate the accounts the User should have access to.
- **5500 reports** – provides the User with 5500 reports and is only available to enhanced accounting platform Users.
- **Analytics reports** - provides the User with Analytics reports and is only available to enhanced accounting platform Users.
- **Miscellaneous reports** - custom reports generated by Principal® Custody Solutions specifically for a client and are only available to enhanced accounting platform Users.
- **Performance reports** –custom reports generated by Principal® Custody Solutions specifically for a client and are only available to enhanced accounting platform Users.

Cash transaction services

- **Cash movement (no secondary auth) -** allows User to initiate cash movement without additional approval. If selected, company cannot select secondary auth options below for other Users of the same company.
- **Cash movement (secondary auth initiator only)** – allows User to initiate cash transactions that require approval by another User of the same company.
- **Cash Movement (secondary auth approver only)** – allows User to approve cash transactions initiated by another User of the same company.
- **Cash movement (secondary auth initiator & approver) –** allows User to initiate cash transactions that require approval by another User of the same company and allows user to approve cash transactions initiated by another User of the same company. (Please note: User cannot initiate and approve same transaction.)

Trade entry services

- **Trade entry (no single auth)** - allows User to initiate trades without additional approval. If selected, company cannot select secondary auth options below for other Users of the same company.
- **Trade entry (secondary auth initiator only)** – allows User to initiate trades that require approval by another User of the same company.
- **Trade entry (secondary auth approver only)** – allows User to approve trades that require approval by another User of the same company. If this issuer initiates the trade, it won't be processed until approved by a second User with approver access.
- **Trade entry (secondary auth initiator & approver)** allows User to initiate trades that require approval by another User of the same company and allows User to approve trades initiated by another User of the same company. (Please note: User cannot initiate and approve same trade/transaction).

Benefit payments

- **Benefit payment reports** - provides access to all available benefit payments reports. Reports are housed with the account statements on principal.com.
- **Inquiry only access (lump sum, periodic)** - provides reporting detail, but no ability to initiate or change participant payments.
- **Update and file upload** - allows the User to initiate and update participant payments and upload payment files.
- **Approve (lump sum, periodic) -** allows the User to approve participant payments initiated by another user. Note: If selected, all payments initiated by a user under the Company ID will require approval by another user (with approval access) under the Company ID.
- **Stop Reissue** - allows the User to stop pay and reissue payments to a participant.

Trust Analytics

- If you subscribe to the Trust Analytics service through Principal® Custody Solutions, you can request access to view Clearwater data using this feature. If you don't have access to Trust Analytics and are interested in this service, please contact your Relationship Manager.

Repeat this process for each User you are modifying, adding, or deleting in Section 3.