Instructions to Open a Schwab One® Trust Account

IMPORTANT: Use this form to apply for one of the following:

(1) to open a Schwab One Trust account from Charles Schwab & Co., Inc. ("Schwab");

(2) to open a Schwab One Trust account from Schwab and a Schwab Bank Investor Checking™ Trust account from Charles Schwab Bank, SSB ("Schwab Bank"); or

(3) to convert an existing Schwab, Schwab One, or Schwab One with linked Schwab Bank Investor Checking account to a Schwab One Trust account, with or without a linked Schwab Bank Investor Checking account. **Note: Trust accounts are ineligible for the Designated Beneficiary Plan/ Transfer on Death (TOD) feature. Existing accounts with this feature will be revoked when converting to a Trust account.**

NOTE: If you are opening a Schwab One Trust account and a Schwab Bank Investor Checking Trust account, please complete this entire form.

IMPORTANT: Please attach only a copy, not originals, of the title page or first page (*that provides the name of trust, date of trust, trustee, grantor, and any other persons/entity authorized to act on behalf of the trust*) **and all signature pages of the Trust documentation (or a full copy of a Trust Certification, if applicable, depending on the type of trust as indicated below) along with this Application.** (Schwab does not have the practice of returning original documents.) Please do not attach the entire Trust document or any additional pages unless requested by Schwab.

Failure to comply with these instructions may delay the account opening process, as Schwab may require additional signatures and acknowledgment from the Trustee(s).

As you fill out this form, please note:

All Trusts must be established in the U.S. or a U.S. Territory. If the Trust was established outside of the U.S., do not use this Application; use the Schwab One International® Trust Account Application. Schwab may require additional information and/or documentation from you.

Notarization of Trustee(s) signature may be required in section 13. All trustee signatures MUST be notarized if your trust is governed by the laws of any of the following states: California, Delaware, Idaho, Iowa, Kansas, Michigan, Minnesota, Mississippi, Nebraska, Nevada, South Dakota, Tennessee, and Vermont. Trusts governed in all other states do not require notarization. Refer to your trust document to determine which state's law applies.

Exceptions:

- Notarization is not required in these states for Revocable Trusts where all Grantor(s) (the individual(s) establishing and initially funding the Trust), current Trustee(s), and current Beneficiary(ies) are the same individual(s). For example, a husband and wife are the Grantors, current Trustees, and current Beneficiaries; therefore, no notarization is required.
- Notarization is waived for electronically signed trust account forms submitted through Schwab's SAC channels (e.g., SAC DocuSign, AODS).

For a Revocable Trust, attach a copy of the first page or title page (*that provides the name of trust, date of trust, trustee, grantor, and any other persons/entity authorized to act on half of the trust*) and all signature pages of the Trust documentation or a full copy of the Trust Certification along with this Application. All pages of the Certification of Trust, Memorandum of Trust, Affidavit of Trust, or Abstract of Trust may be submitted to satisfy the trust documentation requirement. If the original Trustees have changed, provide the page(s) of the Trust that names the successor Trustee or otherwise validates the appointment of the successor Trustee.

For an Irrevocable Trust, attach a copy of the first page or title page (*that provides the name of trust, date of trust, trustee, grantor, and any other persons/entity authorized to act on half of the trust*) and all signature pages of the Trust documentation or a full copy of the Trust Certification along with this Application. If the original Trustees have changed, provide the page(s) of the Trust that names the successor Trustee or otherwise validates the appointment of the successor Trustee.

For a Sub-Trust (e.g., Marital Trust, Bypass Trust, or Generation-Skipping Trust), in addition to the requested Trust documentation listed above, please also provide copies of the page(s) of the original Trust document with the provision outlining the creation of the Sub-Trust. If the original Trustees have changed, provide the page(s) of the Trust that names the successor Trustee or otherwise validates the appointment of the successor Trustee.

For a Testamentary Trust, Schwab will require copies of the first page and signature page(s) of the Will, and evidence that the Will has been filed with the court. Schwab will also need a copy of the provision within the Will that allows for the establishment of the Testamentary Trust upon the death of the Grantor.

All Trustees must initial and sign the Trustee Certification page and also complete and sign the Application. Please note that there are two separate sections within this Application that require all Trustee signatures: Sections 11 and 12. In addition, if applying for a Schwab Bank Investor Checking Trust Account, all trustees must also sign section 16.

To add or remove Trustees on your Schwab One Trust account, contact your Advisor for the appropriate form.

Schwab, like all U.S. financial institutions, is required to follow federal regulations to assist the government in its efforts to combat money laundering and other financial crimes. This Application therefore requests specific information and documentation in order to verify the identity of the entity and its Control Persons and/or Authorized Individuals.

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CLEAR

Schwab One® Account Application for Trust Accounts and Schwab Bank Investor Checking™ Trust Accounts

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

IA Firm Name (*Please print.*)

IA Master Account Number

Service Team

IA Contact Name (*if follow-up is required*)

IA Telephone Number

IA Email Address

Is your firm (or a principal, employee, or related person* of your firm) an owner or Trustee of this account?

☐ **Yes** ☐ **No**

If "Yes," is it intended that this account will hold assets belonging to persons or entities other than your firm, your firm's employees or yourself, or relatives of you or your firm's members?

☐ **Yes** ☐ **No**

*A "related person" is defined as any advisory affiliate or any person that is under common control with your firm. See Form ADV for additional information.

Ask your Advisor about digital onboarding for opening new accounts in the future.

IMPORTANT: Please attach only a copy, not originals, of the title page or first page and all signature pages of the Trust documentation along with this Account Application (the "Application"). (Schwab does not have the practice of returning original documents.) Please do not attach the entire Trust document or any additional pages unless requested by Schwab. Failure to comply with these instructions may delay the account opening process, as Schwab may require additional signatures and acknowledgment from the Trustee. Please see the instructions page for additional information.

Establish Your Account or Brokerage Features (Select only one.)

☐ **Open a new Schwab One Trust account with Charles Schwab & Co., Inc. ("Schwab"). (Complete required sections 1-7 and 11-13. If applicable, also complete sections 8-10.** All Trustees must sign this Application, including the Trustee Certification.**)**

☐ **Open a new Schwab One Trust account with Schwab and a Schwab Bank Investor Checking Trust account with Charles Schwab Bank, SSB ("Schwab Bank").** (Not available for Testamentary Trust accounts or Trust accounts utilizing an Entity Trustee.) **(Complete required sections 1-7, 11-14, and 16. If applicable, also complete sections 8-10 and 15.)**

Note: To open an Investor Checking account, all Trustees must be U.S. citizens or U.S. resident aliens and reside in the U.S. or one of its territories (except Guam), or have a U.S. military address. All Trustees must be individuals and cannot be organizations, other trusts, or business entities. Investor Checking accounts, including Visa® Platinum debit card, are not available for trusts with Entity Trustees.

☐ **Convert your existing Schwab or Schwab One account to a Schwab One Trust account and keep the same account number if all the current account holders are also the Trustees.**

Existing Schwab Account Number:

- If all the current account holders are also the Trustees and the Taxpayer Identification Number (TIN) is **not** changing, please write the account number above and complete all sections of the Application. All Trustees must sign this Application as well as the attached Trustee Certification. **If the TIN is changing, a new account must be opened.**
- If all of the parties on the existing account will not be acting as Trustees on the Trust account, the parties on the existing account must provide Schwab with a **Letter of Authorization** (LOA) requesting the removal of the account holder(s) and the conversion to a Trust account. The LOA must be signed by all parties on the existing account.
- If converting from a Schwab or Schwab One account without a Schwab Bank Investor Checking account, **complete required sections 1-7 and 11-13. If applicable, also complete sections 8-10.**
- If converting from a Schwab One with Schwab Bank Investor Checking account or adding a Schwab Bank Investor Checking account at conversion, **complete required sections 1-7, 11-14, and 16. If applicable, also complete sections 8-10 and 15.**
- **Important Note about your Trading Authority (TA), Power of Attorney (POA), and Options Trading:** If your existing account has a TA or POA that you wish to retain on your Trust account, all Trustees of the Trust must complete and sign a new Trading and Withdrawal Authorization or Power of Attorney form. If your account has been approved for options trading and you would like to trade options, or if there are options in your existing account, all Trustees must complete and sign a new Options Trading and Margin Application.

For Charles Schwab Use Only

Account Number

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1. Type of Account (Required Information About the Schwab One Brokerage Account. Select only one.)

☐ Schwab One®

☐ Schwab One with Margin (A margin account allows the Trustee to borrow against eligible securities. Margin loans can be used to purchase additional securities, to sell securities short, to obtain short-term financing, or as a source of overdraft protection. By selecting the margin feature, you are certifying that the Trust explicitly grants power to the Trustee[s] to engage in margin trading and margin borrowing.)

2. Trust Information (For both accounts)

We respect your privacy. For information about Schwab's privacy policy, see the attached Schwab One Account Application Agreement for Trust Accounts. As required by federal law, Schwab will use the information you provide below to verify your identity.

Type of Trust (*ALL Trust types, including Business Trust, must complete Section A and the required information/response required sections that follow. If the Trust is a Business Trust, also complete Section B*)

A. Living or Testamentary Trusts (*Select only one type below.*)

☐ **Revocable Trust where all Grantor(s), Current Trustee(s), and Current Beneficiary(ies) are the same individual(s).** (*Notarization is not required.*)

☐ **Other Revocable Trust***

☐ **Irrevocable Trust*†** (*Please specify if the Irrevocable Trust is one of the following):*

- ☐ **GRAT** (Grantor Retained Annuity Trust)
- ☐ **CRUT** (Charitable Remainder Unitrust)
- ☐ **CRAT** (Charitable Remainder Annuity Trust)

☐ **Testamentary Trust*** (*created through probate or a will only*)

If this is a Testamentary Trust, please enter the decedent's name.

Name *First*	*Middle*	*Last*	*Suffix*

*Notarization of Trustees' signatures may be required depending on the State of Trust establishment. Review applicable States under Notarization of Trustee Signature section below.

†Tax-exempt Trusts must provide proof of exempt status, such as a Tax Declaration Letter.

B. Business Trust (*Select only one, if applicable. Section A above should also be completed*)

☐ **Check here if this is a Business Trust and no single individual or entity owns, directly or indirectly, ≥10% of the equity interest of the Business Trust.**

☐ **Check here if this is a Business Trust and at least one individual owns, directly or indirectly, ≥10% of the equity interest of the Business Trust.** (*Complete the Trust Addendum to provide information about Beneficial Owners. NOTE: Beneficial Ownership information will be applied to all similarly registered accounts with the same TIN maintained at Schwab.*)

Required Information About the Trust:

Full Legal Name of Trust exactly as it appears on your Trust document

If this is a Revocable Living Trust, you may use the Grantor's Social Security/Tax ID number.

Trust Tax ID Number	**Date of Trust** (*mm/dd/yyyy*)	**Trust is governed by the laws of the state of**

Legal Name associated with the above Tax ID, if different from the Full Legal Name of Trust provided above

Has the original Trust Agreement been amended?

☐ **No** ☐ **Yes** (If "Yes," what is the most recent amendment date? _____)

Has the original Trust Agreement been restated?

☐ **No** ☐ **Yes** (If "Yes," what is the most recent restatement date? _____)

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☐ **Please check the box if this is a tribe-governed Trust that is created by the tribe or tribal members on reservation land and under tribal laws.** (*Contact Schwab for additional document requirements.*)

Note: Trusts in U.S Territories

For a Trust established or administered in a US Territory (except Guam), it will generally be considered a foreign entity for tax reporting purposes. **Please check the box below for required W8 certificate(s) to be submitted with this application.**

☐ **Substitute Form W-8.** A Form W-8 is required from all foreign persons/entities receiving U.S.-sourced payments. Please carefully read the instructions for the Form W-8 for specific details about each W-8 form to determine the correct type of form that applies to your situation. If you require a specific Form W-8, please consult a tax advisor or visit the Internal Revenue Service (IRS) website (www.irs.gov) to download the appropriate form(s). This form must be completed if you are a nonresident alien individual, foreign entity, or an exempt foreign person of the U.S.

Response Required by Industry Regulations

Is the Trust a 10% shareholder of a publicly held company?

☐ **No** ☐ **Yes** **(If "Yes," enter company name** _____ **and trading symbol** _____**.)**

3. Trustee Information (For both accounts)

(For information about Schwab's privacy policy, see the attached Schwab One® Account Application Agreement for Trust Accounts. As required by U.S. federal law, Schwab will use the information provided below to verify the identity of the Trust and persons and/or entities related to it. If there are more than two Trustees or Entity Agents, please complete and attach a separate photocopy of the "Co-Trustee/Additional Entity Agent" section on pages 7-9 for each additional Trustee. All Trustees must sign this Application and the Trustee Certification.)

Schwab will use the Trustee address in this section as the address for the account. Note: The address information provided below will be tied to your customer profile. If you have any existing accounts open with Schwab, any address listed here will replace your existing address on your customer profile and may impact your other account(s).

Entity Trustee: If the Trustee is an entity, please supply the information requested immediately below. Then enter agent information in the "Type of Trustee" section below. All Trustees who are to conduct business in the account must provide this information. The Supplemental Account Application for Entity Fiduciaries form must be submitted with this Application.

Is this Trustee also a Grantor of the Trust?

☐ **No** ☐ **Yes**

_____

Entity Name *(Please supply if the Trustee is an entity.)*

_____

Legal Street Address *(no P.O. boxes)*

_____ _____ _____ _____

City **State or Province** **Zip or Postal Code** **Country**

_____

Mailing Address *(Include mailing address if different from your legal address. P.O. boxes may be used.)*

_____ _____ _____ _____

City **State or Province** **Zip or Postal Code** **Country**

_____ _____ _____

Entity Tax ID Number **Business Telephone Number** **State or Federal Regulator** (*if applicable*)

_____ _____

Country of Incorporation/Establishment **State of Incorporation/Establishment**

Response Required by Industry Regulations

Is the Entity a 10% shareholder of a publicly held company?

☐ **No** ☐ **Yes** **(If "Yes," enter company name** _____ **and trading symbol** _____**.)**

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Primary Trustee/Entity Agent

Type of Trustee (*Select only one.*)

☐ **Individual Trustee** ☐ **Entity Agent** (*Please enter the Entity Agent information in this section.*)

Is this Trustee also a Grantor of the Trust? ☐ **No** ☐ **Yes**

As required by federal law, Schwab will use the information provided to verify your identity.

Name *First* | *Middle* | *Last* | *Suffix*

Social Security/Tax ID Number | **Date of Birth** *(mm/dd/yyyy)* | **Preferred Name or Alias** *(if applicable)*

Regulations require that you provide us with your legal address.

Home/Legal Street Address *(no P.O. boxes)*

City | **State or Province** | **Zip or Postal Code** | **Country**

Mailing Address *(Include mailing address if different from your home/legal address. P.O. boxes may be used.)*

City | **State or Province** | **Zip or Postal Code** | **Country**

Telephone Number | **Mobile Number** | **Work Number** | **Extension**

Email Address* | **Mother's Maiden Name**

*By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at www.schwab.com/privacy.

Country(ies) of Citizenship

☐ **USA** ☐ **Other:** _____

Country of Legal Residence (Select only one.)

☐ **USA** ☐ **Other:** _____

ID Number and Type (Please select only one box and provide the relevant information below.)

☐ **Passport** ☐ **Driver's License** ☐ **Gov't Issued ID**

Identification Number | **Country of Issuance** | **State of Issuance** *(if applicable)* | **Issue Date** *(mm/dd/yyyy)* | **Expiration Date** *(mm/dd/yyyy)*

Securities industry regulations require that we collect the following information.

Employment Information (Please select only one box.)

☐ **Employed** ☐ **Self-Employed** ☐ **Retired** ☐ **Homemaker** ☐ **Student** ☐ **Not Employed**

Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

☐ **Business Owner/Self-Employed**
☐ **Executive/Senior Management**
☐ **Medical Professional**
☐ **Legal Professional**
☐ **Accounting Professional**
☐ **Financial Services/Banking Professional**
☐ **Information Technology Professional**
☐ **Other Professional**
☐ **Clerical/Administrative Services**
☐ **Foreign Government Employee** (*Non-U.S.*)
☐ **Military**
☐ **Educator**
☐ **Sales/Marketing**
☐ **U.S. Government Employee** (*Federal/State/Local*)
☐ **Trade/Service** (*Labor/Manufacturing/Production*)
☐ **Consultant**
☐ **Other** (*specify*): _____

Employer Name/Business Name | **Business Street Address**

City | **State** | **Zip or Postal Code** | **Country**

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The Next Two Questions Are Required by Industry Regulations

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ **No** ☐ **Yes** (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** _____.)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No** ☐ **Yes (If "Yes," enter company name** _____ **and trading symbol** _____**.)**

Trusted Contact Designation

A Trusted Contact Person ("Trusted Contact")* is a resource Schwab, and your advisor (if you have one), may contact on your behalf, if necessary, to attempt to address concerns regarding potential financial exploitation, or in communicating with you regarding issues related to your account(s). A Trusted Contact will not be able to view your account information, execute transactions in your account(s), or inquire about account activity, unless that person has that authority through another role on the account(s), such as a Trustee or POA. Providing Schwab with Trusted Contact information is voluntary. We encourage you to provide two Trusted Contacts in the event that one is not reachable in the future.

- Schwab suggests that your Trusted Contact(s) be someone other than your financial consultant or investment advisor.
- You may name up to two Trusted Contacts.
- The person(s) you name as Trusted Contact(s) will be the Trusted Contact(s) on all of your Schwab accounts, as provided for in your account agreement.
- For multiple-party accounts, each party can name separate Trusted Contacts.
- The Trusted Contact(s) must be at least 18 years old.

*If you provide a Trusted Contact Person(s) to Schwab, you understand that you have authorized Schwab and your advisor (if you have one) to contact the Trusted Contact Person(s) at their discretion and to disclose information about your account to address possible activities that might indicate financial exploitation of you; to confirm the specifics of your current contact information, health status (including physical or mental capacity), or the identity of any Legal Guardian, Executor, Trustee, or holder of a POA on your account(s); or as otherwise permitted by FINRA rules or state law. For more information, please see your Schwab Account Agreement, which is available at schwab.com/accountagreement.

Trusted Contact Information

Trusted Contact information provided on this form will replace all Trusted Contact information currently on file.

Trusted Contact Person 1

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* _____ *Middle* _____ *Last* _____ *Suffix* _____

Relationship (Please select only one.)

☐ **Spouse** ☐ **Partner** ☐ **Child** ☐ **Parent** ☐ **Sibling** ☐ **Friend** ☐ **Other**

Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address *(no P.O. boxes)* _____ **City** _____

State or Province _____ **Zip or Postal Code** _____ **Country** _____

Telephone Number _____ **Mobile Number** _____ **Email Address** _____

Trusted Contact Person 2

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* _____ *Middle* _____ *Last* _____ *Suffix* _____

Relationship (Please select only one.)

☐ **Spouse** ☐ **Partner** ☐ **Child** ☐ **Parent** ☐ **Sibling** ☐ **Friend** ☐ **Other**

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Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address *(no P.O. boxes)* | **City**

State or Province | **Zip or Postal Code** | **Country**

Telephone Number | **Mobile Number** | **Email Address**

Co-Trustee/Additional Entity Agent

(If there is more than one Co-Trustee or Additional Entity Agent, please complete and attach copies of this section and include them with your Application.)

Type of Trustee (*Select only one.*)

☐ **Individual Trustee** ☐ **Entity Agent** (*Please enter the Entity Agent information in this section.*)

Is This Trustee Also a Grantor of the Trust? ☐ **No** ☐ **Yes**

As required by federal law, Schwab will use the information provided to verify your identity.

Regulations require that you provide us with your legal address.

Name *First* | *Middle* | *Last* | *Suffix*

Social Security/Tax ID Number | **Date of Birth** *(mm/dd/yyyy)* | **Preferred Name or Alias** *(if applicable)*

Home/Legal Street Address *(no P.O. boxes)*

City | **State or Province** | **Zip or Postal Code** | **Country**

Mailing Address *(Include mailing address if different from your home/legal address. P.O. boxes may be used.)*

City | **State or Province** | **Zip or Postal Code** | **Country**

Telephone Number | **Mobile Number** | **Work Number** | **Extension**

Email Address* | **Mother's Maiden Name**

*By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at www.schwab.com/privacy.

Country(ies) of Citizenship

☐ **USA** ☐ **Other:** _____

Country of Legal Residence (Select only one.)

☐ **USA** ☐ **Other:** _____

ID Number and Type (Please select only one box and provide the relevant information below.)

☐ **Passport** ☐ **Driver's License** ☐ **Gov't Issued ID**

Identification Number | **Country of Issuance** | **State of Issuance** *(if applicable)* | **Issue Date** *(mm/dd/yyyy)* | **Expiration Date** *(mm/dd/yyyy)*

Securities industry regulations require that we collect the following information.

Employment Information (Please select only one box.)

☐ **Employed** ☐ **Self-Employed** ☐ **Retired** ☐ **Homemaker** ☐ **Student** ☐ **Not Employed**

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Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

☐ **Business Owner/Self-Employed** ☐ **Financial Services/Banking Professional** ☐ **Military** ☐ **Consultant**
☐ **Executive/Senior Management** ☐ **Information Technology Professional** ☐ **Educator** ☐ **Other** (*specify*): _____
☐ **Medical Professional** ☐ **Other Professional** ☐ **Sales/Marketing**
☐ **Legal Professional** ☐ **Clerical/Administrative Services** ☐ **U.S. Government Employee** (*Federal/State/Local*)
☐ **Accounting Professional** ☐ **Foreign Government Employee** (*Non-U.S.*) ☐ **Trade/Service** (*Labor/Manufacturing/Production*)

Employer Name/Business Name _____ **Business Street Address** _____

City _____ **State** _____ **Zip or Postal Code** _____ **Country** _____

The Next Two Questions Are Required by Industry Regulations

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ **No** ☐ **Yes** (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** _____.)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No** ☐ **Yes (If "Yes," enter company name** _____ **and trading symbol** _____**.)**

Trusted Contact Designation

A Trusted Contact Person ("Trusted Contact")* is a resource Schwab, and your advisor (if you have one), may contact on your behalf, if necessary, to attempt to address concerns regarding potential financial exploitation, or in communicating with you regarding issues related to your account(s). A Trusted Contact will not be able to view your account information, execute transactions in your account(s), or inquire about account activity, unless that person has that authority through another role on the account(s), such as a Trustee or POA. Providing Schwab with Trusted Contact information is voluntary. We encourage you to provide two Trusted Contacts in the event that one is not reachable in the future.

- Schwab suggests that your Trusted Contact(s) be someone other than your financial consultant or investment advisor.
- You may name up to two Trusted Contacts.
- The person(s) you name as Trusted Contact(s) will be the Trusted Contact(s) on all of your Schwab accounts, as provided for in your account agreement.
- For multiple-party accounts, each party can name separate Trusted Contacts.
- The Trusted Contact(s) must be at least 18 years old.

Trusted Contact Information

Trusted Contact information provided on this form will replace all Trusted Contact information currently on file.

Trusted Contact Person 1

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* _____ *Middle* _____ *Last* _____ *Suffix* _____

Relationship (Please select only one.)

☐ **Spouse** ☐ **Partner** ☐ **Child** ☐ **Parent** ☐ **Sibling** ☐ **Friend** ☐ **Other**

Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address *(no P.O. boxes)* _____ **City** _____

State or Province _____ **Zip or Postal Code** _____ **Country** _____

Telephone Number _____ **Mobile Number** _____ **Email Address** _____

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Trusted Contact Person 2

If you have no changes to your existing Trusted Contact, please skip this section.

Name *First* | *Middle* | *Last* | *Suffix*

Relationship (Please select only one.)

☐ **Spouse** ☐ **Partner** ☐ **Child** ☐ **Parent** ☐ **Sibling** ☐ **Friend** ☐ **Other**

Please provide at least one method of contact for each Trusted Contact listed.

Mailing Address *(no P.O. boxes)* | **City**

State or Province | **Zip or Postal Code** | **Country**

Telephone Number | **Mobile Number** | **Email Address**

*If you provide a Trusted Contact Person(s) to Schwab, you understand that you have authorized Schwab and your advisor (if you have one) to contact the Trusted Contact Person(s) at their discretion and to disclose information about your account to address possible activities that might indicate financial exploitation of you; to confirm the specifics of your current contact information, health status (including physical or mental capacity), or the identity of any Legal Guardian, Executor, Trustee, or holder of a POA on your account(s); or as otherwise permitted by FINRA rules or state law. For more information, please see your Schwab Account Agreement, which is available at schwab.com/accountagreement.

4. Grantor(s) Information (For both accounts)

(Required information about the Grantor(s) who is **not** a Trustee[s])

Information about each Grantor must be provided below unless any of the following apply:

A. The Trust is a Testamentary Trust and the decedent's name was provided above.

B. The Grantor(s) is a Trustee(s) and completed the "Trustee Information" section above.

Type of Grantor (Please select one of the following options.)

☐ **Individual** ☐ **Organization** ☐ **Trust**

If the Grantor is an individual, the Grantor First and Last Name must be completed. If the Grantor is an organization or trust, the Entity Name, State of Establishment/Creation (if applicable) and Country of Establishment/Creation (if applicable) are required. Regardless of the Type of Grantor, all other fields in this section are required, unless otherwise noted.

Grantor *First* | *Middle* | *Last* | *Suffix*

Entity Name | **State of Establishment** *(if applicable)* | **Country of Establishment**

Date of Birth *(mm/dd/yyyy)* | **If the Grantor is deceased, please provide the date of death and proceed to the next section.**

Grantor Home/Legal Street Address *(no P.O. boxes)*

City | **State or Province** | **Zip or Postal Code** | **Country**

Telephone Number | **Social Security/Tax ID Number**

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Country(ies) of Citizenship

☐ **USA** ☐ **Other:** _____

Country of Legal Residence (Select only one.)

☐ **USA** ☐ **Other:** _____

ID Number and Type (Please select only one box and provide the relevant information below.)

☐ **Passport** ☐ **Driver's License** ☐ **Gov't-Issued ID**

Identification Number | **Country of Issuance** | **State of Issuance** (*if applicable*) | **Issue Date** (*mm/dd/yyyy*) | **Expiration Date** (*mm/dd/yyyy*)

Response Required by Industry Regulations:

Is this Grantor affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ **No** ☐ **Yes** (If "Yes," you must attach a letter from the Grantor's employer or affiliated broker-dealer approving the establishment of your account when submitting this Application. **List the company name** _____.)

Is this Grantor a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No** ☐ **Yes (If "Yes," enter company name** _____ **.)** **and trading symbol** _____ **.)**

Additional Grantor (if applicable)

Type of Grantor (Please select one of the following options.)

☐ **Individual** ☐ **Organization** ☐ **Trust**

If the Grantor is an individual, the Grantor First and Last Name must be completed. If the Grantor is an organization or trust, the Entity Name, State of Establishment/Creation (if applicable) and Country of Establishment/Creation (if applicable) are required. Regardless of the Type of Grantor, all other fields in this section are required, unless otherwise noted.

Grantor *First* | *Middle* | *Last* | *Suffix*

Entity Name | **State of Establishment** *(if applicable)* | **Country of Establishment**

Date of Birth *(mm/dd/yyyy)* | **If the Grantor is deceased, please provide the date of death and proceed to the next section.**

Grantor Home/Legal Street Address *(no P.O. boxes)*

City | **State or Province** | **Zip or Postal Code** | **Country**

Telephone Number | **Social Security/Tax ID Number**

Country(ies) of Citizenship

☐ **USA** ☐ **Other:** _____

Country of Legal Residence (Select only one.)

☐ **USA** ☐ **Other:** _____

ID Number and Type (Please select only one box and provide the relevant information below.)

☐ **Passport** ☐ **Driver's License** ☐ **Gov't-Issued ID**

Identification Number | **Country of Issuance** | **State of Issuance** (*if applicable*) | **Issue Date** (*mm/dd/yyyy*) | **Expiration Date** (*mm/dd/yyyy*)

Response Required by Industry Regulations:

Is this Grantor affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ **No** ☐ **Yes** (If "Yes," you must attach a letter from the Grantor's employer or affiliated broker-dealer approving the establishment of your account when submitting this Application. **List the company name** _____ **.)**

Is this Grantor a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No** ☐ **Yes (If "Yes," enter company name** _____ **and trading symbol** _____ **.)**

Note: If there are more than two Grantors, please complete and attach a separate photocopy of pages 9 and 10 for each additional Grantor.

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5. Your Consent to Enroll in Schwab's Cash Features Program

The Cash Features Program is a service that offers the Bank Sweep feature (a "Cash Feature") to permit your uninvested cash (the "Free Credit Balance") to earn income while you decide how those funds should be invested longer term.

You understand that additional information about the Cash Features Program and each Cash Feature is available in the Cash Features Program Disclosure Statement. You can always find the most up-to-date version of this document at www.schwab.com/cashfeaturesdisclosure.

By signing this Application, you consent to having the Free Credit Balance in your brokerage account included in the Cash Features Program, as described in the Cash Features Program Disclosure Statement.

The Bank Sweep feature is designated as the Cash Feature for brokerage accounts of account holders residing in the U.S. Through the Bank Sweep feature, Schwab automatically makes deposits to and withdrawals from deposit accounts at one or more banks ("Sweep Banks"). Your deposits at each Sweep Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000 (including principal and accrued interest) when aggregated with all other deposits held by you in the same insurable capacity at that bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Your funds may be placed in a Sweep Bank in excess of the FDIC insurance limit. In certain limited circumstances, Schwab may place your funds in a sweep money market fund. Please see the Cash Features Program Disclosure Statement for additional information and a list of the banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank.

You understand and agree that Schwab may (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of any Cash Feature; (3) change, add, or discontinue any Cash Feature; (4) change your investment from one Cash Feature to another if you become ineligible for your current Cash Feature or your current Cash Feature is discontinued; and (5) make any other changes to the Cash Features Program or Cash Feature as allowed by law. Schwab will notify you in writing of changes to the terms of the Cash Features, changes to the Cash Features we make available, or changes to the Cash Features Program prior to the effective date of the proposed change.

6. Paperless Document Enrollment for the Schwab One Brokerage Account

The Primary Trustee or Authorized Entity Agent, as applicable, will receive account statements, trade confirmations, shareholder materials, account agreements and related disclosures, and other regulatory documents, if available in paperless form, by email. For certain documents, including account statements, the Primary Trustee or Authorized Entity Agent will receive an email notification with a link to log on to our secure website to access your documents. For complete information, please see Important Information About Your Informed Consent to Receive Paperless Documents in the Appendix to this Application.

To opt for Paperless Documents, simply provide the Primary Trustee or Authorized Entity Agent's email address in the "Trustee Information" section. The enrollment completion will depend on one of the following scenarios.

Scenario 1:

If you are the Primary Trustee or Authorized Entity Agent, as applicable, and already have an account enrolled in Paperless Documents using the email address provided in the "Trustee Information" section, have logged on to schwaballiance.com in the past six months, and agree to the following, your paperless enrollment will be complete once your account is opened.

- I have read and understood the Important Information About Your Informed Consent to Receive Paperless Documents in the Appendix to this Application and consent to enrolling this account in Paperless Documents.
- I understand that I will receive an email with my new account agreement and related disclosures.

Or

Scenario 2:

If you are the Primary Trustee or Authorized Entity Agent, as applicable, and do not have an existing account enrolled in Paperless Documents, are using a different email address, or have not logged on to schwaballiance.com in the past six months, we will send you an email after the account is opened. To complete enrollment, you will need to click the "I Consent" button in that email and/or follow the instructions to access schwaballiance.com. If you do not click the "I Consent" button, this account will not be enrolled in Paperless Documents, and we will send your account agreement and related disclosures, as well as future regulatory documents, by postal mail.

If you do not want to participate in Paperless Documents, please check the box below.

☐ **No, do not enroll my account in Paperless Documents.** Please send my regulatory documents via postal mail.

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7. Required Information About the Schwab One Brokerage Account

Source of Funds in Account (Required - check at least one.)

In this section, we're collecting information about the categories ("sources") of assets that will be held in your Account. Please select all of the sources of the assets that will be deposited or held in your Account, including the original sources of any assets that will be transferred into the Account from another firm.

- ☐ **Salary/Wages/Savings**
- ☐ **Social Security Benefits**
- ☐ **Sale of Property or Business**
- ☐ **Family/Relatives/Inheritance**
- ☐ **Investment Capital Gains**
- ☐ **Gifts**
- ☐ **Gambling/Lottery**
- ☐ **Other** *(please specify)*: _____

Purpose of Account (Check all that apply.)

- ☐ **Investing of Trust Assets**
- ☐ **Payment of Trustee Compensation**
- ☐ **Investing of Pooled Assets**
- ☐ **Other** (*please specify*): _____
- ☐ **Payment of Trust Expenses**
- ☐ **Distribution of Trust Assets**
- ☐ **Investing for Tax Benefits**

8. Schwab One® Checking Preferences (Optional) (Schwab One Brokerage Account only.)

Do NOT Complete this section: If you're opening a Schwab Bank Investor Checking account. Skip this section and proceed to required sections 11-14, and 16. If applicable, also complete sections 8-10 and 15.

Complete this section: If you are opening a Schwab One Trust account **without** a Schwab Bank Investor Checking™ account **and** would like the ability to write Schwab One brokerage checks and/or use a Visa® Platinum debit card. **If you do not want checks, skip this section and go to Section 9.** By choosing to order Schwab One brokerage checks, you represent, warrant, and certify that the Trust permits checkwriting and/or the use of a Visa debit card.

Important Notes:

- Visa debit cards are not available for Testamentary Trust accounts.
- If you are converting your account to a Trust and your account already has a Schwab One checking feature established, it will be re-issued in the name of the Trust.
- Schwab One Visa Debit cards are not available for accounts with Entity Trustees or for trusts with trustees who are not U.S. citizens or U.S.resident aliens.

Select only one

- ☐ **Checks only***
- ☐ **Checks and one Visa debit card** (Visa debit cards are not available for Testamentary Trust accounts*)
- ☐ **Checks and two Visa debit cards** (second Visa debit card available only for issuance in Co-Trustee's name*)

You will receive your checks and/or debit card after you fund your account.

Schwab One® Trust accounts must have at least a $100 balance in order to receive a debit card or checks, unless the account is linked to a Schwab Bank Investor Checking™ account.

Anticipated Activity (Please select only one.)

On average, how many times per month do you anticipate writing checks and/or making ATM withdrawals?

- ☐ **Less than 5 times per month**
- ☐ **5 to 10 times per month**
- ☐ **11 to 20 times per month**
- ☐ **More than 20 times per month**

*Having the name of the Trust printed at the top of the checks, along with the names of the Trustees followed by the word "Trustee," provides protection for the client. Under Uniform Commercial Code Section 3402(b)(2), if the check does not indicate that the maker of the check is signing in their representative capacity (that is, as Trustee of a Trust), the signer may be personally liable to a holder in due course who takes the check without notice that the Trustee was not intended to be liable on the instrument.

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9. Instructions About IA Authorizations for Schwab One Account (Optional) (Please select all that apply.)

You may change or revoke these instructions at any time by contacting Schwab.

☐ **Trading and Disbursement Authorization for Checks and Journals.** Selecting this option indicates that I have authorized my IA to take the following actions, and I instruct Schwab to permit my IA: (1) to place trades in my account as provided under the Trading Authorization heading in the attached Account Application Agreement; (2) to remit checks to me at my address of record; and (3) to journal cash and/or securities to a Schwab brokerage account on which I am named account holder (known as a first-party transfer).

This Disbursement Authorization does not apply to wire disbursements; Schwab MoneyLink® distributions; or direct, ongoing electronic payments of dividends, interest, and money market income, which use separate forms. (Note: Trading and Disbursement Authorization for Checks and Journals is not available for Estate accounts.)

☐ **Trading Authorization.** Selecting this option indicates that I have authorized my IA, and I instruct Schwab to permit my IA, to place trades in my account as provided under the Trading Authorization heading in the attached Account Application Agreement.

☐ **Fee Payment Authorization.** Selecting this option indicates that I have authorized my IA, and I instruct Schwab to permit my IA, to pay investment advisory and related fees to IA from my account or another account registered to my name, over which I have granted IA fee payment authorization in the amount of IA's instructions.

10. Issuer Communications and Related Actions for the Schwab One Brokerage Account

If you have granted your Investment Advisor ("IA") trading authority over your Account and your IA exercises investment discretion for you pursuant to an advisory contract, you can appoint your IA to be sent certain issuer and issuer-related communications (such as proxies, corporate reorganizations and other corporate actions, including tender offers, proposed mergers, rights offerings, exchange offers and warrants, among other things), that may require a voting decision or other action, regarding investments held in your Account.

If you appoint your IA in Sections A, B and/or C below, your IA will, regarding only those voting decision or other action communications sent to your IA: (i) be requested to vote proxy ballots; (ii) be requested to provide instructions regarding corporate reorganizations and other corporate actions; and (iii) be sent certain prospectuses and annual reports and other communications ("interim mailings"). In these cases, you will be authorizing your IA to make all voting decisions and take all actions on your behalf.

Even if you appoint your IA in any or all of the sections below, you may still be sent certain other issuer and issuer-related communications regarding investments held in your Account. You agree that you will be responsible for providing Charles Schwab & Co., Inc. ("Schwab") any applicable instructions or directions on those items.

If you do not make a selection in any, or all, of Sections A, B and/or C below, Schwab will send you the applicable communications and deem you to have indicated that you will be responsible for providing Schwab any applicable instructions or directions on those items, but informational copies of those communications and issuer-related communications may be sent to your IA.

Please indicate whom you authorize to receive and vote proxies, make reorganization decisions and receive interim mailings. Select only one option for each item.

A. Proxy Voting Authorization and Mailing Preferences

Select only **one** who should be sent and vote proxy ballots:

☐ **Account Holder** ☐ **IA**

Select only **one** who should be sent informational, nonvoting copies:

☐ **Account Holder** ☐ **IA** *(May choose only if Account Holder is voting.)* ☐ **None**

B. Corporate Reorganizations and Other Corporate Actions

Select only **one** who should be sent response coupons and make reorganization decisions:

☐ **Account Holder** ☐ **IA**

Select only **one** who should be sent informational copies:

☐ **Account Holder** ☐ **IA** *(May choose only if Account Holder is voting.)* ☐ **None**

C. Interim Mailings

Please indicate only **one** who should be sent interim mailings:

☐ **Account Holder** ☐ **IA** ☐ **Both Account Holder and IA**

Objection to Release of Information to Issuers

Rule 14b-1 of the Securities Exchange Act of 1934, as amended, requires that, upon the issuer's request, Schwab disclose your name, address and security positions to the issuer of any security held in your Account unless you object to disclosure of this information.

☐ **Yes, I object to Schwab's release of my name, address and securities positions to issuers whose securities are held in my Account.**

☐ **No, I do not object to Schwab's release of my name, address and securities positions to issuers whose securities are held in my Account.**

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11. Trustee Certification (For both accounts)

All Trustees must initial each section to confirm acceptance of the terms and conditions of this Trustee Certification ("Certification"). All Trustees must also sign and date this Certification. If there are more than two Trustees, please make a photocopy and complete in full and attach. For purposes of this Certification: the term "Account" shall refer to (i) the Schwab One® Trust account, and (ii) the Schwab Bank Investor Checking™ Trust account, if such account is also requested pursuant to this Account Application.

Section 1—Authority, Ownership, and Control Over Trust Assets

1. Each Trustee certifies that no other person or entity other than the Trustee(s) has the authority to control, manage, or direct the Account. Each Trustee further certifies that this Account has not pooled the holdings of more than one beneficial owner whose identity has not yet been disclosed to Charles Schwab & Co., Inc. ("Schwab") or Charles Schwab Bank, SSB ("Schwab Bank") in which the beneficial owner has the ability to effect transactions.

Initial Here	Initial Here

Section 2—Authorization to Open and to Transact in Account

1. By signing the Account Application (the "Application"), each Trustee represents, warrants and certifies that each of Schwab and Schwab Bank (with respect to any Schwab Bank Investor Checking account) is authorized to open and maintain the Account on behalf of the Trust identified in the Application (the "Trust") in accordance with the applicable Account Agreements, including without limitation the authority to accept, hold, and deliver assets belonging to the Trust and to accept orders and other instructions relating to the Trust from the Trustee(s).
2. Each Trustee represents, warrants and certifies that the Trust has been established in accordance with the laws of the governing state; that the source of funds used to fund the Account was lawfully obtained; and that the Account will solely be used for legally permissible purposes.
3. Each Trustee represents, warrants, and certifies that the Trust is a valid existing trust and that all of the information provided to Schwab or Schwab Bank on the Application is accurate. Each Trustee agrees that they have provided Schwab or Schwab Bank with information on all parties who currently have control over the Trust funds and agrees to provide Schwab or Schwab Bank with information on all future parties who control the Trust funds while the Account is open.
4. Each Trustee represents, warrants, and certifies that the Trust has not been revoked, modified, or amended in any manner that would cause the representations contained in this Certification to be incorrect. Each Trustee agrees to notify Schwab or Schwab Bank immediately in writing of any changes that would cause this Certification to become incorrect or incomplete; of any changes in the composition of the Trustees; of any changes to the Trust structure or owners or Control Persons of the Trust; or of any other event that could alter this Certification.
5. Each Trustee understands that Schwab or Schwab Bank may request additional information and/or documentation relating to the Trust, and each Trustee agrees to provide Schwab or Schwab Bank with all requested information and/or documentation.
6. The representations and obligations stated in this Certification will survive the termination of the Account.

Initial Here	Initial Here

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Section 3—Trustee Roles, Responsibilities, and Indemnification

1. If a Trustee hires an Advisor and/or Manager, each Trustee represents, warrants, and certifies that either the Trust Agreement or applicable law grants the Trustees the power to delegate to others (such as a Financial Advisor) the authority to, if authorized by a Trustee on the Account Application, take the following actions and instruct Schwab to permit such authorized person to: (1) place trades in the Account as provided under the Trading Authorization heading in the attached Account Application Agreement; (2) remit checks to the Trust at its address of record; (3) journal cash and/or securities to a Schwab brokerage account on which the Trust is a named account holder (known as a first-party transfer); and (4) pay investment advisory and related fees from the Account in the amount of an Advisor's instructions.
2. Each Trustee represents, warrants, and certifies that either (1) the Trust expressly authorizes that each Trustee (if there is more than one) is authorized to act individually, independently, and without the consent of the other Trustees; or (2) the Trustees have consented to allow each Trustee to act individually, independently, and without the consent of the other Trustees with respect to the Account and that such delegation of authority is expressly authorized by the Trust and by applicable law. Each Trustee agrees that any notice delivered to one Trustee shall constitute notice to all Trustees. Schwab or Schwab Bank, in its sole discretion and for its sole protection, may require the written consent of any or all Trustees prior to acting upon the instructions of any Trustee.
3. If a Trustee applies for and utilizes the margin borrowing feature, each Trustee represents, warrants, and certifies that the Trust expressly grants them the power to trade securities on margin or otherwise (including the purchase and/or sale of option contracts) for and at the risk of the Trust and to grant authority to a brokerage firm, acting as principal or otherwise, to pledge, repledge, hypothecate, or rehypothecate assets of the Trust. Each Trustee agrees to decline the margin borrowing feature if such authorizations for borrowing are not contained in the Trust.
4. Each Trustee represents, warrants, and certifies that the Trust expressly grants them the power to buy, sell (including short sales), exchange, and convert tender and redeem securities without restriction as to type. Each Trustee further represents, warrants, and certifies that the Trust expressly grants them the power to withdraw assets from the Account, including the delivery of assets to and from the Account and the delivery of assets to a Trustee personally. Each Trustee agrees that neither Schwab nor Schwab Bank shall have a duty of inquiry with respect to any trade, deposit, or withdrawal from the Account, and each Trustee affirms that all transactions effected and all instructions provided to Schwab or Schwab Bank will be in full compliance with the Trust.
5. By signing this Application, each Trustee represents, warrants, and certifies that there are no currently acting Trustee(s) of the Trust other than those signing below. Should only one person execute this Application, it is a representation that the signer is the sole current acting Trustee.
6. Each Trustee represents, warrants, and certifies that neither they nor the Trust shall impose any obligation upon Schwab or Schwab Bank for determining the purpose or propriety (1) of any instructions received from any Trustee or (2) of payments or deliveries to or among Trustees.
7. Each Trustee hereby, jointly and severally, in both their personal and representative capacities, agrees to indemnify Schwab, its affiliates, officers, directors, attorneys, employees, and agents from, and to hold such persons harmless against, any claims, judgments, surcharges, settlements, or other liabilities or costs of defense or settlement (including investigative and attorneys' fees) arising out of or related to any act or omission to act by any Trustee with respect to the Account. Each Trustee also agrees, jointly and severally, to indemnify Schwab or Schwab Bank and hold Schwab or Schwab Bank harmless from any claim, loss, expense, or other liability for effecting any transactions and for acting upon any investment or money movement instructions provided by any Trustee.

Initial Here	Initial Here

All Trustees must sign and date.

✘ _____ _____

Signature: Trustee **Today's Date** *(mm/dd/yyyy)*

_____

Print Name

☐ Check here if signing on behalf of the account holder in a 3rd party capacity (e.g., Guardian, Conservator, Durable Power of Attorney Agent, etc.)

✘ _____ _____

Signature: Co-Trustee **Today's Date** *(mm/dd/yyyy)*

_____

Print Name

☐ Check here if signing on behalf of the account holder in a 3rd party capacity (e.g., Guardian, Conservator, Durable Power of Attorney Agent, etc.)

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12. Authorization to Open Schwab One® Brokerage Account(s)

By signing this Application, you certify, represent, and warrant that all of the information supplied in this Application is complete, true, and correct. You acknowledge that you have received and read a copy of the attached Schwab One Account Application Agreement for Trust Accounts, which contains a predispute arbitration provision. You acknowledge that your signature signifies and constitutes your agreement that this account and your relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One Account Agreement and the applicable *Charles Schwab Pricing Guide*, each as amended from time to time (the "Agreement and Disclosures"). You understand there are fees associated with establishing, maintaining, and engaging in transactions.

If you have selected the margin feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others. You also acknowledge that if you trade "on margin," you are borrowing money from Schwab and that you understand the requirements and risks associated with margin borrowing as summarized in the Margin Disclosure Statement included with this Application.

For purposes of this Account Application and the attached Application Agreement, the terms "you," "your," and "Account Holder" refer both to the Trustee(s) who sign this Account Application as well as the underlying Trust. The terms "we," "us," "our," and "Schwab" refer to Charles Schwab & Co., Inc.

All Trustees must sign and date this Application even if you will not conduct business on the Account. If there are more than two Trustees, please make a photocopy of this page and complete it in full. Note: You may not alter, change, supplement, or amend ("modifications") the terms and conditions of this Account Application, Application Agreement, or the Agreement and Disclosures in any manner. You agree that Schwab shall not be liable for any modifications made without Schwab's prior written consent.

THE CERTIFICATION IN THE BOX BELOW DOES NOT APPLY TO ANYONE WHO HAS SUBMITTED AN IRS FORM W-8.

I certify, under penalties of perjury, that (1) the number shown on this Application is the correct Taxpayer Identification Number and (2) I/Trust am not subject to backup withholding due to a failure to report interest and dividend income; and (3) I/Trust am a U.S. person (a domestic trust as defined in Federal Regulations Section 301.7701-7); and (4) the FATCA code entered on this form (if any) indicating that I/Trust am exempt from FATCA reporting is correct.

- **If you have been notified by the IRS that you/Trust are currently subject to backup withholding because you/Trust have failed to report all interest and dividends on its tax return, you must check the following box indicating that item (2) above does not apply:** ☐

If you are submitting this Application for an account that you/Trust hold in the U.S., item (4) above does not apply.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

The Agreement with Schwab includes a predispute arbitration clause. You acknowledge receipt of the predispute arbitration clause contained in the Required Arbitration Disclosures and Arbitration Agreement sections, on pages 1 and 2 of the attached Schwab One® Account Application Agreement for Trust Accounts.

✘ _____ _____

Signature: Trustee **Today's Date** (*mm/dd/yyyy*)

Print Name

☐ Check here if signing on behalf of the account holder in a 3rd party capacity (e.g., Guardian, Conservator, Durable Power of Attorney Agent, etc.)

✘ _____ _____

Signature: Co-Trustee **Today's Date** *(mm/dd/yyyy)*

Print Name

☐ Check here if signing on behalf of the account holder in a 3rd party capacity (e.g., Guardian, Conservator, Durable Power of Attorney Agent, etc.)

Ask your Advisor about digital onboarding for opening new accounts in the future.

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13. Notarization of Trustee/Entity Agent Signatures

Trustee signatures must be notarized if your trust is governed by the laws of any of the following states: California, Delaware, Idaho, Iowa, Kansas, Michigan, Minnesota, Mississippi, Nebraska, Nevada, South Dakota, Tennessee, and Vermont.

Refer to your trust document to determine which state's law applies.

Exceptions:

- Notarization is not required in these states for Revocable Trusts where all Grantor(s) (the individual(s) establishing and initially funding the Trust), current Trustee(s), and current Beneficiary(ies) are the same individual(s).
- Notarization is waived for electronically signed trust account forms submitted through Schwab's SAC channels (e.g., SAC DocuSign, AODS).

Notice to CA Residents: A notary public or other officer completing this certificate verifies only the identity of the individual(s) who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

Certificate of Acknowledgment of Notary Public*

_____ , _____ , _____ ,
State of **in the County of** **On** (*mm/dd/yyyy*)

the above-named individual(s) personally appeared before me and proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY that the foregoing paragraph is true and correct.

✘ _____ _____ **(NOTARY SEAL)**
Signature: Notary **Today's Date** (*mm/dd/yyyy*)

_____ _____
Print Notary Name **My Commission Expires** (*mm/dd/yyyy*)

*If your state law permits, notaries may attach the appropriate notarizing declaration in lieu of this notarization.

Notice to CA Residents: A notary public or other officer completing this certificate verifies only the identity of the individual(s) who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

Certificate of Acknowledgment of Notary Public*

_____ , _____ , _____ ,
State of **in the County of** **On** (*mm/dd/yyyy*)

the above-named individual(s) personally appeared before me and proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY that the foregoing paragraph is true and correct.

✘ _____ _____ **(NOTARY SEAL)**
Signature: Notary **Today's Date** (*mm/dd/yyyy*)

_____ _____
Print Notary Name **My Commission Expires** (*mm/dd/yyyy*)

*If your state law permits, notaries may attach the appropriate notarizing declaration in lieu of this notarization.

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14. Required Information About Your Schwab Bank Investor Checking Account (Required for Investor Checking Account)

Complete this section if you want to open a Schwab Bank Investor Checking Account in addition to your Trust account. If you do not wish to open a Schwab Bank Investor checking account but would like the ability to write checks and/or use a debit card for your Schwab One brokerage account, please only complete section 8 above and skip sections 14 and 15.

Note: Schwab Bank Investor Checking accounts, including Visa Platinum debit cards, are not available for accounts with Entity Trustees or for trusts with trustees who are not U.S. citizens or U.S. resident aliens.

Purpose of Account (*Please select all that apply.*)

- ☐ **General/Personal Expenses**
- ☐ **Payment of Trust Expenses**
- ☐ **Educational Expenses**
- ☐ **Distribution of Trust Assets**
- ☐ **Payment of Trustee Compensation**
- ☐ **Large Asset Purchase** (home, car, etc.)
- ☐ **Other** (*Specify*): _____

Anticipated Activity (Please select only one)

On average, how many times per month do you anticipate making deposits, withdrawals, and/or transfers?

- ☐ **Less than 15 times per month**
- ☐ **15 to 30 times per month**
- ☐ **31 to 45 times per month**
- ☐ **More than 45 times per month**

15. Schwab Bank Investor Checking™ Trust Account Features (If applicable)

Schwab Bank Bill Pay

This online electronic bill payment feature is provided unless you check the box below. The feature is provided at no additional charge and will be activated after you fund your account.

- ☐ **Do NOT add electronic bill payment**

Overdraft Protection

This feature automatically transfers funds from your linked Schwab One® Trust account, up to your Authorization Limit, including Available Margin Loan Value, to your Investor Checking Trust account in order to provide you with coverage against insufficient client funds.* To discontinue this feature, please contact a Schwab representative after your account is open.

*Overdraft protection using margin sources may create a margin loan in your brokerage account that may be subject to daily interest charges, margin calls, or potential liquidation of securities. *Refer to your Schwab Bank Deposit Account Agreement and your Schwab One Account Agreement for details.*

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16. Schwab Bank Investor Checking™ Trust Account Application Agreement (Required, if applicable)

Complete this section ONLY if:

- **You are also applying to open a Schwab Bank with Investor Checking Trust account.**
- **You are converting from a Schwab One with Schwab Bank Investor Checking account OR adding a Schwab Bank Investor Checking account at conversion.**

These terms relate to your account and are part of the *Schwab Bank Deposit Account Agreement* between each account holder and Charles Schwab Bank, SSB ("Schwab Bank"). This agreement is between Schwab Bank and the account holder (the Trust listed on this application) for a Schwab Bank Investor Checking Trust account ("Investor Checking Trust account"), as agreed to by the Trustee(s). "I," "me," and "my" refer to each Trustee. I:

(1) certify that I am of the age of majority in the state in which I live, that I am legally authorized to enter into this agreement, and that the personal information provided in this application, and during the account application process, is true and correct;

(2) acknowledge that Schwab Bank will provide me with the following documents, the terms and conditions of which are hereby incorporated by reference, before account opening or before a service is provided: (a) the *Schwab Bank Deposit Account Agreement*, which contains an arbitration provision, and the Terms and Conditions for the Schwab Bank Bill Pay service; (b) Schwab's *Facts: What Does The Charles Schwab Corporation Do With Your Personal Information?* (or any successor publication); (c) *Important Privacy Choice for Consumers*, for California residents only; (d) the Schwab *Bank Deposit Account Pricing Guide*; and (e) the Regulation E—Electronic Funds Transfer Disclosure that is included as part of the Schwab One Trust Account Application with Optional Schwab Bank Investor Checking Trust Account Application for Trusts Domiciled in the United States; I acknowledge that Schwab Bank advises me to read all documents and disclosures Schwab Bank provides me prior to opening or using my account;

(3) acknowledge that if the application is approved, each Trustee will receive a Visa® Platinum Debit Card once the account is funded and the *Visa Debit Card Agreement*, which contains the terms and conditions that apply to this card;

(4) acknowledge that, unless I specifically stated otherwise, I will be enrolled in the Schwab Bank Bill Pay service;

(5) acknowledge that this Investor Checking Trust account is linked with a Schwab One Trust account maintained at Charles Schwab & Co., Inc., a registered broker-dealer, and I authorize Charles Schwab & Co., Inc. to follow the instructions set forth in this application, if applicable;

(6) authorize Schwab Bank to initiate a one-time debit entry (or credit entry in case of error) to the institution and account specified by the attached voided check or savings account deposit slip, electronically or by other commercially accepted method, to initially fund the Investor Checking Trust account; I certify that the information provided on the voided check or savings account deposit slip is correct and that I am authorized to transfer funds from the specified account;

(7) authorize Schwab Bank to inquire from any source, including a consumer reporting agency, as to the identity (as required by federal law), creditworthiness, and ongoing eligibility for the account and other information at account opening, at any time throughout the life of the account, and thereafter, for debt collection or investigative purposes, of all Trustees and of the Trust itself; Schwab Bank does not consider your marital status when processing your application;

(8) certify that the information provided in this application is true and complete and that Schwab Bank is authorized to open and maintain the Investor Checking Trust account on behalf of the Trust identified in this application (the "Trust") in accordance with the account agreements applicable to the Investor Checking Trust account, including, without limitation, the authority to accept, hold, and deliver assets belonging to the Trust, as well as to accept orders and other instructions relating to the Trust from the Trustees;

(9) represent, warrant, and certify that the Trust expressly grants me the power to perform various functions in association with the Investor Checking Trust account, including, but not limited to: (a) opening bank accounts, (b) writing checks and otherwise withdrawing or transferring funds out of the account, (c) viewing bank account information, and (d) any other activity authorized by the Trust and Schwab Bank account agreements;

(10) represent, warrant, and certify that either (a) the Trust expressly authorizes that each Trustee, if more than one, is authorized to act individually, independently, and without the consent of the other Trustees; or (b) the Trustees have consented to each Trustee acting individually, independently, and without the consent of the other Trustees with respect to the Investor Checking Trust account and that such delegation of authority is expressly authorized by the Trust and applicable law; I agree that any notice sent to one Trustee will constitute notice to all Trustees;

(11) acknowledge that Schwab Bank, in its sole discretion and for its sole protection, may require the written consent of any or all Trustees prior to acting upon the instructions of any Trustee;

(12) represent, warrant, and certify that neither I nor the Trust impose any obligation upon Schwab Bank for determining the purpose or suitability (a) of any instructions received from any Trustee or (b) of payments or deliveries to or among Trustees;

(13) represent, warrant, and certify that there are no other currently acting Trustee(s) of the Trust other than those signing this agreement; should only one person execute this agreement, it is a representation that the signer is the sole current acting Trustee; I further represent, warrant, and certify that the Trust has not been revoked, modified, or amended in any manner which would cause the representations contained in this agreement to be incorrect;

(14) agree to notify Schwab Bank immediately in writing of any change that would cause any representation contained in this agreement to become incorrect or incomplete;

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(15) agree, jointly and severally, in both personal and representative capacities, to indemnify Schwab Bank and its affiliates, officers, directors, employees, and agents from, and hold such persons harmless against, any claims, judgments, surcharges, settlements, or other liabilities or costs of defense or settlement (including investigative and attorneys' fees) arising out of or related to any act, or omission to act, by the Trustee(s) with respect to the Investor Checking Trust account;

(16) acknowledge and agree that the representations included in the Trustee Certification that is included as part of the Schwab One® Trust Account Application with Optional Schwab Bank Investor Checking Trust Account Application for Trusts Domiciled in the United States are made to both Charles Schwab & Co., Inc. and Schwab Bank;

(17) acknowledge that the representations and obligations stated in this application and agreement will survive the termination of the Investor Checking Trust account;

(18) represent, warrant, and certify that all Trustees and beneficiaries are individuals and not organizations, corporations, or other non-individual entities; and

(19) understand if no activity occurs in the account within the time period specified by applicable state law, the account may be transferred to the appropriate state.

ALL TRUSTEES MUST SIGN AND DATE BELOW IN BLUE OR BLACK INK ONLY.
By signing below, I agree to the terms listed on this agreement.

THE CERTIFICATION IN THE BOX BELOW DOES NOT APPLY TO ANYONE WHO HAS SUBMITTED AN IRS FORM W-8.

I certify, under penalties of perjury, that (1) the number shown on this Application is the correct Taxpayer Identification Number and (2) I/Trust am not subject to backup withholding due to a failure to report interest and dividend income; and (3) I/Trust am a U.S. person (a domestic trust as defined in Federal Regulations Section 301.7701-7); and (4) the FATCA code entered on this form (if any) indicating that I/Trust am exempt from FATCA reporting is correct.

- **If you have been notified by the IRS that you/Trust are currently subject to backup withholding because you/Trust have failed to report all interest and dividends on its tax return, you must check the following box indicating that item (2) above does not apply:** ☐

If you are submitting this Application for an account that you/Trust hold in the U.S., item (4) above does not apply.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature(s) and Date(s) Required

✘ _____ _____

Signature: Trustee **Today's Date** *(mm/dd/yyyy)*

_____

Print Name

✘ _____ _____

Signature: Trustee **Today's Date** *(mm/dd/yyyy)*

_____

Print Name

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Schwab Bank Investor Checking™ Trust Account Application Agreement

These terms relate to your account and are part of the *Schwab Bank Deposit Account Agreement* between each account holder and Charles Schwab Bank, SSB ("Schwab Bank"). Please read and retain for your files.

This agreement is between Charles Schwab Bank, SSB and the account holder (the Trust listed on this Application) for an Investor Checking Trust account, as agreed to by the Trustee(s). "I," "me," and "my" refer to each Trustee. I:

(1) certify that I am of the age of majority in the state in which I live, that I am legally authorized to enter into this agreement, and that the personal information provided in this Application, and during the account Application process, is true and correct;

(2) acknowledge that Schwab Bank will provide me with the following documents, the terms and conditions of which are hereby incorporated by reference, before account opening or before a service is provided: (a) the *Schwab Bank Deposit Account Agreement,* which contains an arbitration provision, and the Terms and Conditions for the Schwab Bank Bill Pay service; (b) Schwab's *Facts: What Does The Charles Schwab Corporation Do With Your Personal Information?* (or any successor publication); (c) *Important Privacy Choice for Consumers,* for California residents only; (d) the *Schwab Bank Deposit Account Pricing Guide;* and (e) the Regulation E—Electronic Funds Transfer Disclosure that is included as part of the Schwab One® Trust Account Application; I acknowledge that Schwab Bank advises me to read all documents and disclosures Schwab Bank provides me prior to opening or using my account;

(3) acknowledge that if the Application is approved, each Trustee will receive a Visa® Platinum Debit Card once the account is funded and the *Visa Debit Card Agreement,* which contains the terms and conditions that apply to this card;

(4) acknowledge that, unless I specifically stated otherwise, I will be enrolled in the Schwab Bank Bill Pay service;

(5) acknowledge that this Investor Checking Trust account is linked with a Schwab One Trust account maintained at Charles Schwab & Co., Inc., a registered broker-dealer, and I authorize Charles Schwab & Co., Inc. to follow the instructions set forth in this Application, if applicable;

(6) authorize Schwab Bank to initiate a one-time debit entry (or credit entry in case of error) to the institution and account specified by the attached voided check or savings account deposit slip, electronically or by another commercially accepted method, to initially fund the Investor Checking Trust account; I certify that the information provided on the voided check or savings account deposit slip is correct and that I am authorized to transfer funds from the specified account;

(7) authorize Schwab Bank to inquire from any source, including a consumer reporting agency, as to the identity (as required by federal law), creditworthiness, and ongoing eligibility for the account and other information at account opening, at any time throughout the life of the account, and thereafter, for debt collection or investigative purposes, of all Trustees and of the Trust itself; Schwab Bank does not consider your marital status when processing your Application;

(8) certify that the information provided in this Application is true and complete and that Schwab Bank is authorized to open and maintain the Investor Checking Trust account on behalf of the Trust identified in this Application (the "Trust") in accordance with the account agreements applicable to the Investor Checking Trust account, including, without limitation, the authority to accept, hold, and deliver assets belonging to the Trust, as well as to accept orders and other instructions relating to the Trust from the Trustees;

(9) represent, warrant, and certify that the Trust expressly grants me the power to perform various functions in association with the Investor Checking Trust account, including, but not limited to, (a) opening bank accounts, (b) writing checks and otherwise withdrawing or transferring funds out of the account, (c) viewing bank account information, and (d) any other activity authorized by the Trust and the bank account agreements;

(10) represent, warrant, and certify that either (a) the Trust expressly authorizes that each Trustee, if more than one, is authorized to act individually, independently, and without the consent of the other Trustees; or (b) the Trustees have consented to each Trustee acting individually, independently, and without the consent of the other Trustees with respect to the Investor Checking Trust account and that such delegation of authority is expressly authorized by the Trust and applicable law; I agree that any notice sent to one Trustee will constitute notice to all Trustees;

(11) acknowledge that Schwab Bank, in its sole discretion and for its sole protection, may require the written consent of any or all Trustees prior to acting upon the instructions of any Trustee;

(12) represent, warrant, and certify that neither I nor the Trust imposes any obligation upon Schwab Bank for determining the purpose or suitability (a) of any instructions received from any Trustee or (b) of payments or deliveries to or among Trustees;

(13) represent, warrant, and certify that there are no other currently acting Trustee(s) of the Trust other than those signing this agreement; should only one person execute this agreement, it is a representation that the signer is the sole current acting Trustee; I further represent, warrant, and certify that the Trust has not been revoked, modified, or amended in any manner which would cause the representations contained in this agreement to be incorrect;

(14) agree to notify Schwab Bank immediately in writing of any change that would cause any representation contained in this agreement to become incorrect or incomplete;

(15) agree, jointly and severally, in both personal and representative capacities, to indemnify Schwab Bank and its affiliates, officers, directors, employees, and agents from, and hold such persons harmless against, any claims, judgments, surcharges, settlements, or other liabilities or costs of defense or settlement (including investigative and attorneys' fees) arising out of or related to any act, or omission to act, by the Trustee(s) with respect to the Investor Checking Trust account;

(16) acknowledge and agree that the representations included in the Trustee Certification that is included as part of the Schwab One Trust Account Application are made to both Charles Schwab & Co., Inc. and Charles Schwab Bank, SSB;

(17) acknowledge that the representations and obligations stated in this Application and agreement will survive the termination of the Investor Checking Trust account;

(18) represent, warrant, and certify that all Trustees and beneficiaries are individuals and not organizations, corporations, or other non-individual entities; and

(19) understand if no activity occurs in the account within the time period specified by applicable state law, the account may be transferred to the appropriate state.

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Regulation E—Electronic Funds Transfer Disclosure

This disclosure applies to your account if you elected to fund your Schwab One® account using Schwab MoneyLink® electronic funds transfer, or if you elected to fund your Schwab Bank Investor Checking™ account using either a one-time electronic funds transfer from your checking or savings account at another financial institution or a one-time transfer from your Schwab One brokerage account. A complete Electronic Funds Transfer Disclosure statement applicable to each account will be provided to you with your account agreements after account opening.

Unless otherwise noted, throughout this disclosure "we," "us," and "our" mean both Charles Schwab & Co., Inc. ("Schwab") and Charles Schwab Bank, SSB ("Schwab Bank").

Business Days. Schwab's business days, applicable to your Schwab One brokerage account, are Monday through Friday, excluding U.S. stock exchange holidays and U.S. banking holidays.

Schwab Bank's business days, applicable to your Investor Checking account, are Monday through Friday, excluding Federal Reserve Bank holidays.

If a funds transfer is scheduled for a day other than a business day, we will make it on the following business day.

Consumer's Liability for Unauthorized Transfers. Tell us at once if you believe an unauthorized person has transferred or may transfer money from your account without your permission. You can notify us by calling or writing Customer Service:

For your Schwab One brokerage account:

Call: 1-800-421-4488

Write: Charles Schwab & Co., Inc.
Attn: IS Document Control
P.O. Box 982600
El Paso, TX 79998

For your Schwab Bank Investor Checking account:

Call: 1-888-403-9000

Write: Charles Schwab Bank, SSB
P.O. Box 982605
El Paso, TX 79998

Telephoning immediately is the best way of minimizing your possible losses.

Losses could include the money in your account plus, in the case of your Schwab Bank Investor Checking account, any advances or transfers from an overdraft source linked to your account. If unauthorized activity occurs, you agree to cooperate during the investigation and to complete any report or affidavit we may request.

Also, if your statement shows transfers that you didn't make or authorize, tell us at once. If you do not tell us within 60 days after the statement was mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason kept you from telling us (such as a long trip or hospital stay), we will extend the time periods.

Disclosure of Account Information. We may disclose your name and/or information about your account or your transactions to our agents and affiliates in order to facilitate your transfer requests. We may also disclose such information to third parties in certain circumstances, which may include: (a) to banks and other entities that are involved with the products or services we offer or arrange on behalf of customers; (b) when it's requested by a third party to complete a transaction; (c) to verify the existence or condition of your account for a credit bureau or merchant; (d) to comply with a subpoena, court order or request from a government agency or law enforcement authority; (e) to evaluate your creditworthiness or our ability to collect any debt you owe us; or (f) if you give us your permission.

In addition, for your Schwab One brokerage account, Schwab may disclose such information (a) to mutual funds that are involved with the products or services we offer or arrange on behalf of customers and (b) pursuant to Rule 14b-1 under the Securities and Exchange Act of 1934, to companies in which you hold securities, unless we receive your written objection.

Periodic Statements. Schwab will send you a monthly account statement for your Schwab One brokerage account unless there are no transfers in a particular month. In any case, you will get the statement at least quarterly.

Schwab Bank will send you a monthly statement for your Schwab Bank Investor Checking account unless there is no account activity other than the posting of interest. We will send you a statement at least quarterly, even if there is no activity in your account.

All electronic funds transfers posted to your account during the month are listed on your statement.

Our Liability for Failure to Make Transfers. If we do not complete a transfer to or from your account on time or in the correct amount according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We are not liable, for instance, if:

- Through no fault of ours, you do not have enough money in your account to make the transfer.
- In the case of your Schwab Bank Investor Checking account, the transfer would exceed the funds available under your overdraft protection option, if any.
- Your account is restricted (because of a court order or similar reason), and we are not permitted to make the transaction.
- Circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- Any Automated Clearing House network or other third-party communication system from which we require information to complete transactions was not working properly.

There may be other exceptions permitted by law.

In Case of Errors or Questions About Your Electronic Funds Transfers. If you think your statement is wrong or if you need more information about a transfer listed on the statement, call or write us as soon as you can:

For your Schwab One brokerage account:

Call: 1-800-421-4488

Write: Charles Schwab & Co., Inc.
Attn: IS Document Control
P.O. Box 982600
El Paso, TX 79998

For your Schwab Bank Investor Checking account:

Call: 1-888-403-9000

Write: Charles Schwab Bank, SSB
P.O. Box 982605
El Paso, TX 79998

Fax: 1-877-524-3067

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We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

We need the following information:

- Your name and account number
- A description of the error or the transfer you are unsure about
- A clear explanation of why you believe it is an error or why you need more information
- The dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

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Schwab One® Account Application Agreement for Trust Accounts

These terms relate to the Trust account and are part of the Account Agreement between the Trust, including all of its Trustees, and Schwab. Please retain them for your files.

For purposes of this Schwab One Account Application Agreement, the term "I" is defined as the trust entity that has opened the Account, as well as all of the Trustees who have signed the Application.

As a Trustee duly authorized by the Trust, I hereby request that Charles Schwab & Co., Inc. ("Schwab") open a brokerage account (the "Account") in the name of the Trust listed on this Schwab One Account Application ("AA"). I agree to read and be bound by the terms of the Account Agreement (which includes information on the Cash Account and, if applicable, the Schwab Sweep Funds, the Margin and Short Account, the Disclosure of Credit Terms and Policies, the Schwab StockBuilder Plan® and other written agreements between me and Schwab that apply to my brokerage account) as currently in effect and as amended from time to time. If in the future, I add features to this Account governed by the foregoing agreements (e.g., a money fund or margin trading), I agree to be bound by their terms and conditions. If I do not receive or understand the Account Agreement, I will notify Schwab.

In accordance with the Schwab One Account Agreement, I agree that all debts and other obligations owed to Schwab by any party to the Account Agreement will be secured by a lien on all Securities and Other Property now or hereafter held, carried or maintained in any of my present or future brokerage accounts with Schwab, whether individually or jointly held with others, or in any brokerage account at Schwab in which I have an interest.

Required Arbitration Disclosures. Regulatory authorities require that any brokerage agreement containing a predispute arbitration agreement must disclose that this agreement contains a predispute arbitration clause. This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- **All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.**
- **Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.**
- **The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.**
- **The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.**
- **The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.**
- **The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.**
- **The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.**

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

1. **the class certification is denied;**
2. **the class is decertified; or**
3. **the customer is excluded from the class by the court.**

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

Arbitration Agreement. Any controversy or claim arising out of or relating to (i) this Agreement, any other agreement with Schwab, an instruction or authorization provided to Schwab or the breach of any such agreements, instructions, or authorizations; (ii) the Account, any other Schwab account or Services; (iii) transactions in the Account or any other Schwab account; (iv) or in any way arising from the relationship with Schwab, its parent, subsidiaries, affiliates, officers, directors, employees, agents or service providers ("Related Third Parties"), including any controversy over the arbitrability of a dispute, will be settled by arbitration.

This arbitration agreement will be binding upon and inure to the benefit of the parties hereto and their respective representatives, attorneys-in-fact, heirs, successors, assigns and any other persons having or claiming to have a legal or beneficial interest in the Account, including court-appointed Trustees and receivers. This arbitration agreement will also inure to the benefit of third-party service providers that assist Schwab in providing

Services ("Third-Party Service Providers") and such Third-Party Service Providers are deemed to be third-party beneficiaries of this arbitration agreement.

The parties agree that this arbitration agreement will apply even if the Application to open the Account is denied and will survive the closure of your Account and/or the termination of services rendered under this Agreement.

Such arbitration will be conducted by, and according to the securities arbitration rules and regulations then in effect of, the Financial Industry Regulatory Authority (FINRA) or any national securities exchange that provides a forum for the arbitration of disputes, provided that Schwab is a member of such national securities exchange at the time the arbitration is initiated. Any party may initiate arbitration by filing a written claim with FINRA or such eligible national securities exchange. If arbitration before FINRA or an eligible national securities exchange is unavailable or impossible for any reason, then such arbitration will be conducted by, and according to the rules and regulations then in effect of, the American Arbitration Association (AAA). If arbitration before the AAA is unavailable or impossible for any reason, the parties agree to have a court of competent jurisdiction appoint three (3) arbitrators to resolve any and all disputes or controversies between or among the parties. Each party shall bear its own initial arbitration costs, which are determined by the rules and regulations of the arbitration forum. In the event of financial hardship, the arbitration forum may waive certain costs in accordance with such rules. At the conclusion of the hearing, the arbitrators will decide how to assess the costs of the arbitration among the parties.

Any award the arbitrator makes shall be final and binding, and judgment on it may be entered in any court having jurisdiction. This arbitration agreement shall be enforced and interpreted exclusively in accordance with applicable federal laws of the United States, including the Federal Arbitration Act. Any costs, fees or taxes involved in enforcing the award shall be fully assessed against and paid by the party resisting enforcement of said award.

For FINRA arbitrations, FINRA will appoint a single public arbitrator in customer cases decided by one arbitrator. In customer cases decided by three arbitrators, investors have the option of choosing an arbitration panel

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with two public arbitrators and one non-public arbitrator (Majority-Public Panel Rule) or a panel of all public arbitrators (Optional All-Public Panel Rule). If the customer declines to elect a panel selection method in writing by the applicable deadline, the Majority-Public Panel Rule for selecting arbitrators will apply.

All notices from one party to the other involving arbitration shall be considered to have been fully given when so served, mailed by first-class, certified or registered mail, or otherwise given by another commercially accepted medium of written notification.

In addition to the above provisions, if a party to this Agreement is or becomes a non-U.S. resident at the time of any controversy subject to this arbitration agreement, such party acknowledges and agrees to the following additional provisions:

(1) The rules of the organization administering the arbitration specifically provide for the formal designation of the place at which the arbitration is to be held.

(2) Entering into this Agreement constitutes consent to submit to the personal jurisdiction of the courts of the state of California, U.S.A., to interpret or enforce any or all of these arbitration provisions. Judgment on any arbitration award may be entered in any court having jurisdiction, or application may be made to such court for judicial acceptance of the award and an order of enforcement, as the case may be.

(3) The exclusive language to be used by the parties and the arbitrators in the arbitration proceedings shall be English. Any party wishing an interpreter shall make all arrangements directly with the interpreter and shall assume all costs of the service.

(4) If a party is a foreign government or state, state-owned or state-operated enterprise or other instrumentality of a foreign government or state, such party waives all rights of sovereign immunity and neither the Federal Act of State doctrine nor the doctrine of sovereign immunity shall apply insofar as any enforcement in courts located in the U.S.A. is concerned.

Schwab One® Accounts. I further request Bank of New York Mellon Investment Servicing Trust Company (BNY IST) to issue checks and Visa ® Platinum debit card(s) as indicated on this AA. I authorize Schwab to make inquiries for the purpose of verifying my creditworthiness and the creditworthiness of my spouse if I am married and live in a community property state. Such inquiries may include verifying information I have given in my AA, contacting my employer and obtaining credit reports. I further authorize Schwab to disclose information to others about me and my Accounts when it is necessary for completing transactions; to comply with a government agency request or court order, such as the IRS or the SEC; to verify the existence and condition of my Account for a third party, such as a credit bureau or merchant; and as otherwise authorized by the *Schwab One Account Agreement.*

For account holders with more than one account at Schwab: This authorization further authorizes Schwab to direct transfers between your accounts at Schwab when no written authorization is requested.

Linking Your Account to a Schwab Bank Investor Checking™ Account.
If you link your Account to an Investor Checking account held at Charles Schwab Bank, SSB ("Schwab Bank"), you authorize Schwab to accept and follow instructions received from Schwab Bank to transfer funds from your Account to your Investor Checking account as set forth in your Schwab Bank Investor Checking Account Application and Schwab Bank Deposit Account Agreement. The provisions of the Agreement and Disclosures relating to checks and debit cards will not apply to the services received from Schwab Bank. You authorize Schwab to act as your agent in processing those instructions from Schwab Bank. You understand and agree that Schwab has sole discretion to accept or deny, in whole or in part, any such instruction. You also agree that Schwab is not responsible for any errors in calculation or damages resulting from errors in calculation or delays in transfers. **In no event will Schwab be liable for any special, indirect or consequential damages, even if we have been informed of the possibility of such damages.**
You authorize Schwab to act upon your requests for Real-Time Funds Transfers (as defined in the Schwab Bank Deposit Account Agreement) from Schwab Bank. The maximum amount you may transfer will be calculated in the same way that Schwab calculates the Authorization Limit for brokerage checkwriting privileges as set forth in the Schwab One Account Agreement. By requesting a Real-Time Funds Transfer, you understand that you may create a margin loan in your brokerage account that may be subject to daily interest charges.

In order for transfers to occur, both your Investor Checking account and your Account must be open and active and linked with each other. Target Balance Transfers will be limited to your Authorization Limit (as described in the Schwab One Account Agreement), excluding your Available Margin Loan Value (as defined in the Schwab One Account Agreement). Overdraft Transfers will be limited to your Authorization Limit.

If you have a debit balance in your Account, Target Balance Transfers will not be made to your Investor Checking account. Pending securities trades (including the Automatic Investment Plan [AIP]), pending debits to your Account, and pending transfers of funds from your Account may not be considered in determining whether funds are available for transfer from your Account to your Investor Checking account at Schwab Bank.

Further, transfers of funds from your Account are subject to Schwab's minimum deposit requirements. You and your Account may not have any restrictions preventing Schwab from using funds in your Account to satisfy a transfer instruction from Schwab Bank. If your Account becomes subject to a restriction, your eligibility for this feature may be revoked and you understand that Schwab Bank may close your Investor Checking account.

Transfers to Schwab Bank may result in debits in your Account. You acknowledge that you are responsible for all debits (and interest on debits) in your Account, as described in further detail in the Agreement and Disclosures. Your Account remains an obligation solely of Schwab. Likewise, your Investor Checking account remains an obligation solely of Schwab Bank.

Trading Authorization. If I have indicated on this AA that the Investment Advisor ("IA") named above, which I understand may be referred to as "Investment Manager" or "IM" in other documentation relating to my Account, will have the authority to direct Schwab to execute trades in my Account, I authorize Schwab to accept instructions from IA regarding my Account, and to take all other actions necessary or incidental to the execution of such instructions, as IA shall direct. If my Account has a margin feature, Schwab is authorized to accept instructions from IA to trade on margin, to sell short, to borrow securities, to otherwise cause credit to be extended through the Account, and to secure the performance of obligations in the Account with any assets held in the Account (the "Account Assets"). If my Account is authorized for option trading, Schwab is authorized to accept instructions from IA to purchase and sell (write) index participation contracts and covered and uncovered option contracts on securities and securities-related indexes, up to my approved level of options trading strategy. Schwab, and other people to whom Schwab has given instructions in order to implement the IA's instructions, may rely on IA's instructions without obtaining my approval, counter-signature or co-signature. IA's authority will include, without limitation: the authority to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, covered and uncovered options (if I have authorized trading covered and uncovered options, and only up to my approved level of option trading strategy), mutual fund shares, evidence of indebtedness and any other securities, instruments or contracts relating to securities.
I authorize Schwab to take such actions as Schwab deems reasonably necessary to carry out instructions Schwab receives from me and/or IA. I further authorize Schwab, acting upon IA's instructions, to aggregate transaction orders for my Account with orders for one or more other accounts over which IA has trading authorization or to accept or deliver assets in

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transactions executed by other broker-dealers where IA has so aggregated orders. I agree that if any such aggregated order is executed in more than one transaction, my portion of such order may be deemed to have been executed at the weighted average of the prices at which all of such transactions were executed.

Fee Payment Authorization. If I have indicated on this Application that my IA will have fee payment authority over my Account, I authorize Schwab to pay investment advisory and related fees from my Account to my IA in the amount of my IA's instructions. I have authorized my IA in writing to receive fee payments directly from my Account. Schwab may rely on the instructions submitted by my IA, and will have no responsibility to confirm those instructions with me or verify the fees. Schwab may redeem money market fund shares in my Account to the extent necessary to pay these fees. My IA's fees debited from my Account will appear on Schwab's statements of my Account.

Disbursement Authorization. If I have indicated on this AA that my IA will have trading and disbursement authority over my Account, I have authorized my IA to take the following actions, and I instruct Schwab to permit my IA to (1) place trades in my account as provided under the Trading Authorization heading in this Account Application Agreement; (2) remit checks to me at my address of record; and (3) journal cash and/or securities to a Schwab brokerage account on which I am named account holder (known as a first-party transfer). This disbursement authorization does not apply to wire disbursements; Schwab MoneyLink® distributions; or direct, ongoing electronic payments of dividends, interest, and money market income, which use separate forms.

Role of Charles Schwab & Co., Inc.

I acknowledge and agree that: Schwab will merely carry out transactions as directed by me and/or IA as the case may be; I (and not Schwab) am responsible for investigating and selecting IA; except in the case of Schwab's affiliated IA, Charles Schwab Investment Management, Inc. ("CSIM"), IAs are not affiliated with, or controlled or employed by, Schwab; and Schwab has no duty to supervise or monitor trading by me or by IA, including CSIM, in my Account. Schwab will send me written confirmations of my trades executed through Schwab and statements of all activity in my Account. If my IA and/or I direct Schwab to act as custodian of non-publicly traded assets, I acknowledge and agree: (1) that non-publicly traded assets generally lack a liquid market and that the value of such assets may be difficult to ascertain; (2) that any estimated value reflected on my account statement or other communication from Schwab is for informational purposes only and may be significantly different from the actual market value or the liquidation value of such assets; (3) that Schwab has no responsibility for, nor does Schwab guarantee the accuracy of, any such valuation of assets, even if the assets have been valued by a pricing service selected by Schwab; and (4) that Schwab may require that I sign an addendum to my Account Agreement if Schwab agrees, in the exercise of its discretion, to accept custody of any non-publicly traded assets in my Account. I authorize Schwab to obtain from IA, and IA to provide Schwab with, information regarding my Account as Schwab may reasonably request. If any of IA's employees is associated with a member of FINRA or affiliate, Schwab is authorized to deliver information concerning my Account to such member upon request.

I acknowledge, understand and agree that (1) Schwab Advisor Network® ("Network") member advisors ("Network member advisors") pay Schwab fees to be members; (2) Network member advisors, including IA, are independent and not employees or agents of Schwab; (3) Schwab prescreens Network member advisors and checks their experience and credentials against criteria Schwab sets; (4) neither an IA's membership in Schwab Advisor Network nor CSIM's affiliation with Schwab changes that (A) I am solely responsible for (i) the decision to hire IA, (ii) what authority to give IA and (iii) evaluating IA's services and performance; and (B) Schwab (i) does not supervise IA and (ii) takes no responsibility to monitor IA's performance or transactions in the Account; and (5) if I was referred to IA through the Schwab Advisor Network® or referred to Windhaven® Strategies or ThomasPartners® Strategies that are managed by CSIM, I received, read and understood the Schwab Advisor Network Disclosure Documents and the Disclosure Brochures for Windhaven and ThomasPartners strategies managed by CSIM.

Products and Services Provided to IA. Schwab may provide IA, at no fee or a discounted fee, with research, software and other technology, information and consulting services, and other products and services that benefit IA. Schwab's provision of these products and services to IA may be based upon clients of IA placing a certain amount of assets in their brokerage accounts at Schwab (i.e., custodying assets at Schwab) within a certain period of time. IA may be influenced by this commitment in recommending or requiring that its clients establish brokerage accounts at Schwab. These products and services may not necessarily benefit my Account.

Pricing. Schwab and IA may agree to pricing (including commissions and transaction account and service fees) for my Account and IA's other clients' accounts at Schwab based upon the nature and scope of business that IA transacts with Schwab, including the current and future expected amount of IA's clients' assets custodied at Schwab, the types of securities managed by IA and/or expected frequency of IA's trading. Schwab may change this pricing if the nature and scope of business that IA transacts with Schwab changes or does not reach agreed-upon levels, in which case pricing for IA's clients' accounts, including my Account, may increase to an amount determined by Schwab not to exceed Schwab's standard pricing as published in the applicable Charles Schwab Pricing Guide.

Accounts with Margin Features. I understand that when I buy securities on margin or enter into short sales or short options, or when my IA, if I have granted this authority to my IA, does so for my Account, I am borrowing money from Schwab for part of that transaction(s). All securities and other assets in my Schwab Account(s) are pledged as collateral to secure this loan. I acknowledge that margin transactions are riskier and involve the possibility of greater loss than transactions where I am not borrowing money. If the value of my securities and other assets falls, I acknowledge that I may be required to deposit more assets (a margin call) to secure this loan or that securities and other assets held in my Account may be sold to pay down or pay off my loan without prior notice and at a loss or at lower prices than under other circumstances. I agree to carefully consider my own financial condition, tolerance for risk and investment objectives, as well as market conditions, before I decide to use margin credit or grant this authority to my IA. By placing an order on margin, or by granting this authority to my IA, I acknowledge that I have considered all of these factors and have decided that margin financing is appropriate for me.

All securities and other assets now or hereafter held in this Account may be pledged, repledged or otherwise used as collateral, separately or together with securities of other customers, for the amount I owe Charles Schwab & Co., Inc., or for a larger amount.

Interest on debit balances will be charged and compounded in accordance with the Account Agreement and as permitted under the laws of the state of California.

Termination of Authorizations. The authorizations I have granted in this AA will remain effective until I or IA have revoked or terminated any of them by giving notice to Schwab, either by mail, telephone, facsimile, telegraph, messenger, electronic mail, voice mail or otherwise: provided, however, that Schwab reserves the right to require written notice or confirmation that such authorization has been terminated or revoked. I understand that I may revoke or terminate all authorizations or designations conferred herein at any time. Unless revoked or terminated by me, all authorizations and designations conferred herein to IA shall continue to apply to IA's successors or assigns. Such revocation will not affect my obligation resulting from transactions initiated prior to Schwab's receipt of such notice. I understand that if Schwab terminates its Investment Manager Service Agreement with IA, Schwab will not be obligated to honor any further instructions from IA; I will have exclusive

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control over, and responsibility for, my Account; and unless Schwab notifies me otherwise, my Account will become a Schwab retail brokerage account subject to all terms and conditions applicable thereto, including fees and commissions, investment products and other services available to Schwab retail customers. Schwab will notify me as soon as reasonably possible after any such termination.

Indemnification. 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 this AA, and (2) Schwab's execution of IA's instructions.

Verification. I authorize Schwab to inquire from any source, including a consumer reporting agency, as to my identity (as required by federal law), creditworthiness and ongoing eligibility for the Account (and that of my spouse, if I live in a community property state) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

Suitability. From time to time, Schwab may make available investment research and information ("Schwab Research"). I agree and acknowledge that my IA and I are responsible for the transactions in my Account, including assessing the suitability of transactions for my Account, even if Schwab Research was used in making the investment decisions for my Account.

Unclaimed Property. If no activity occurs in the Account within the time period specified by applicable state law, the Account may be transferred to the appropriate state.

Account Handling Instructions. Schwab will automatically hold all securities purchased, as well as all sale proceeds, dividends and interest, unless you specify otherwise.

Schwab's Privacy Policy and Disclosure of Information.
Schwab respects your privacy. Schwab will use the information you provide to open and service your Account, to communicate with you when necessary, to provide you with additional information about products and services, and to provide to your IA, and certain third parties as your IA directs Schwab, information as provided in this AA. Pursuant to your Account Agreement, Schwab may disclose information about you and your Account to certain other third parties. Please call Schwab at 1-800-515-2157 for a copy of Schwab's privacy policy.

I consent to Schwab: (i) sending, by mail, electronic delivery and/or other means, duplicate copies of account trade confirmations, account statements and any other information relating to me and my Accounts to my IA, if and in such manner as requested by my IA; (ii) sending such information about me and my Accounts to third parties as my IA shall direct Schwab; and (iii) disclosing information about me and my Accounts to other third parties as provided in Schwab's privacy policy, this Account Application and the Account Agreement.

Prime Brokerage and Trade-Away Services.
I understand that Schwab's Prime Brokerage Services ("PBS") and Trade-Away Services ("TAS") each allow my IA (if I have given my IA trading authority over my applicable Account[s]) to place orders for the execution (in the case of PBS) or execution and clearance (in the case of TAS) of trades at broker-dealers other than Schwab ("Other Brokers"). The term "Investment Advisor" as used in this Prime Brokerage and Trade-Away Services subsection of this Account Agreement refers to my IA (if I have given my IA trading authority over my applicable Account[s]). I agree to the following terms and conditions governing Schwab's Prime Brokerage and Trade-Away Services.

Execution, Suitability and Cost Considerations.
I acknowledge and agree that:

- My Investment Advisor and I have sole responsibility for selecting all Other Brokers, and I am not relying on Schwab in my or my Investment Advisor's choice of any Other Broker.
- Schwab has made no representations or warranties to me, either written or oral, regarding the financial condition or ability of any Other Broker to effect any transaction ordered or otherwise entered with any Other Broker.
- My Investment Advisor and I have sole responsibility for determining whether the use of PBS or TAS is suitable for me, and Schwab has no responsibility to, and will not, monitor future trading activity in any Account to determine that PBS or TAS is, or remains, suitable for me. Among other things, suitability of PBS or TAS for me will depend upon the trading activity and investment plans of my Investment Advisor and me and my financial situation.
- The execution (and clearance in the case of TAS) of transactions ordered by Investment Advisor through Other Brokers may give rise to commissions and execution costs not otherwise incurred if such transactions were executed directly through Schwab, including any fees that may be imposed by Schwab for PBS or TAS (see "Costs and Fees," below).
- Other Brokers may refuse to accept or execute PBS or TAS transactions on the behalf of Investment Advisor and its clients, including me, or refuse to clear or settle such transactions.

Costs and Fees. I agree that my Accounts may be charged a Prime Broker Service Fee or Trade-Away Service Fee (in an amount equal to Schwab's then-prevailing rate or the rate to which my IA and Schwab have agreed) per order entered at an Other Broker by my Investment Advisor on my behalf, attributable in whole or in part to the applicable Account, or such other fees or requirements as Schwab may, from time to time and in its sole discretion, set generally for PBS or TAS.

In addition to the Prime Broker Service Fee or Trade-Away Service Fee and any other fees of Schwab, I acknowledge and agree that Other Brokers may charge commissions and other fees for execution and clearance or any other service furnished by them to me or my Investment Advisor. Schwab shall be entitled to debit cash or securities from my applicable Account on the settlement date of any such order entered by Investment Advisor or me with an Other Broker regardless of whether delivery or receipt has occurred between Schwab and such Other Broker. In the event an Other Broker is unable to, refuses to, or otherwise does not settle any transaction entered with an Other Broker, Schwab shall be entitled to take appropriate steps to complete, cancel, or liquidate any transaction, including purchasing or borrowing securities necessary to make any delivery.

Prime Brokerage Services.

Compliance. All PBS transactions shall be subject to all applicable laws and the rules and regulations of all federal, state, and self-regulatory agencies including, but not limited to, the Securities and Exchange Commission ("SEC"), all relevant securities and commodity exchanges, the Municipal Securities Rulemaking Board, FINRA, the Board of Governors of the Federal Reserve System, and the constitution, rules, and customs of the exchange or market (and its clearinghouse, if any) where executed. In addition, I intend that all PBS transactions shall be performed in a manner not inconsistent with the SEC No-Action Letter dated January 25, 1994, relating to prime brokerage services, which was issued by the Division of Market Regulation, as it may be amended from time to time (the "SEC Letter").

Accounts with Executing Brokers. With respect to PBS, Other Brokers are referred to as "Executing Brokers," which may consist of executing self-clearing firms, introducing firms, and clearing firms of introducing firms acting as executing brokers. To facilitate the execution of trades by Executing Brokers on my behalf, I authorize the designated Investment Advisors for my applicable Accounts and their successors and assigns to open accounts with applicable Executing Brokers (either at self-clearing firms or at clearing firms of introducing firms, as the case may be) in cooperation with Schwab. These accounts at Executing Brokers shall be titled in the name of Schwab and designated for the benefit of the advisory clients of the Investment Advisor (the "accounts with Executing Brokers").

Minimum Net Equity. I understand and agree that I am required to maintain in my Account(s) such minimum net equity in cash or securities as may be required, from time to time, by Schwab (the "Minimum Net Equity"), which

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shall in no event be less than the minimum net equity required by the SEC Letter. I also understand and agree that in the event my Account falls below such Minimum Net Equity, I must bring my Account into compliance in a timely fashion that in no event will be later than the deadline required by the SEC Letter. In the event my Account falls below the minimum net equity requirements of the SEC Letter, I understand and agree that Schwab will no longer be able to accept PBS trades on my behalf and I must notify all applicable Executing Brokers of such fact.

Authorization. I authorize each Investment Advisor to be my agent and attorney-in-fact, and in such capacity to give instructions to Schwab or any Executing Broker in connection with the accounts with Executing Brokers in addition to my Account(s), and to take all other actions necessary or incidental to the execution of such instructions. Schwab and other persons, including any Executing Broker to whom Schwab has given instructions in order to implement the Investment Advisor's instructions, may rely on the Investment Advisor's instructions without obtaining my approval, counter-signature or co-signature. Schwab's authority will include, for purchases, sales and, where necessary to complete any transaction, the authority to transfer, convert, endorse, sell, assign, set over and deliver assets held in any accounts with Executing Brokers or my Accounts.

I acknowledge Executing Broker will send the confirmation to Advisor in care of Schwab as the prime broker, and Schwab will send a notification of the transaction, which may be a trade confirmation, setting forth trade details, and will also send a trade confirmation. A copy of any confirmation sent by an Executing Broker to Schwab will be available upon written request to Schwab. I also understand that monitoring Account activity is my responsibility. Schwab provides account statements and notification to me to facilitate this process, but has no duty to supervise or monitor my Accounts or the actions of the Investment Advisor.

I further authorize Schwab and any Executing Broker, acting upon Investment Advisor's instructions, to aggregate transaction orders for my Accounts or Accounts with Executing Broker with orders for one or more accounts over which Investment Advisor has investment discretion, or to accept or deliver assets in transactions executed by other broker-dealers where Investment Advisor has so aggregated orders. Executing Broker will confirm on an aggregate basis any aggregate transaction effected upon Advisor's instruction. I agree that if such aggregated order is executed in more than one transaction, my portion of such order may be deemed to have been executed at the weighted average of the prices at which all of such transactions were executed.

Trading. I understand and agree that no transactions or trades may be effected on my behalf through an Executing Broker unless Schwab and the applicable Executing Broker have entered into a Prime Brokerage Agreement and I have been accepted for prime brokerage services as provided therein. Such acceptance for prime brokerage services shall not obligate Schwab to clear and settle any transaction initiated by me or my Investment Advisor with an Executing Broker except as provided in the Prime Brokerage Agreement between Schwab and the applicable Executing Broker. As part of the Prime Brokerage Agreement between Schwab and the applicable Executing Broker, I authorize Schwab to furnish the applicable Executing Broker any information required by the Prime Brokerage Agreement. Schwab shall be entitled to furnish information with respect to my Accounts upon the request of Executing Brokers.

I understand and agree that Schwab has no obligation to clear or settle any transaction that has not been executed or confirmed to Schwab through DTC's ID system or other registered clearing agency by the Executing Broker. In addition, Schwab is entitled to DK (or not affirm) or disaffirm trades as provided in the SEC Letter or Schwab's Prime Brokerage Agreement with such Executing Broker. In the event Schwab refuses or fails to clear or settle any PBS transactions, I shall be responsible and liable to all applicable Executing Brokers for settling such PBS transactions directly with such Executing Brokers in accounts that will be opened at the applicable Executing Brokers in my name. If my Account has a margin feature, and if I have indicated on the applicable Account Application or otherwise that Investment Advisor will have authority to execute trades in my Account, Investment Advisor is authorized to trade on margin, to sell short, to borrow securities, to otherwise cause credit to be extended through the Account or accounts with Executing Brokers, and to secure the performance of obligations in the Account or accounts with Executing Brokers with assets held in the Account. Nevertheless, except as otherwise provided by the SEC Letter, Investment Advisor is not authorized to trade on margin or otherwise to cause credit to be extended through my Account or accounts with Executing Brokers with regard to any security sold to me by the Executing Broker or Schwab if the Executing Broker or Schwab was a member of a selling syndicate or group for the security within the prior 30 days.

Trade-Away Services. I understand and agree that in connection with TAS transactions, Other Brokers shall be entirely responsible for the execution and clearance of my transactions and Schwab, as custodian of my Accounts, shall act solely as settlement agent in accordance with the Investment Advisor's written instructions pertaining to the settlement of such transactions, and shall have no other responsibility whatsoever with regard to such transactions. Schwab's duties in this regard shall be further conditioned upon Schwab's having custody of or receiving the subject securities or other property (including cash) in good deliverable form before settlement.

Information About SIPC. To obtain information about Securities Investor Protection Corporation (SIPC), including an explanatory SIPC brochure, please contact SIPC at www.sipc.org or 1-202-371-8300.

Impartial Lottery for Securities Subject to Partial Call or Partial Redemption.

If Schwab holds securities for you in street name, in Schwab's name, or in bearer form that are subject to partial call or partial redemption, then in the case of a partial call or partial redemption Schwab will use an impartial lottery system to select the securities to be called or redeemed from among accounts holding those securities. For a description of Schwab's lottery system, please visit www.schwab.com/PartialCalls. If you would like a printed description of Schwab's lottery system mailed to you, please contact Schwab Alliance at 1-800-515-2157.

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Cash Features Program
General Terms and Conditions

The automatic investment of your free credit balance, including the frequency and the amount of each sweep, is governed by the terms and conditions set forth in the Cash Features Program Disclosure Statement and in the Account Agreement applicable to your account. The material in this document is intended for informational purposes only. If there is any conflict between the descriptions in this document and the terms of the Cash Features Program Disclosure Statement, the Cash Features Program Disclosure Statement will control.

How the Cash Features Program Works	Schwab's Cash Features Program is the service (described in the Cash Features Program Disclosure Statement) that we provide to automatically invest, or "sweep," the free credit balance in your account into a liquid investment to earn interest. The program permits you to earn income while you decide how those funds should be invested longer term.
Available Cash Features	The available cash features currently consist of: ▪ The free credit balance in your eligible account (the "Schwab One® Interest feature"), on which Schwab pays interest; ▪ Interest-bearing deposit accounts at one or more Program Banks (the "Bank Sweep feature" for most accounts and the "Bank Sweep for Benefit Plans feature" for retirement plan accounts); and ▪ For some accounts, an affiliated money market mutual fund (the "Money Fund Sweep feature").
Eligibility	Eligibility for each cash feature is based on the registered ownership and the type of account. Not all account registrations and account types will be eligible for all cash features. Some account registrations and account types will be eligible for only one cash feature. Please see your Account Application and the Cash Features Program Disclosure Statement for more complete eligibility details.
Duty to Monitor Eligibility for Cash Features	It is your responsibility to monitor your eligibility for the cash features and determine the best cash feature available to you. Schwab is not responsible for contacting you if you are, or later become, eligible for other higher-yielding cash features.
Interest Rates and Yields	The interest rates and yields for the different cash features vary over time. There is no guarantee that the interest rate and yield on any particular cash feature will be or will remain higher than the interest rate and yield on any other cash features over any period. Current interest rates and yields can be obtained by contacting your independent investment advisor or your Financial Consultant, or by calling us at 1-800-435-4000. If you already have an account, you can visit our website at www.schwab.com/sweep. If your account is an Advisor Services account, please contact your advisor, visit www.schwab.com/SA_sweep, or call Schwab Alliance at 1-800-515-2157. ▪ The interest rate on the Schwab One Interest feature is set by Schwab. We have the option to pay as low a rate as possible consistent with our view of prevailing market and business conditions. With certain exceptions, the rate may be tiered based upon the overall free credit balance within your account. ▪ The interest rates paid on the Bank Sweep feature are set by the Affiliated Program Banks, and may be set as low as possible consistent with prevailing market and business conditions. Retirement accounts will be paid a reasonable rate consistent with applicable legal and regulatory requirements. With certain exceptions, the rate may be tiered based upon your account type and the combined amount of your account's Bank Sweep deposits at the Program Bank(s).

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value

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Interest Rates and Yields (Continued)	▪ The interest rates paid on the Bank Sweep for Benefit Plans feature will be a reasonable rate consistent with applicable legal and regulatory requirements. This may be lower than some competitors' rates. Interest rates do not vary by tiers and do not vary based on your cash balances. ▪ The money market mutual fund offered through the Money Fund Sweep feature seeks to achieve the highest yield (less fees and expenses) consistent with prudence and the fund's investment objectives. Cash features are not intended to be long-term investments, and yields on any of our cash features may be lower than those of similar investments or deposit accounts offered outside the Cash Features Program. If you desire to maintain cash balances for other than a short-term period and/or are seeking the highest yields currently available in the market, please contact your Schwab representative or visit www.schwab.com/cash-investments for investment options that may be available outside of the Cash Features Program to help maximize your return potential consistent with your investment objectives and risk tolerance. If your account is an Advisor Services account, please contact your advisor, visit www.schwab.com/SA_cash, or call Schwab Alliance at 1-800-515-2157.
Benefits to Schwab	We charge fees and receive certain benefits under the different cash features. We share a portion of these fees and benefits with our investment professionals. Because of these fees and benefits, we have a financial incentive to select the particular cash features included in the Cash Features Program.
Differing Risks and Account Protection	The different cash features are subject to different risks and account protection: ▪ The Schwab One® Interest feature is not subject to market risk and value loss but is subject to the risk of Schwab's failure. In the unlikely event that Schwab fails, cash is eligible for SIPC coverage up to a limit of $250,000 (including principal and interest) per client in each insurable capacity (e.g., individual or joint). Free credit balances held at Schwab are not insured or guaranteed by the FDIC. ▪ The Bank Sweep and Bank Sweep for Benefit Plans features are not subject to market risk and value loss but are subject to the risk of the failure of one or more of the Program Banks. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks (www.schwab.com/cashfeaturesdisclosure). Certain conditions must be satisfied for FDIC insurance coverage to apply. In the unlikely event that one or more of the Program Banks fails, deposits at each bank are eligible for FDIC insurance protection up to a limit of $250,000 (including principal and interest) per depositor in each insurable capacity (e.g., individual, joint, and plan participant). This limit includes any other deposits you may have at that bank outside of the Bank Sweep and Bank Sweep for Benefit Plans features. **You are responsible for monitoring your bank balances in the Bank Sweep and Bank Sweep for Benefit Plans features and the balances in any of your other bank accounts at each Program Bank to determine if these, in total, exceed FDIC insurance limits. Monies held in both features are not covered by SIPC.** ▪ The Money Fund Sweep feature invests in high-quality, short- term securities and seeks to maintain a stable value, but is subject to market risks and potential value loss. It is not a bank account and is not subject to FDIC insurance protection. It is instead covered by SIPC, which protects against the custodial risk (and not a decline in market value) when a brokerage firm fails by replacing missing securities and cash up to a limit of $500,000, of which $250,000 may be cash. Shares held through the Money Fund Sweep feature are not considered cash, but are treated as securities for SIPC coverage.

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value

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Margin Disclosure Statement

www.schwab.com | 1-800-435-4000 (inside the U.S.) international.schwab.com | +1-415-667-8400 (outside the U.S.)

- This is important information regarding margin borrowing, if you have requested the margin feature on your brokerage account.
- Please retain this document for your files.
- When using margin, please keep these important rules and conditions in mind.
- A complete list of terms and conditions pertaining to margin trading and short selling, including credit terms and policies, can be found in the Account Agreement. The Account Agreement will be provided to you after account opening or you can access it at any time on our website or by calling us. Please read this important document before opening a margin account.
- For questions regarding margin borrowing, please contact us at the numbers listed above. For clients of independent investment advisors, please call your advisor directly or call Schwab Alliance at 1-800-515-2157.

When considering a margin loan, you should determine how the use of margin fits your own investment philosophy. It is important that you fully understand the risks, rules, and requirements involved in trading securities on margin.

The following paragraphs highlight some of the critical aspects of margin trading:

Margin trading increases your level of market risk.

Margin trading increases your buying power, allowing you to purchase a greater amount of securities with your investing dollar. Therefore, your exposure to market volatility increases—a declining market could result in even greater losses. *A decline in the value of your securities that you purchase on margin can require you to provide additional funds to Schwab in order to avoid the forced sale of those securities or other securities in your account.*

Your downside is not limited to the collateral value in your margin account.

When you buy securities on margin, you are borrowing money from Schwab for part of your transactions. Securities and other assets in your Schwab account(s) are pledged as collateral to secure this loan. These margin transactions are riskier and involve the possibility of greater loss than transactions where you are not borrowing money. If the securities in your account decline in value, so does the value of the collateral supporting your loan. When the value of the collateral falls below the maintenance margin requirements, or Schwab's higher "house" requirements, Schwab can move to protect its position. In order to cover margin deficiencies, Schwab may issue you a margin call—a request for additional cash—or sell securities from your account. If a sale does not cover the deficiency, you will be responsible for any shortfall.

Schwab may initiate the sale of any securities in your account, without contacting you, to meet a margin call.

Schwab will attempt to involve you in the case of margin deficiency; however, market conditions can require the firm to quickly sell any of your securities without your consent. Because the securities are collateral for the margin loan, Schwab has the right to decide which security to sell in order to protect its interests. Even if Schwab has contacted you and provided a specific date by which you can meet a margin call, the firm can still take necessary steps to protect its financial interests, including immediately selling the securities without prior notice to you.

Schwab's "house" initial and maintenance margin requirements may exceed those established by the Federal Reserve Board and/or the Financial Industry Regulatory Authority, Inc. Please call Schwab for current margin requirements.

Schwab retains the right to change its initial margin requirements at any time and without prior notice. We may also impose anytime and without prior notice more stringent requirements on positions that in our sole discretion involve higher levels of risk; for example, higher limits may apply for thinly traded, speculative or volatile securities, or concentrated positions of securities.

Schwab may increase its "house" maintenance margin requirements at any time and is not required to provide you with advance written notice.

Changes in Schwab's policy regarding "house" maintenance margin requirements often take effect immediately and can result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause Schwab to liquidate or sell securities in your account.

Schwab retains absolute discretion to determine whether, when and in what amounts we will require additional collateral. For example, we can require additional collateral if an account contains only one security or a large concentration of one or more securities; or low-priced, thinly traded or volatile securities; or if some of your collateral is or becomes restricted or non-negotiable or non-marginable. We may also consider market conditions, your financial resources, or other factors deemed by us to be relevant given the circumstances at the time.

You are not entitled to an extension of time on a margin call.

While an extension of time to meet margin requirements might be available to customers under certain conditions, a customer does not have a right to the extension.

Some accounts that carry a margin loan balance and hold dividend paying securities may receive a "substitute income payment in lieu of a dividend" (PIL). This payment may be taxable as ordinary income. Taxable accounts that receive a PIL instead of a qualified dividend may also receive a supplemental credit from Schwab. This will be identified on customer statements as a "Schwab substitute income credit." However, when Schwab can identify that a dividend is nonqualified, we will not credit your account with this additional payment.

- This credit is NOT "payment in lieu," and is unrelated to any payment from either the security issuer or the borrower.
- It is a discretionary credit from Schwab which may be discontinued in the future with or without notice.*
- It may be subject to tax at your ordinary income tax rate. Please consult your tax advisor about your specific tax situation.
- Because individual tax situations differ, Schwab cannot precisely calculate the additional tax costs a client might incur. Therefore, we do not intend, nor should clients expect, for this payment to be an exact reimbursement of any excess tax cost.

*Please refer to the "Loan Consent" section of your Account Agreement which states that no compensation is due in connection with such loans and that Schwab "is not required to compensate you for any differential tax treatment between dividends and payments in lieu of dividends."

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Important Information About Your Informed Consent to Receive Paperless Documents

The Purpose and Effect of Your Consent

This disclosure and informed consent applies to all communications for those accounts, products and services offered in person or available via schwab.com, schwabalLiance.com, or via a Schwab mobile website or mobile application used to access those accounts, products or services, to the extent they are not otherwise governed by the terms of a separate disclosure and informed consent.

We are required to provide to you "in writing" certain records and disclosures about our relationship and transactions in your account. You are entitled to receive those documents on paper. With your affirmative consent, we can provide the documents to you electronically instead via the Schwab Paperless Documents program ("Paperless Documents"). The information below will help you understand the conditions and requirements relating to Paperless Documents. You can always find the most up-to-date version of this important information at schwab.com/paperless_consent.

Paperless Documents categories include: tax forms, trade confirmations, shareholder materials, statements and account documents (e.g., account statements and other documents associated with the account, including account agreements and amendments thereto, program disclosures, fund prospectuses, and regulatory and other disclosures, including investment advisory disclosures and service notices). Each of these document categories is described in detail below. If you are opening an account, the account agreements and account and program disclosures delivered to you as part of the account opening process are also included in Paperless Documents. Electronic documents specific to your transactions and account will be available online for up to 10 years from the date of initial delivery. Your consent to receive documents electronically is not limited in duration and does not expire.

Depending on where you reside, the initial scope of your Paperless Documents enrollment, and whether you have made modifications to your enrollment, not all document categories may apply to you. Certain documents that are not currently included in Paperless Documents may continue to be delivered to you via postal mail. In the future, some or all of these documents may be added to Paperless Documents and made available to you electronically in accordance with your informed consent to this disclosure. If you are uncertain which documents are covered by your Paperless Documents enrollment, please check online at schwab.com/paperless_services or call or email Schwab or Schwab Bank using the contact information below.

For additional information about Schwab Bank account statements, see the "Addendum" on the following page.

You indicate your consent to Paperless Documents by providing an email address and signing an account agreement, or by clicking or touching an "I consent" or other button indicating assent to or acceptance of the conditions and requirements relating to Paperless Documents, and we record your consent. The method of consent may depend on whether you are opening an account or separately enrolling in Paperless Documents for an existing account. If you do not provide consent, Schwab or Schwab Bank will send you paper copies. Your consent will be effective until you cancel your enrollment in Paperless Documents or Schwab or Schwab Bank notifies you that the program is discontinued. If you are a joint account holder, your consent binds the other account holder.

By providing consent, you confirm that you have the ability to access Schwab on the web, and the ability to open, view, save, retain, and print PDF documents as described below. These abilities demonstrate that you can receive the documents we will deliver to you. You also confirm that you have provided a valid email address as part of the account opening or Paperless Documents enrollment process.

We may, if necessary and at our discretion, end your participation in Paperless Documents, or change the terms and conditions relating to Paperless Documents and electronic communications. It is your responsibility to review any updates in a timely manner. We will provide you with notice of any discontinuation or update as required by law.

Our Contact Information to Request Paper or Ask Questions

To access the document and print a copy, log in to your Schwab or Schwab Bank account, select the "Accounts" tab, then select "Statements." To request paper, ask questions about, or report problems concerning Paperless Documents, you may contact us as follows:

To contact us by email, log in to schwab.com, click "Contact Us," and then click "Send a Secure Message." Advisor Services clients, please log in to schwabalLiance.com. To contact us by phone:

- Investor Services clients: 1-800-435-4000.
- Schwab Bank Investor Checking™ (or other Schwab Bank) clients: 1-888-403-9000.
- Clients in the U.K.: 00 800 0826-5001.
- Clients in other countries: +1-415-667-8400.
- Advisor Services clients: Contact your independent advisor or call 1-800-515-2157.
- Schwab Intelligent Portfolios Solutions™ clients: 1-855-694-5208.
- Institutional Intelligent Portfolios® clients: 1-877-805-3399.

To Withdraw Your Consent

When you change your preference back to postal mail delivery, this cancels your enrollment in Paperless Documents and withdraws your consent for the document categories you indicate. You can do this by logging in to schwab.com/paperless_services, or by calling or emailing Schwab or Schwab Bank using the contact information above. Allow 48 hours for processing. Your consent will remain effective for other document categories for which you maintain a paperless delivery preference.

Important note for Schwab Advisor Services clients: Canceling or modifying your enrollment may make your account(s) ineligible for lower commission rates, and the commissions you pay can increase.

Important note for Schwab Intelligent Portfolios Solution and Institutional Intelligent Portfolios clients: Intelligent Portfolios is an all-electronic service. If in the future you request paper documents, withdraw your consent, or are unable to receive Paperless Documents, Schwab may terminate your account.

Electronic Notification When a Paperless Document Is Ready

We send you an email to let you know a document is available. For some documents, the email itself will be the paperless document. For other documents, the email will contain a link that will allow you to access or download the document, and your login may be required prior to such access.

Keeping Your Email Address Current and Actions Schwab or Schwab Bank Will Take If There Is a Problem

Please note that after three consecutive months of unsuccessful electronic delivery attempts of your tax forms, trade confirmations, or statements and account documents, your account(s) will revert back to postal mail delivery. This will cancel your enrollment in Paperless Documents and withdraw your consent to receive Paperless Documents.

It is your responsibility to notify Schwab or Schwab Bank of any change in your email address by logging in to the Schwab site and going to Service › My Profile › Email Addresses or using the contact information above. In addition to the unenrollment process outlined above, if we receive any indication either that the email notification did not reach you successfully or that there is a problem with your email address or service, we will take the following actions:

- **Tax Forms**—Send a letter by postal mail within two business days to inform you that we were unable to deliver your tax form electronically. In certain circumstances, as may be required by law or regulation or for other reasons, we may send you the tax form itself by postal mail within the time period prescribed by the relevant legal or regulatory requirements.
- **Trade Confirmation**—Send a paper copy of trade confirmation by postal mail within 24 hours. Also send a letter by postal mail to inform you that we were unable to deliver your Trade Confirmation to you electronically.
- **Statements and Account Documents**—Send a letter by postal mail informing you that we were unable to deliver your statement or account document electronically.

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- **Shareholder Materials**—Send a paper copy of the shareholder materials via postal mail within 24 hours. We will send you a letter informing you that we were unable to deliver your shareholder materials electronically. The account will be unenrolled from Paperless Documents, and we will begin to send you paper shareholder materials.

Hardware and Software Requirements

Paperless Documents requires you to have access to a device (computer or smartphone) with Internet service and an active email account and address, along with the following:

- A current version of a common Internet browser, with JavaScript enabled.
- A current version of a program, such as Adobe® Reader®, that accurately reads and displays PDF documents. If you do not have Adobe Acrobat installed on your device, you can download the free software at adobe.com.
- An operating system on your device that supports the above.
- A printer that connects to your device, if you wish to print documents.
- Electronic storage connected to your device, if you wish to retain records in electronic form. (If you are using your computer, just save documents to your local hard drive.)

If you use your smartphone, you must access the full Schwab website to view and print your documents. If you have questions relating to hardware and software requirements, please call or email Schwab using the contact information on the previous page.

Security and Privacy Information

Unless expressly stated, email notifications for Paperless Documents are not encrypted. For security and confidentiality, unencrypted emails will not include your name, full account number, or any other personal identifier. Be aware, however, that some email addresses may use part of your name or your entire name. If you use a work email address, your employer or other employees may have access to your email. To help you identify your account, we may include some portion, but not all, of your account number. Schwab or Schwab Bank may use a vendor to deliver Paperless Documents.

Whether Schwab, Schwab Bank, or a vendor delivers the documents, Schwab's privacy policy applies.

Records and Disclosures Included in Schwab and Schwab Bank's Paperless Documents Program

Tax Forms ("eTax Documents")

A tax document provides important information you need to complete your tax returns. Much of the information we provide in tax documents is also reported to the IRS. This includes any corrected tax documents and accompanying notices. When a tax document is ready, we will send an email notification with the subject line "IMPORTANT TAX RETURN DOCUMENT AVAILABLE" and containing a web link to the document available after you log in.

Trade Confirmations ("eConfirms")

A trade confirmation is an official record of your securities transaction. It includes the price, number of shares, and the commission we charge you, as well as disclosures required under federal law. If you choose to receive paperless trade confirmations, the terms and conditions of your transaction will appear in the email and on a web page you can link to from the email. Your consent to receive paperless trade confirmations also includes paperless delivery of prospectuses or other regulatory information we provide to you at the time of your trade. Your consent to receive paperless trade confirmations also covers paperless delivery of Trade Confirmation Reports (TCRs) if you elect this alternative as part of your Managed Account enrollment.

Statements and Account Documents ("eStatements")

An account statement provides important information about your account, including the price and quantity of securities you hold, the transactions conducted, other activity in your account, and terms and conditions governing your account. Account statements are sent at the end of each month or quarter depending on activity in your account. With your account statements, we often include accompanying account-related notices and other regulatory information, including, but not limited to, Schwab's Statement of Financial Condition, pricing changes, changes to payment features, privacy policy, annual notices, amendments to your account agreements, and any other documents, notices, and disclosures required by law or regulatory rules to be provided to you. At account opening and from time to time thereafter, we also send you notifications about your account. Collectively, we call these documents, notices, and disclosures "account documents." When you consent to paperless account statements, you also consent to paperless account documents.

Investment Advisory Program Disclosures and Notices (A Sub-Category of Account Documents)

Your consent to paperless Statements and Account Documents encompasses regulatory and other disclosures, which includes but is not limited to investment advisory program disclosures, brochure supplements with information about individual Schwab representatives, and related materials such as periodic updates or annual summaries of any changes to those documents ("Form ADV Disclosures") as Schwab makes these available in the future. The investment advisory programs may include but are not limited to Schwab Managed Portfolios™, Schwab Managed Account Services™, the Schwab Advisor Network®, Schwab Intelligent Portfolios Solutions™, and other similar advisory services, and fee-based Financial Planning Services. In addition to Schwab's and its affiliates' own Form ADV Disclosures, your consent also covers Form ADV Disclosures from third-party investment advisors whose services you select through Schwab. Paperless Form ADV Disclosures may accompany your account statements or be sent via electronic mail independently. If the third party does not make its Form ADV Disclosures available electronically, you will instead receive the standard printed materials by postal mail.

Shareholder Materials ("Electronic Delivery")

Shareholder materials include regulatory information such as prospectuses; prospectus supplements; quarterly, semi-annual, and annual reports; and proxy materials. You will receive an email notification with a web link to shareholder materials if you have a position in an equity or mutual fund as of the record date for a particular shareholder distribution and the materials are made available electronically by the issuer or third party. If the issuer or third party does not make shareholder materials available electronically, you will instead receive the standard printed materials by postal mail. By providing your consent to receive electronic delivery of shareholder material, you also consent to electronic householding. This means that if you and someone else enroll in this paperless service using the same email address, we may send one email announcement to this email address if each account holds securities of the same issuer. This avoids duplicate mailings of shareholder documents. If you no longer want electronic householding of your shareholder materials, you must modify your Paperless Documents enrollment as described above. Your shareholder materials may include electronic proxies. You may elect to vote your proxy online at proxyvote.com by entering the control number included in your email announcement and the last four digits of your Social Security number or Taxpayer Identification Number as your PIN.

Addendum for Schwab Bank Paperless Statements ("eStatements")

Schwab Bank Paperless Documents categories include statements and account documents and tax forms. The above information regarding the purpose and effect of your consent, including how to request paper delivery, how to ask questions, how to withdraw consent for paperless delivery, electronic notification of ready statements, keeping a current email address, hardware and software requirements, and security and privacy information, are all applicable to Schwab Bank accounts. Paperless Documents include account statements and tax forms. In addition, account statements for your Investor Checking account(s), Investor Savings account(s), and Pledged Asset Line® account(s) provide important information about your accounts, including the account balance; the transactions conducted; other activity in your accounts; and other information, terms, and conditions governing your accounts.

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value

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