

Investment Advisor ("IA") Information (This portion to be completed by IA.)

IA Firm Name (please print): _____
IA Master Account Number: _____ Service Team: _____
Advisor Contact Information (if follow-up is required): _____

Note: This form is appropriate for journal transfers between identically registered CRA or IRA account combinations. This form cannot be used for distributions from Custodial, 529 Plan, Education Savings, IRA (excluding IRA combinations), 403(b)(7), Individual 401(k), or Qualified Retirement Plan (QRP) accounts. Please contact your IA for the appropriate form.

1. Standing Instructions (Optional—IA firm must be named above.)

Use this form to establish Standing Instructions for checks and cash journals for your Schwab account. This form authorizes Schwab to act upon telephone instructions from you or on the instructions of any individual granted Full Power of Attorney ("FPOA") on your account or your IA to transfer cash from your Schwab account to the account(s) that you designate below.

Account Holder/
Trustee Add'l Account Holder/
Co-Trustee Add'l Account Holder/
Co-Trustee

I authorize Schwab to accept instructions from my direction, any individual granted FPOA on this account, or my IA to transfer cash from the account designated in Section 2. IA's authority does not include requesting disbursements to other payee(s), Schwab accounts or other financial institution accounts not identified below. I hereby acknowledge that this authority is effective regardless of any differences in payee(s) or registration between these two accounts. I agree to indemnify and hold harmless Schwab, its affiliates, and their directors, officers, employees, and agents from and against all claims, actions, costs, and liabilities, including attorneys' fees, arising out of or relating to: (1) their reliance on these Standing Instructions and (2) Schwab's execution of my IA's instructions.

2. Schwab Account Information

Please check all that apply: Implement new instructions Change existing instructions
 Implement additional instructions Terminate existing instructions

Schwab account number: _____

Name(s) on Schwab Account (List all names on the account.)

If this account has a margin feature, can the distribution be sent on margin? Yes No (If no selection is indicated, the distribution cannot be sent on margin.)

3. Distribution Instructions (Choose one.)

Cash amount: \$ _____

- A. Mail a check by USPS (standard delivery).
- Send a check by overnight delivery. (Optional. Fees apply. Contact your IA for details.)

Address Options

- To the address listed on my Schwab account, made payable to the account registration.
- To the following address, which is different from the one listed on my Schwab account, made payable to the account registration:

Street Address _____ City _____ State _____ Zip _____

Memo (optional: 24-character limit—applies to overnight delivery)

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Account Number _____



3. Distribution Instructions (Continued)

To the name and address listed on my Schwab account, made payable to the following third party:

Payee First Name Middle Last

Memo (optional: 24-character limit—applies to overnight delivery)

Made payable to the following third party:

Payee First Name Middle Last

Deliver to First Name Middle Last

Street Address City State Zip

Memo (optional: 24-character limit—applies to overnight delivery)

B. Journal to Schwab account(s) specified in Section 4A or 4C. Choose only one.

This is a contribution to an IRA for tax year: (yyyy). (For this selection, the cash option in Section 4A must be selected.)

This is a contribution to an i401(k) elected deferral.*

This is a contribution to an i401(k) employer contribution.*

*Since an Individual 401(k) plan is a type of employer-sponsored QRP, funding must come from an account designated for business purposes. Contact Schwab for allowable registrations for funding accounts.

4. Frequency of Distribution: One-Time, Periodic, or Total

Contact your IA if you want to liquidate any securities in your account before this distribution is issued.

Choose one:

A. One-Time (on request)

Distribute cash amount(s) from my cash balance, as specified in the table below.

Journal securities, as specified in the table below. Shares will be journaled based on the current cost basis method on the account.

Journal securities against specific purchase lot(s), as specified in the attached spreadsheet. Please attach a separate spreadsheet and provide Receiving Account Number, Receiving Account Registration, Security Name, Symbol/CUSIP, Quantity, Purchase Date, and Cost Basis. This option may be used when making distributions to multiple accounts due to the splitting of an existing account due to a gift, divorce, or death.

Table with 6 columns: Receiving Account Number†, Receiving Account Registration†, Cash Amount, Share Quantity, or ALL†, Security Name, Symbol/CUSIP, Indicate (With an "X") If This Is a Gift

† Receiving Account Number and Account Registration may be entered once if all assets are being journaled to one account.

† Specific share quantity or "ALL" must be used for share journals.

B. Periodic (on schedule)

Please distribute cash to Schwab account number:

Fixed Amount

Beginning (mm/dd/yyyy), and continuing until I instruct otherwise, distribute \$ from my cash balance.

Frequency (select one): Weekly Semi-monthly Monthly Last business day of each month

Every two months Quarterly Semi-annually Annually

For Charles Schwab Use Only Account Number



4. Frequency of Distribution: One-Time, Periodic or Total (Continued)

Income Payment

Beginning (mm/dd/yyyy), and continuing until I instruct otherwise, distribute the income specified below on the last business day of the month. Choose "All Income Plan" in Option (1) or up to three income payment options from Option (2).

(1) All Income Plan (includes dividends, interest, and money market; will be consolidated into a single payment)

(2) Flexible Income Plan

- Dividends (includes capital gains distributions; will be consolidated into a single payment)
Interest (includes fixed income and CDs; will be consolidated into a single payment)
Money market income (includes Schwab One Interest and Schwab Bank Interest; will be consolidated into a single payment)

Use this form for checks and journals only. For electronic payments of dividends, interest, and money market income, use the Electronic Dividend and Interest Payment Authorization Form.

C. Total

Please distribute entire account assets in kind to Schwab account number:

Name(s) on Schwab Account (List all names on the account.)

Distribute all cash equivalents and/or all securities in certificate form from my Schwab account.*

My Schwab account should (select one): Be closed (Account holder signature required.) Remain open

*Allow approximately four to six weeks to process distributions of securities in certificate form. The value of the distribution (including securities) is determined as of the closing price on the business day the distribution is issued. Schwab charges a per-certificate fee for physical stock certificates. Please refer to the Charles Schwab Institutional Pricing Guide for more information. Mutual funds, certificates of deposit, and Treasuries cannot be delivered in certificate form.

Investment Advisor Information Access (only applicable if you are requesting to close the account)

Complete this section if you want your IA to have access to information about your account after you close it. If IA access is being requested, all account holder signatures are required.

After delinking or closing the account listed in Section 2, I authorize the IA to receive the information specified below, at the IA's request (select one or more):

- Tax reporting information produced for my account while my account was under the IA's management through the end of the calendar year (yyyy)
Account statements, beginning with the month that the IA began to manage my account, through the end of the calendar month (mm/yyyy)
Trade confirmations, beginning with the date the IA began to manage my account, through (mm/dd/yyyy)

5. Please Read and Sign (Signatures and dates required.)

By signing below, I acknowledge that Schwab will not process my distribution request if there are not sufficient available funds in the account. I understand that Schwab reserves the right to terminate automatic transfers, at its election, for any reason. I certify that the information provided on this form is correct, and Schwab may rely on my certification without further investigation or inquiry.

Note: At least one account holder MUST sign below if assets are moving to a party other than the account holder(s) or when requesting to close a Schwab account.

ALL account holders must sign and date if IA access is being requested or if you are setting up Standing Instructions for your IA in Section 1.

Signature: Account Holder/Trustee/Executor Print Name Date (mm/dd/yyyy)
Signature: Additional Account Holder/Co-Trustee/Co-Executor Print Name Date (mm/dd/yyyy)
Signature: Additional Account Holder/Co-Trustee/Co-Executor Print Name Date (mm/dd/yyyy)
Signature: Investment Advisor (if applicable and so authorized) Print Name Date (mm/dd/yyyy)

Investment Advisor may sign to request a disbursement only if account holder has granted disbursement authority and the receiving account registration is identical to the Schwab account registration.

