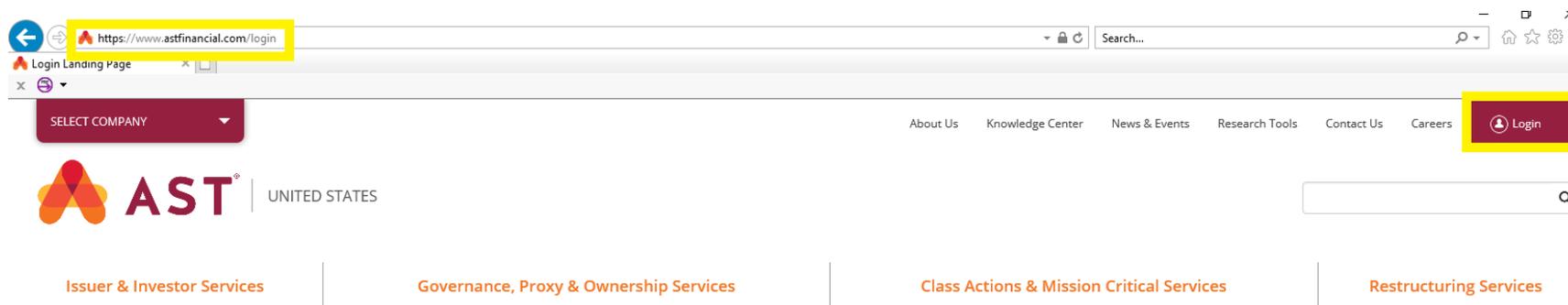


How to set up Bank Account details and default Tax Election in AST

Navigate to www.astfinancial.com

Click “Login” in the upper right of the screen



Click on the button next to “Individuals”, then click on “Login” under “Employee Central

Login

PLEASE SELECT USER TYPE

- Individuals Clients Brokers / Attorneys Manulife Investors

Review the descriptions below to find the shareholder portal you need. If you have questions or need help, please review the **FAQ section of the Knowledge Center**.

Shareholder Central

LOGIN

REGISTER - FIRST TIME USERS CLICK HERE

Securely manage shares online, including the ability to:

- Manage your account(s), update profiles, change addresses and link accounts
- Access records such as statements, tax forms, and account balance
- Enroll in dividend reinvestment or direct deposit programs
- Perform transactions such as issuing, selling, or purchasing shares
- Replace stock certificates

Foreign shareholders, respond to your Unclaimed Property notice by **clicking here**.

Employee Central

LOGIN

REGISTER - FIRST TIME USERS CLICK HERE

Plan participants can login to:

- Manage their grants, awards, and holdings

Plan types including stock options, restricted stock awards or units, performance awards or units, and employee stock purchase plans (ESPP).

Invest Online

LOGIN

New and existing shareholders can login to:

- Invest directly in over 162 Direct Stock Purchase Plans, without a broker, and with competitive transaction and commission rates
- Login to view materials, explore investment options, and purchase or sell shares

Users interested in American Depository Shares administered by Deutsche Bank Trust Company Americas, **click here** for a list of companies that participate.

Enter your Login ID



- If you already have a Unique ID, please enter your Unique ID in the box to the right and proceed to AST's Security Profile Process.
- If you do not have a Unique ID, please contact your Relationship Manager.

Please Enter Your Unique ID

[FORGOT UNIQUE ID?](#)

Enter your Password

PASSWORD

TIPS TO SAFEGUARD YOUR PASSWORD



Use this security device to enter your password.

Please Enter Your Password Below



[LEARN MORE ABOUT THIS PAGE](#) [NOT YOUR IMAGE AND PHRASE?](#) [FORGOT YOUR PASSWORD?](#)

How to set up Direct Deposit and Reverse ACH in AST

From your home screen select “Equity Awards”, “Restricted Stock” and then “Tax & Share Election”

The screenshot shows the top navigation bar of the AST Equity Plan Solutions website. The logo and text "AST Equity Plan Solutions" are on the left. On the right, there are buttons for "Account Options" and "Logout". The main navigation menu includes "Home", "Stock Purchase Program", "Equity Awards", "Managed Shares", "Communications", and "Account Profile". The "Equity Awards" menu is expanded, showing "Stock Option" and "Restricted Stock" options. The background features a cityscape at night with the text "Welcome to Employee Central".

Select “Manage Proceeds” and “Direct Deposit”

The screenshot shows the "Manage Proceeds" dropdown menu on the AST Equity Plan Solutions website. The menu is open, showing "Direct Deposit", "US-Wire", and "International Wire" options. The background features a cityscape at night with the text "Welcome To Stock Options and Restricted Stock". The navigation bar includes "Return to Employee Central" and "Logout" buttons. The main navigation menu includes "Stock Option" and "Restricted Stock" sections. The "Manage Proceeds" menu is highlighted in yellow.

Select "Create Direct Deposit" and "Continue"

Direct Deposit

Wednesday, Apr 29, 2020

Direct Deposit Selection

Creating or Updating your account information will not update any existing election you have made for future Restricted Stock release events.

If you wish to update an existing election, please go to "Tax and Share Election" under the "Award Details" menu and make a new election.

Please follow the steps indicated below to add, update, or delete delivery instructions for proceeds distribution.

Proceed Details

ABA Number	Account Number	Account Type	Bank Name	Default Proceed	Account Holder Name

Action To Perform

Please select any one of the following option to perform on the selected proceed and click Continue.

- Create Direct Deposit ⓘ
- Update Direct Deposit ⓘ
- Delete Direct Deposit ⓘ

Continue ➔

Enter your Bank Account information

“Reverse ACH” – Enables you to pay your tax liabilities through your bank account

“Default Proceed Account” – Sets your bank account to your main account for both tax liabilities and dividend payments

Select “Continue” once you have entered your details

Direct Deposit

Wednesday, Apr 29, 2020

Direct Deposit Information

Direct Deposit is a service that deposits your proceeds into your U.S. checking or savings account. We will transfer your proceeds directly to your account at no cost. As soon as your proceeds are deposited, they are available to you as cash.

Bank Account Details

How Do I...

ABA #	<input type="text"/>
Account #	<input type="text"/>
Account Holder Name	<input type="text"/>
Bank Country	UNITED STATES
Account Type	Checking
<input type="checkbox"/> Reverse ACH	Check this box if you would like the option of your tax liability being automatically pulled from your bank account
<input type="checkbox"/> Default Proceed Account	Check this box to make your main account

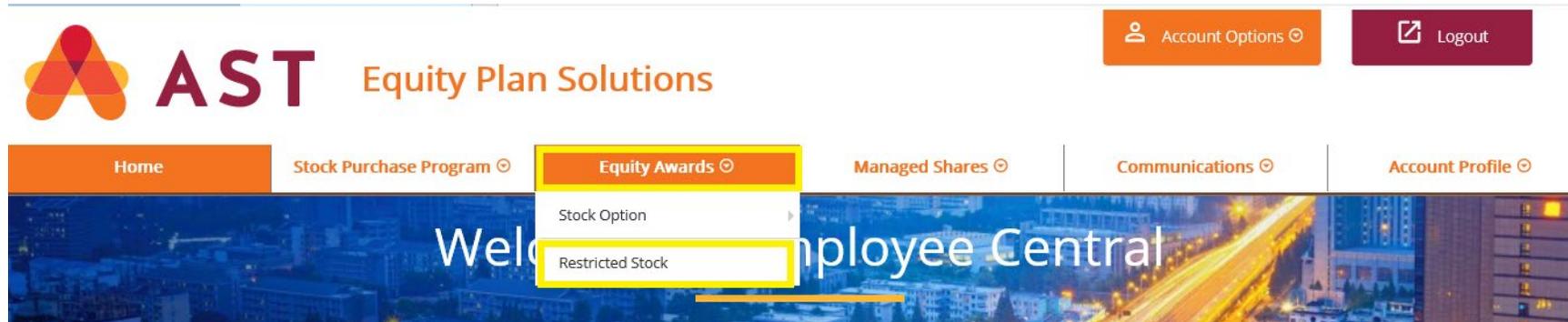
← Back Continue → ↺ Reset Cancel ×

Enter your password for "Employee Central" and select "Submit"

Bank Account Details		
Bank Name		
ABA #	You're	
Account #		
Account Holder Name	information	
Bank Country		
Account Type	here	
Reverse ACH		
Default Proceed Account		
Enter your Password and click submit		
	<input type="password"/>	
		<input type="button" value="Back"/> <input type="button" value="Submit"/> <input type="button" value="Cancel"/>

How to set a default Tax Election in AST

From your home screen select “Equity Awards”, “Restricted Stock” and then “Tax & Share Election”



Click on any of the awards and then click on "Continue"

Tax & Share Election Wednesday, Apr 29, 2020

Award Selection

Click on box to display the vesting dates to make elections

Select The Award Restricted Stock Award

Select	Award Date	Award Price	Awarded	Shares Issued	Scheduled to Vest	Election Details	Election End Date
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> 03/31/2019	\$0.00	199	67	132		
<input checked="" type="checkbox"/>	<input type="checkbox"/> 03/31/2021	\$0.00	67	0	67	<input checked="" type="checkbox"/> On File	03/30/2021
<input type="checkbox"/>	<input type="checkbox"/> 03/31/2022	\$0.00	65	0	65	<input checked="" type="checkbox"/> On File	03/30/2022
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> 03/31/2020	\$0.00	61	0	61		

[Continue](#)

Select "Cash Payment" or "Net Down Shares" then select "Continue"

"Cash Payment" – You will make your tax liability payment with either a check, reverse ACH, or wire (Receive all shares)

"Net Down Shares" – Shares are withheld to cover your tax liability (Receive NET shares)

Tax & Share Election

Wednesday, Apr 29, 2020

Selected Award Restricted Stock Award

Award Date	Award Price	Awarded	Shares Issued	Scheduled to Vest
 03/31/2019	\$0.00	199	67	132

Please note : The Payment Method selected is applicable for Taxes only.

Tax Payment Method

Please Select a Payment method from the choices below

Cash Payment ⓘ

Net Down Shares ⓘ

[← Back](#) [Continue →](#)

Make an election if you want to “Default Tax & Share Election”

By clicking the box you will authorize AST to perform future vesting events in the same manner. You are able to change your election at any point in time

What To Do With Your Shares?

Select one of the following methods for delivery of vested shares.

Book Entry with Transfer Agent

Default Tax & Share Election

Check the box below to apply this Tax & Share Election to all remaining shares within this grant.

Default Tax & Share Election

[← Back](#) [Continue →](#)

Tax & Share Election Confirmation

Enter your password and select "Continue"

Tax & Share Election Confirmation	
Vesting Date	03/31/2021
Tax Payment Method	Cash Payment
Cash Payment Method	<input type="text" value="You're details here"/>
What to do with your shares	Book Entry with Transfer Agent
Default Tax & Share Election	<input type="text" value="Yes"/>
Enter your Password and click submit	<input type="password"/>
<input type="button" value="← Back"/> <input type="button" value="Continue →"/>	

Confirmation

Tax & Share Election Accepted Successfully

Vesting Date 03/31/2021

Tax Payment Method Cash Payment

Cash Payment Method

What to do with your shares Book Entry with Transfer Agent

Default Tax & Share Election Yes

✓ The Confirmation number is RLE001120705

Please note down the confirmation number, which can be used for future references

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