Transferring your deposit and payment services to Fidelity

The most convenient way to manage your payments is with a Fidelity® Cash Management Account (FCMA).

To prevent potential payment issues, we suggest you execute your relationship with Fidelity in phases. Updating and establishing your account features should be sequenced prior to initiating your transfer to Fidelity.

1. Open your Fidelity brokerage and/or Fidelity® Cash Management Account ("FCMA"). You can open the ***Fidelity Account® with a Fidelity® Cash Management Account*** and you'll have all the benefits of our brokerage account and be able to take control of your cash with one application.[1]

    - If you utilize the Fidelity Account® with a Fidelity® Cash Management Account combination application, you will receive two separate account numbers. Checkwriting, BillPay® and ATM/Debit Card with ATM fee reimbursement[2], services will be associated with your FCMA.
    - However, if you choose not open a FCMA, you are able to add certain cash management features separately to your Fidelity Account®. For example, you may add checkwriting to your Fidelity Account® by completing, signing and returning the checking form. You may also sign up for Fidelity BillPay® and any other services at Fidelity.com > Update Account/Features.

2. Deposit funds to your newly established FCMA or Fidelity Brokerage Account. This can be accomplished by sending a bank wire, electronic funds transfer (EFT) or check from your GS brokerage account or a bank account. The purpose is to make sure your new account has funds to cover check writing and bill payments. Begin using the FCMA or Fidelity Brokerage Account instead of your GS brokerage account.

3. Promptly cancel any direct debits (e.g. club memberships) that you may have authorized from your GS Brokerage accounts. You may provide these merchants with your new Fidelity account information.

4. Make note of all outstanding checks and scheduled bill payments. Check your account daily to ensure these have cleared. When all payments have cleared, you should initiate the ACAT process to transfer the remaining assets from your GS account(s) to one of your Fidelity accounts. Please call 866-225-9325 if you have any questions.

The ACAT transfer process will close your GS brokerage account and any outstanding payments will fail. Consequently, we want to emphasize that opening your Fidelity accounts, funding and getting payments transferred early is key to a smooth transition.

[1] The Fidelity Cash Management Account is a brokerage account designed for spending and cash management. It is not intended to serve as your main account for securities trading. Customers interested in securities trading should consider a Fidelity Account®.

[2] All Fidelity ATM withdrawal fees will be waived for your Fidelity(R) Cash Management Account. In addition, your account will automatically be reimbursed for all ATM fees charged by other institutions while using a Fidelity Visa® Gold Check Card linked to your account, at any ATM displaying the Visa®, Plus® or Star® logos. The reimbursement will be credited to your Fidelity Cash Management Account the same day the ATM fee is debited from the account. Please note, there is a foreign transaction fee of one percent for all transactions outside of the United States, which will be included in the amount charged to your account. The Fidelity Visa® Gold Check Card is issued by PNC Bank, NA and administered by BNY Mellon Investment Servicing Trust Company, which are not affiliated with Fidelity Investments. The third party trademarks appears herein are the property of their respective owners.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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Tips for transferring your deposit and payment services to Fidelity

Learn more about features and view details on how to set up deposit deposits, bill payments and more.

Service I have at Goldman Sachs	Fidelity Service Overview	Additional Information and Next Steps	Tips
ATM/Debit	With the Fidelity® Cash Management Account the ATM/Debit Card is included automatically. You can access cash at ATMs worldwide and FCMA ATM transactions are reimbursed.	For details on ATM/Debit Cards available visit Fidelity.com /Investment Products > Cash Management > ATM/Debit Card	You will receive the ATM/Debit card within 7 – 10 days.
BillPay	With the Fidelity® Cash Management Account BillPay® is enabled. Begin adding payees the next day and making payments when your account is funded.	Click to learn more about Fidelity BillPay®.	Stop any recurring or automatic payments being paid from your GS accounts. Ensure you have payee account numbers. Most company payee information can be prefill using a phone number.
Checking	With Fidelity® Cash Management Account checkwriting services are included.	Click to learn more on checking for non-retirement or retirement accounts.	Make sure all outstanding checks on your GS account clear prior to initiating your account transfer to Fidelity. Remember to print, sign and return the checkwriting form to initiate your check order. When Fidelity receives your signed Check Form, it may require a week before you receive checks.
Direct Debits	When your Fidelity account is open and funded, you can authorize billers to debit your directly by providing Fidelity's ABA routing number and account number.	Visit Fidelity.com /Investment Products > Cash Management > Cash Management FAQs > Move Money: Automatic Withdrawals for Fidelity's ABA number and the account number format.	Cancel outstanding debits with authorized payments merchants (e.g. memberships, clubs).
EFT/ACH	Transfer money between your bank and Fidelity securely via Automated Clearing House (ACH) Deposits are generally available for withdrawal or to purchase securities online within 4 business days.	For details on EFT/ACH visit Fidelity.com /Investment Products > Cash Management > Cash Management FAQs > Move Money: EFT	You must establish the EFT instructions on each Fidelity account. At least one common name must match exactly between your Fidelity account and your bank account.
Payroll Direct Deposit	You must have an account at Fidelity to direct your payroll deposit.	Once your Fidelity account is set up, go to the Compensation Accounting page to fill out the Direct Deposit form	Please refer to the helpful hints on the next page or contact a Fidelity representative for the Routing # and full Fidelity account number to add to the Goldman Sachs form. It may take one or two payroll cycles to complete the transfer.

Helpful Hints for Setting Up Direct Deposit with Fidelity

To set up direct deposit, Goldman Sachs employees must fill out the Goldman Sachs direct deposit form. Please refer to the information below to help determine what should be included for each of the required fields. If you have any questions, call 866-225-9325.

Institution Name

Fidelity Investments

Account number: 17 numbers represent the Fidelity Account

Numbers 1-3:	Numbers 4-8:	Numbers 9-17:
3 9 9	0 0 0 0 _	_ _ _ _ _ _ _ _ _
	▪ If the account begins with X,Y or Z, enter 0 here ▪ For all other account, enter 1 here	▪ This is your 9 digit Fidelity Account number ▪ If your account begins with an X,Y or Z; use: 5 for X, 6 for Y, 7 for Z

ABA / Routing Number: 9 numbers

1	0	1	2	0	5	6	8	1

Account Type

Fidelity Brokerage Account