



Going Paperless – Frequently Asked Questions

What is the scope of the Consent to E-Delivery and the Consent to Suppress Monthly DVP/RVP Account Statements?

Consent to E-delivery

The consent to electronic delivery (“**e-delivery**”) covers your relationships with certain Goldman Sachs entities and business lines within the Securities Division. By providing your consent to e-delivery, you will begin to receive certain communications from Goldman Sachs via e-delivery for products where such capability exists. When Goldman Sachs develops the capability to deliver additional communications products via e-delivery that you currently receive in physical form, you will automatically qualify and be migrated to e-delivery. **Please fully read and review the terms of the Consent to E-delivery.**

Consent to Suppress Monthly DVP/RVP Account Statements

The consent to suppress monthly account DVP/RVP statements covers account statements for your account(s) with Goldman Sachs & Co. LLC (“**GS&Co.**”) carried solely for the purpose of execution on a Delivery-Versus-Payment and Receipt-Versus-Payment (“**DVP/RVP**”) basis and will result in the suspension of delivery of both paper and electronic delivery of such DVP/RVP account statements. You can request a copy or copies of your DVP/RVP account statement by contacting your GS&Co. account representative. Records of your DVP/RVP account statements will be maintained by GS&Co. as may be required under applicable law. **Please fully read and review the terms of the Consent to Suppress Monthly DVP/RVP Account Statements.**

I have already consented to e-delivery for some communications? How is this different?

Any previous consent for e-delivery that Goldman Sachs contacted you about was applicable to a particular Goldman Sachs entity, business line or product. If you have already consented for e-delivery and are receiving such communications via e-delivery, this will not change.

The Consent to E-delivery requested on this occasion covers a wider range of Goldman Sachs entities, business lines and products. If you provide your consent to e-delivery, we will migrate you to e-delivery for as many communications relevant to your association with the Securities Division of the firm that we are capable of delivering via e-delivery.

As and when the firm develops the capability to deliver additional communications products via e-delivery, you will automatically qualify and be migrated to e-delivery.

I already have access to a GS portal for some e-delivery communication, do I need another login?

If we have already provided you with access to the Goldman Sachs's GS360, Marquee or other Goldman Sachs portal, you will not be issued with another login unless:

- you provide us with a new contact/email address that we need to permission to the portal, or
- the firm develops a different portal in the future from which you will access certain account communication.

My entity has a number of different touch points with Goldman Sachs's Securities Division. Can I set up different contacts or email addresses for each of our associations with Goldman Sachs?

We will request one default email address to which we will send e-delivery notifications, but for certain products you will have the option to provide additional email addresses specific to the communication type and product you trade with the Securities Division of Goldman Sachs. Should you consent to e-delivery, please complete the information requested in the consent form to provide a designated email address(es).

How will I receive my communications once I go paperless?

Communications will be posted on Goldman Sachs's GS360, Marquee or other Goldman Sachs portal for you to view. Depending on the product, you may also receive an email, or elect to receive emails via the portal, that a communication has been posted to the portal.

What is the process for getting access to Goldman Sachs's GS360 or Marquee portal?

Once we receive and process your designated email address, you will receive a welcome email which contains a web-link to access the GS360 or Marquee portal, your login details and a temporary password. You will be required to change that password within 14 days of the first time you access such portal.

Why am I still receiving some hardcopy communications if I've opted to go paperless?

You may continue to receive hardcopies of some types of communications until the capability of delivering such communications electronically is available.

Our current capability allows us to deliver the following communications electronically:

- Trade confirmations (excl. repurchase transactions)
- Futures account statements

We are working to migrate account statements and TEFRA tax document to e-delivery in 2019 and will notify you once this capability goes live.

I have consented to switching off my GS&Co. DVP/RVP account statements, but I need a copy of my account statement for a specific period. How can I obtain a copy?

You can request a copy or copies of your monthly Account Statement by contacting your GS&Co. DVP/RVP account representative. GS&Co. DVP/RVP Account Statements will be held by us as may be required applicable law.

How do I inform you if my email address has changed?

Electronic delivery requires a valid email address. Please notify your Goldman Sachs account representative immediately of any changes to your email address.

Disclaimer:

Please note that the above descriptions are summaries prepared for your information only. Goldman Sachs makes no representation or warranty that they are complete and you should not rely upon them as such. This response does not amend, supplement or override the terms of any agreement to be entered into between you and any Goldman Sachs affiliate. In the event of any conflict between the terms of this letter and any agreement between you and any Goldman Sachs affiliate, the agreement shall prevail.