

# One-Time and Automatic Transactions



- Use this form for a one-time transaction or automatic exchange, investment or redemption. For IRA required minimum distributions, 403(b) or 457(b) or employer-sponsored retirement plans, download the appropriate form(s) at [americancentury.com](http://americancentury.com).
- Complete a separate form for accounts under different Tax Identification numbers.
- Cancelled or changed automatic transactions are effective five days after we receive your notice.
- If your fund has a redemption fee and you are redeeming or exchanging the shares before the required holding period outlined in the prospectus, the fee will be deducted from the proceeds of the transaction.
- For taxable, non-money market accounts, we will use the default method of Average Cost in reporting cost basis for redemptions of your shares purchased after January 1, 2012. If you would like us to use a different method for these purchases or elect a method for future accounts, please complete and return a *Cost Basis Election Form* or you may change your method online after your account is established.

Please print clearly in CAPITAL letters using black ink and sign in step 7.

## 1 Provide Information About Yourself

For UGMA/UTMA accounts, please provide the minor's name and U.S. Social Security number.

OR

U.S. Social Security number

Tax Identification number

Owner's first name

Middle initial Last name

Joint owner or UGMA/UTMA custodian's first name

Middle initial Last name

Business or retirement plan trust's name (if applicable)

Mailing address

Apartment/Unit

City

State

ZIP

Telephone number (daytime)

Telephone number (evening)

## 2 Select Your Transaction Type and Frequency

Select only one option.

Transaction minimum: \$50 for automatic transactions and a one-time investment, \$100 for a one-time exchange.

Investment (proceed to step 3A)  Exchange (proceed to step 3B)  Redemption (proceed to step 3C)

Select only one option. (If no option is selected, we will use this form for a one-time transaction.)

One-time

Monthly

Bimonthly (every other month)

Quarterly

Semiannually

Annually

### 3 Provide Instructions for Your Transaction Type

Please complete the appropriate section for your transaction request.

- You may only exchange between accounts that have identical registrations. To transfer between accounts registered to different owners, complete a *Transfer of Ownership Form*.
- To exchange to or invest in a new fund, you must meet the initial investment minimum. Please refer to the prospectus for initial investment requirements.
- Automatic exchanges and redemptions can begin after you have owned your shares for seven days.
- An automatic redemption could cause your balance to fall below your fund's required minimum. We will notify you and explain your options if this happens.
- For automatic investments/redemptions to/from your bank:** Please provide the information requested below and **enclose a voided preprinted check**. Your bank account registration must be identical to your American Century Investments® account registration. Please see step 5 for additional information about a redemption to your bank.

#### A. INVEST

		\$
Fund name (new account)	Account number (existing account)	Amount (\$50 min.)
		\$
Fund name (new account)	Account number (existing account)	Amount (\$50 min.)

#### B. EXCHANGE

**Exchange of all shares:** If you are exchanging all shares and have established an automatic investment, we will move your automatic investments to the new account(s) unless you check the box below.

Stop automatic investments.

#### Note:

- Exchanges out of a non-IRA, non-money market fund will result in a taxable event.
- Your CheckWriting service will transfer if it is available for the new fund and new CheckWriting checks will be sent.
- If you would like a cost basis method different than the one you have previously elected for purchases made after January 1, 2012, please attach instructions indicating the method.
- If you have previously chosen Average Cost as your cost basis method, you do not have the option to change your method.
- To exchange or redeem specific shares, attach instructions with the purchase dates.

#### From:

Fund name	Account number	
\$	<b>OR</b>	%
Amount (\$50 min./mo.; \$100 one-time)	Shares (number or "all")	Percentage of account

#### To:

Fund (new accounts)	Account number (existing account)	%
		Percentage of total exchanged
Fund (new accounts)	Account number (existing account)	%
		Percentage of total exchanged

#### C. REDEEM

Fund name	Account number	
\$	<b>OR</b>	%
Amount (\$50 min./mo.)	Shares (number or "all")	Percentage of account

## 4 Choose a Start Date (Automatic Transactions Only)

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We will process your automatic transaction on the 15th of the month, unless you specify another date below. If the date you select falls on a weekend or a holiday, we will make the investment on the next business day.

Start date does not apply to one-time transactions. One-time transactions will be processed as of the date this form is received and accepted by us.

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Start date (month-day-year)

## 5 Select Payment Method (Redemptions Only)

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Check one option below. If no option is chosen, the proceeds will be sent by check to the address of record.

### Electronic Payment to Your Bank by Electronic Funds Transfer

This service is only available if you have previously authorized us to send your redemption proceeds electronically to your bank. A hold time may apply before you can use it for redemptions. Please review your fund's prospectus for details. Your bank usually receives wired funds on the next business day after transmission; you can expect funds sent by ACH in two to five business days.

- By automated clearinghouse (ACH)
- By wire: only available for one-time redemptions (\$10 fee per wire deducted from proceeds)

### Check

- Send the check to my address of record.
- Send the check to an alternate address and/or payee as indicated below.

**American Century Investments requires a signature guarantee to make a check payable to someone other than a registered owner. Please be sure to provide a signature guarantee in step 7.**

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Mr./Mrs./Ms.	First name	Middle initial	Last name
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Institution name (if applicable)	C/O, attention or institution account number
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Mailing address	Apartment/Unit
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City	State	ZIP
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## 6 Complete for IRA (Exchanges and Redemptions Only)

Exchanges from an IRA to a non-IRA and redemptions from an IRA may result in a taxable event.

### Reason for Withdrawal

If you are taking a distribution from your IRA, it will be reported to the IRS as normal or premature based on your age at the time of the distribution<sup>1</sup>, unless you check one of the exceptions below.

- Premature distribution, exception applies:** Any payment before 59½ that falls under the IRS approved exception list as described in the IRS Instructions for Forms 1099-R and 5498
- Distribution due to disability:** Any payment made due to permanent and total disability before age 59½
- Distribution due to death of original IRA owner:** Benefit payment to beneficiary (excludes a surviving spouse who elects to treat the IRA as his or her own)
- Direct Rollover to Qualified Retirement Plan<sup>2</sup>:** The distribution is being directly rolled into a qualified retirement plan with your employer (You must provide proof that your plan accepts rollover monies such as a completed copy of the plan enrollment form or letter of acceptance from the plan. **If you are requesting a direct rollover to a qualified retirement plan, please note that the signature guarantee requirement described in step 7 does not apply. However, a completed copy of the plan enrollment form or letter of acceptance from the plan is required.**)
- Excess contribution<sup>2</sup>**

	\$
Year the contribution was made	Dollar amount of excess

<sup>1</sup> Distributions from Beneficiary IRAs will be reported as Death distributions, regardless of age; distributions from Coverdell ESAs will be reported as standard distributions.

<sup>2</sup> Not available for automatic redemptions.

### Notice of Withholding for Traditional IRAs only

**If you have not been issued a U.S. Tax Identification number, or you have been issued a U.S. Tax Identification number but the address on your account is outside the United States, please call American Century Investments before completing this form.**

The amounts you receive from your IRA are subject to federal income tax withholding. You may elect to have withholding apply to your payments by checking the box below and indicating the rate of withholding.

If you do NOT want us to withhold federal income tax from your payments, do NOT check the box.

- I elect to have federal income tax withheld at the rate of \_\_\_\_%. Percentage must be between 10-100%. If no percentage is indicated, or if you indicated a percentage of 1-9%, withholding will be made at the minimum rate of 10%. Note: State tax will be withheld according to state regulations if, at the time of your distribution, your tax residency is within one of the mandatory withholding states.

Remember, even if you elect not to have income tax withheld, you are liable for paying income tax on the taxable portion of your withdrawal. If you elect not to have income tax withheld, or you don't have enough income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

For automatic periodic distributions only, you have the right to revoke your withholding election at any time, and any election you make will remain in effect until revoked by filing a new election.

## 7 Sign Your Name and Date Below

- I/we authorize American Century Services, LLC (“American Century”) to act upon my/our instructions provided on this form.
- If signing for a trust, this form must be accompanied by a copy of the portion of the trust document that names the trustees if a copy hasn’t already been submitted to American Century.
- If signing for any type of business entity, each signer must state his or her title, and each signer’s name must be recorded in the account records as authorized to act on behalf of the entity.
- If the account listed is registered to a minor, the Custodian/Guardian/Responsible Individual for the minor must sign below.

Please sign exactly as your name(s) appear(s) on the account records. Unless your requested transaction requires a Signature Guarantee as described below, only one owner or authorized signer must sign.

**If an Agent under Power of Attorney is signing this form on behalf of an account owner, please submit a copy of the Power of Attorney document (subject to review and approval by American Century) along with this form unless it is already on file.**



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<b>Signature</b>	<b>Printed name</b>	<b>Date</b>
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<b>Signature</b>	<b>Printed name</b>	<b>Date</b>
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<b>Agent’s signature</b>	<b>Agent’s printed name</b>	<b>Date</b>
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### Signature Guarantee

**If redeeming payable to an alternate payee, a signature guarantee is required, and all owners/authorized signers must sign and have their signature guaranteed. For personal accounts, all account owners must sign. For entity accounts, the number of signatures specified by your entity’s governing documents is required.**

A signature guarantee is a warranty by the guarantor that the signature is genuine and that the person signing is competent and authorized to sign.

Many domestic banks, trust companies, credit unions, brokers, dealers, national securities exchanges, registered securities associations, clearing agencies and savings associations can provide a signature guarantee for you. The signature must correspond in every way, without alteration, with the name printed on the current account registration. Each guarantee must be an original ink stamp that states “Signature Guaranteed/Medallion Guaranteed.”

NOTE: Acknowledgement of signature by a notary public is NOT acceptable.

**Please affix signature guarantee ink stamp below with appropriate signature, title of officer and date.**