



## Direct Deposit Instructions

**CHANGING RECEIVING FINANCIAL INSTITUTIONS or CHANGING RECEIVING ACCOUNTS WITHIN THE SAME FINANCIAL INSTITUTION:** The Payee's Direct Deposit will continue to be received by the financial institution until the Company is notified by the Payee, via a new Direct Deposit Authorization Form, that the Payee wishes to change the financial institution or change the account receiving the Direct Deposit. The Company will have up to thirty days after receipt to make the change in financial institution. It is recommended that the Payee maintain both accounts until the transition is complete, i.e., after the new financial institution receives the Payee's first direct deposit payment.

Please be sure you:

1. Complete Sections A, B and D entirely; and
2. Provide the documentation of the names and account number as noted in Section C.

Send your completed and signed form by:

- Fax to our secure fax line at (866) 262-9342; or
- Email to [annuities@bhstructures.com](mailto:annuities@bhstructures.com), or
- Mail to the address found on the bottom of the Direct Deposit Authorization Form.

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### Account Name(s)

- Must list the account name and ALL account holders.
- If payments are made through a Guardian/Conservator: The account name must include the guardian/conservator's name and the fiduciary status (for example, "Jane Doe as guardian of Billy Doe" is acceptable; "Jane Doe" is not).
- If the payee is a trust: The account must be in the name of the trust or in the name of the trustee including fiduciary status (for example, "John Doe Trust" is acceptable or "Jane Doe, Trustee" is acceptable.)
  - NOTE: If the account number in Section B is part of a "pooled" trust, "clearinghouse account", etc., you must include the "For Further Credit" (FFC) account number in the Account Name section.
- Restricted Account: If a restricted account is required by an underlying settlement or court order, please provide a written statement from a bank representative identifying the account name and clearly stating that this is a restricted account.

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### Section C: Account Documentation/Verification

- Can be a pre-printed voided check.
  - Cannot be a check with handwritten account names.
- Can be a bank form, printout or single screenshot that shows all account holder names and the full account number on one page.
  - Cannot have the account holder name(s) and account number on different pages.

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### Section D: Payee and Joint Account Holder

- If only one (1) person is on the account, only the account holder must sign Section D.
- If two (2) or more are on the account, each and every person listed on the account must sign in Section D.
- Trust: Trustee(s) must sign Section D, or if the Trustee is a corporation, an authorized corporate representative.

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### Direct Deposit FAQs

1. **Can my payments be made to someone else's account?**  
No, we will only deliver payments to our payees.
2. **The payee is still a minor with payments beginning after age of majority. Can we set up direct deposit now?**  
No, we are not able to accept direct deposit instruction from a minor. Once the payee reaches age 18, we will accept a completed form signed by the payee. The payee's first signature must also be notarized.
3. **Can my payments be direct deposited into a bank outside of the U.S.?**  
No, the Automated Clearing House Network is a network that facilitates direct deposits in the U.S. only.

*If there are any questions in completing the form, please call 402-916-3100, select Option 2, then 1.*