



Important Instructions for Completing This Form

Schwab.com | **1-800-435-4000** (inside the U.S.) | **+1-415-667-8400** (outside the U.S.) | **1-888-686-6916** (multilingual services)

- Please complete this form, sign it, and return it to Schwab. You can either complete it online or print a copy and fill it out by hand.
- If you are opening a new account, be sure to enclose any accompanying materials (e.g., new account documents or a check for an initial deposit) when you return the form.
- If you have any questions, call us at 1-800-435-4000.

Return Instructions

Return the signed, completed form to your nearest Schwab branch (visit schwab.com/branch for locations) or mail it to any of the following addresses:

Regular Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
P.O. Box 982600
El Paso, TX 79998-2600

Overnight Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
1945 Northwestern Drive
El Paso, TX 79912

Regular Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
P.O. Box 628291
Orlando, FL 32862-8291

Overnight Mail

Charles Schwab & Co., Inc.
Attn: IS Document Control
1958 Summit Park Dr., Ste. 200
Orlando, FL 32810

ADA

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CC0012384 (0615-4165) ELC37185-04 (05/15)

- Return your application using the enclosed pre-paid envelope.
- This service is available to U.S. residents only.

1. Account Holder Information

Account Holder Name (First)	(Middle)	(Last)	Schwab Account Number
Additional Account Holder Name (First)	(Middle)	(Last)	
Email Address*	Business Telephone Number ()		

*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.

2. Select the Mutual Funds You Wish to Invest in Automatically

The Schwab Automatic Investment Plan is available for funds in Schwab's Mutual Fund OneSource® service, including Schwab Affiliate Funds. (Please speak to a Schwab Investment Consultant about certain other funds that may be eligible.) You can make automatic investments only in an eligible fund in which you are already a shareholder. Once you have made your initial investment in a fund, additional shares may be purchased through AIP in amounts of at least \$100. If an investment frequency is not specified, your investments will automatically occur monthly on the 5th. Quarterly investments occur in January, April, July and October. Please specify whether you are adding AIP (N=new enrollment), changing an existing AIP (C=change) or stopping an existing AIP (S=stop). Please notify Schwab of any errors/discrepancies within 10 days of receiving your account statement.

Fund Symbol	Fund Name	N, C, S	Amount (\$100 minimum)	Investment Frequency & Dates (choose one)					End Date
				Twice Monthly (5th & 20th)	Monthly (5th)	Monthly (20th)	Quarterly (5th)	Quarterly (20th)	
_____	_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
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3. How Do You Want to Pay for Your Automatic Investments?

Like all mutual fund trades, AIP requires cash up front. This cash can come from your sweep money market funds, proceeds from the sale of another investment, money transferred to your Schwab account via electronic funds transfer, money directly deposited into your Schwab account or margin cash available. If there are insufficient funds in your account on trade day, the AIP trade will not take place. Please indicate how you would like to pay for your AIP trades by checking the appropriate box.

- Electronic funds transfer with Schwab MoneyLink® (Please refer to the Schwab MoneyLink enrollment form included in this package.)
- Direct Deposit (Please see Direct Deposit instructions included in this package.)
- Cash in account (Cash includes money market funds, margin cash available or proceeds from the sale of another investment.)

Schwab receives remuneration from fund companies, and/or their affiliates, in the Mutual Fund OneSource service for recordkeeping, shareholder services and other administrative services. Schwab and its affiliates also receive fees from the Schwab Affiliate Funds for investment advisory, administrative and transfer agency services, as well as shareholder and other fund services. The aggregate fees Schwab or its affiliates receive from Schwab Affiliate Funds (see fund prospectuses for more details) are greater than the remuneration Schwab receives from other fund companies participating in Schwab's Mutual Fund OneSource service.



4. Agreement

By signing this Agreement, I authorize Charles Schwab & Co., Inc. to make periodic investments into the fund(s) I've selected. Investments will be made automatically from the uninvested cash, margin cash available or sweep shares of my Schwab Money Fund in my Schwab account. If there is insufficient cash (from sweep shares of any Schwab Money Fund, uninvested cash and margin cash available) to purchase shares of my funds, that installment of my AIP investment may not take place. (Unlike sweep Money Fund investments, non-sweep Money Fund investments [such as the Schwab Value Advantage Money

Fund®] are not redeemed automatically to cover a debit balance. Whenever necessary, we may [but aren't required to] redeem shares in these non-sweep investments in order to cover your AIP mutual fund purchases.) Please refer to the terms and conditions of the Schwab Automatic Investment Plan (the "AIP Terms and Conditions") provided separately. I understand that in order for my Automatic Investment Plan to begin, I must have already made my initial investment required by the fund(s) and currently be a shareholder in the fund(s). I understand and agree that I will not receive a separate confirma-

tion for each AIP trade, and that I will instead only receive notice of such trades made through the AIP on my regular account statement.

I have received and read the fund prospectus(es) carefully and, by using AIP, agree to be bound by the AIP Terms and Conditions, which I will receive separately, and understand they may be amended from time to time.

If this is a Custodial account, I acknowledge and agree that any funds or securities transferred out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

By signing this Agreement, I am signing up for Schwab's Automatic Investment Plan (AIP). Terms and Conditions for the Service will be sent to me when this form is processed. Those Terms and Conditions will govern all transactions initiated under the Service, and my use of such Service will confirm that I have received, reviewed and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until I cancel the Service as described in the Terms and Conditions.

Please note that your Account Agreement with Schwab contains a predispute arbitration agreement. Contact us for a copy.

A client authorized to act on the account must sign.

Signature(s) and Date(s) Required

X	Account Holder Signature	Print Name	Date
X	Additional Account Holder Signature	Print Name	Date

FOR CHARLES SCHWAB USE ONLY:															
Approved by						Print Name of Approver									
Date Approved			Source Code			Branch Office and Account Number			<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>						



Schwab's Automatic Investment Plan

Frequently Asked Questions

charles SCHWAB

www.schwab.com
1-800-435-4000
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What is AIP?

Schwab's Automatic Investment Plan (AIP) is a service that serves as a dollar-cost averaging program* allowing you to invest a fixed dollar amount at regular intervals in an eligible mutual fund held in your account. There is no charge for this service.

What funds are eligible for AIP?

All funds that are part of Schwab's Mutual Fund OneSource® service and certain other funds are eligible. You must have an initial position in an eligible fund prior to enrolling in AIP.

What is the minimum amount required to start AIP?

Once you have an initial position in an eligible mutual fund, you may invest as little as \$100 per fund per transaction.

How often can I invest?

You determine the schedule—twice monthly, monthly or quarterly. Quarterly investments take place during the first month of each quarter (January, April, July and October).

How long does it take to set up AIP?

Please allow a minimum of five days to establish your AIP after receipt of your application by Schwab. You should allow additional time if you wish to fund your AIP transactions by Schwab MoneyLink®, our electronic funds transfer service, or Direct Deposit. You can use schwab.com to set up AIP. Your instructions will be recorded immediately.

What if I want to make changes to existing instructions?

Simply call 1-800-435-4000 and we'll handle your changes over the phone, or log on to www.schwab.com, select the Account tab, then Transfers and Payments. You'll find the AIP link there. You do not need to make AIP changes in writing; however, certain MoneyLink changes do require your written authorization. (See Terms and Conditions applicable to Schwab MoneyLink.)

Can I stop AIP at any time?

Yes. If you call 1-800-435-4000 or visit schwab.com, we can stop your AIP instructions at any time.

How can I cancel an AIP trade scheduled to take place today?

If you'd like to cancel your AIP trade on the day the trade is scheduled to take place, you must call us at 1-800-435-4000. You must contact us prior to market close that same day. Remember, some mutual funds sold through Schwab have established earlier cutoff times, and it may be too late to cancel your trade.

What is Schwab MoneyLink?

MoneyLink is an electronic funds transfer service that enables you to transfer money automatically between your bank account and your Schwab account. You can pay for your AIP trades with money transferred electronically via MoneyLink. MoneyLink is not available for SEP-IRA, SIMPLE IRA, Qualified Retirement Plan (QRP), Keogh accounts or company retirement accounts. MoneyLink is not available for corporate/organization accounts.

What is the difference between MoneyLink and AIP?

MoneyLink electronically moves money from your bank (or other financial institution) account to your Schwab account. AIP automatically invests money at regular intervals in an eligible mutual fund. You do not have to establish MoneyLink in order to enroll a fund in AIP. AIP trades can be paid for by funds received via Direct Deposit or with cash already in the account.†

If I stop AIP, will my MoneyLink transfers stop?


No, you may continue to request MoneyLink transfers. If you stop AIP and wish to stop MoneyLink transfers too, please call Schwab at 1-800-435-4000.

Can I use shares of my Schwab Value Advantage Money Fund® to pay for my AIP trades?

You will need to sell shares of your non-sweep money fund (e.g., Schwab Value Advantage Money Fund) prior to market close at least two business days before your AIP trade is to take place to ensure that your AIP trade occurs.

*Periodic investing plans such as AIP neither assure a profit nor protect against loss in declining markets.

†AIP trades will not occur if you have a margin call, debit margin balance or pending trade without sufficient funds to cover them.

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COM90467-00-ADA



Schwab MoneyLink® Electronic Funds Transfer Form

www.schwab.com | 1-800-435-4000 (inside the U.S.) | +1-415-667-8400 (outside the U.S.) | 1-888-686-6916 (multilingual services)

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Use this form (please print) to enroll in Schwab MoneyLink and establish a standing authorization to transfer funds electronically between your Schwab account and your account at another United States financial institution. Please read the important eligibility information on the back page. You may not transfer funds to financial institutions outside the territorial jurisdiction of the U.S. Complete a separate form for each other financial institution account. Allow up to two weeks to receive and enroll your account before you request your first transfer.

Use this form to set up direct, ongoing electronic payments of income (dividends, interest, and money market account income) from your eligible Schwab account (individual, joint, trust, sole owner, or proprietor) to your Schwab Bank account or to an account at another financial institution. You can also use this form to change or terminate an existing electronic income payment plan.

Do not use this form to request a distribution from an IRA or Education Savings Account. Request an IRA Distribution Form or ESA Distribution Form.

To set up an electronic funds transfer for a Schwab Bank account, contact a Schwab Bank representative at 1-888-403-9000 or visit www.schwab.com and click on the Banking tab.

1. Schwab Account Information (required)

Complete all sections below. We respect your privacy. Schwab will use the information you provide to service your accounts, communicate with you, and provide information about products and services. Read about Schwab's privacy policy at www.schwab.com/privacy.

Schwab Account Number

Name(s) on Account (List all names as they appear on your Schwab statement.)

Schwab MoneyLink is not available for some account registrations, including Schwab Individual 401(k), QRP or 403(b)7 accounts. SIMPLE IRA employers may set up Incoming On-Request Transfers on their SIMPLE IRA Master Account.

2. Select Your Transfer Instructions (Check only one.)

- Set up new instructions. (Complete all applicable sections.)
- Set up an additional other financial institution account without removing existing instructions. (Complete all applicable sections.)
- Terminate existing instructions. (Complete Sections 3 and 6.)
- Change direction for on-request transfer instructions. (Complete Sections 4A and 6.)
- Change amount for recurring transfer and/or frequency and start date instructions. (Complete Sections 4B and 6.)

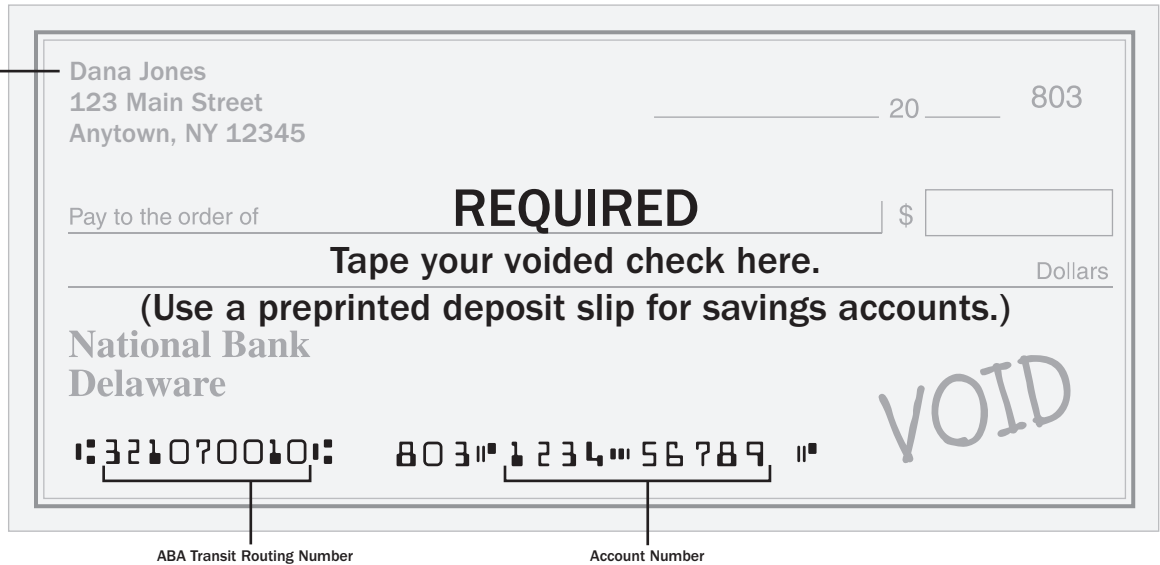


3. Other Financial Institution Account Information

ABA Transit Routing Number	Account Number
Type of Account (Check one.)	
<input type="checkbox"/> Personal Checking Account <input type="checkbox"/> Personal Savings Account <input type="checkbox"/> Corporate/Organization Checking Account* <input type="checkbox"/> Corporate/Organization Savings Account*	
Account Owner(s)	

*For more information about Corporate or Organization accounts, see the back page.
 Attach an original preprinted voided check (required).

Name must be preprinted and unaltered.



Alternative acceptable documentation for accounts without checks:

- Preprinted savings account deposit slip, which includes account title, account number, account type and ABA Transit Routing Number;
- A letter from your other financial institution, on its letterhead and signed by an officer, which includes account title, account number, account type and ABA Transit Routing Number.

4. Type of Transfer

A. On-Request Transfers. (Select one direction only—if you do not make a selection, your account will be set up for on-request transfers into and out of your account. For SIMPLE IRA Master Accounts, select “into my Schwab account.”)

On-request transfers allow you the flexibility to move funds into or out of your account on the date and in the amount that you specify. Once you establish the Schwab MoneyLink® setup, you must contact Schwab or log on to www.schwab.com to make the first on-request transaction.

- into my Schwab account
- out of my Schwab account
- into and out of my Schwab account

B. Recurring Transfers. (Select one direction only. Recurring Transfers are not available for SIMPLE IRA Master Accounts.)

If this application is not received in time to make the first requested transfer date, we will start on the next transfer date in the sequence.

- into my Schwab account in the amount of \$ _____
- out of my Schwab account in the amount of \$ _____
- into my Schwab IRA account, beginning for tax year (yyyy) _____ in the amount of (up to the annual contribution limit) \$ _____

Indicate Frequency and Start Date Below. (Select one.)

- weekly, every _____, beginning (mm/dd) _____
(M, T, W, Th, F)
- two times per month, beginning on first transfer date (mm/dd) _____ and second transfer date (mm/dd) _____
- monthly, beginning (mm/dd) _____
- monthly; last business day of each month, beginning (mm/dd) _____
- quarterly, beginning (mm/dd) _____
- two times per year, beginning (mm/dd) _____
- annually, beginning (mm/dd) _____



5. Electronic Dividend and Interest Payment Instructions (if applicable)

Set Up/Change Instructions

- Set up a new income payment plan.
Change my existing income payment plan.
Terminate my existing income payment plan.

Income Options

Choose "All Income Plan" in Option A below OR up to three income payment options from Option B below. Note: The maximum amount that can be transferred in a single transaction is \$500,000.

- All Income Plan (All dividend, interest, and money market account income will be consolidated into a single electronic payment.)
Flexible Income Plan (Choose up to three.)
Dividends (Includes capital gains distributions; will be consolidated into a single electronic payment.)
Interest (Includes fixed income and CD; will be consolidated into a single electronic payment.)
Money Market (Includes Schwab One interest and Schwab Bank interest; will be consolidated into a single electronic payment.)

Frequency (Check one.)

Note: If frequency is not provided, your account will be set up to begin paying income on the earliest available last business day of the month.

- As Accrued (Your account will be debited on the first business day after the day on which income is credited to your account. Generally, your other financial institution account will be credited one business day after the debit occurs.)
Last Business Day of the Month (Income is aggregated on the last business day of each month, and your account is debited on the first business day of the next month [excluding December]. Generally, your other financial institution account will be credited one business day after the debit occurs.)

6. Authorization to Transfer Funds

- Terms for Schwab Account Holders. By signing this Agreement, I am signing up for the Schwab MoneyLink Service (the "Service"). Terms and Conditions for the Service will be sent to me when this form is processed. Those Terms and Conditions will govern all transactions initiated under the Service, and my use of such Service will confirm that I have received, reviewed and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until I cancel the Service as described in the Terms and Conditions. If this is a Custodial account, I represent and warrant that all one-time and recurring withdrawals from a Custodial account will be in accordance with the authority granted under the applicable enactment of the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act, and will be for the benefit of the minor. If this is a Trust account, I certify, as Trustee, that all one-time and recurring withdrawals from the Trust account will be in accordance with the authority granted under the trust instrument and applicable law.
Terms Relating to the Other Financial Institution Account. My signature below authorizes Charles Schwab & Co., Inc. ("Schwab") to (i) initiate credit entries to my account indicated (the "Other Account") and to credit that account; (ii) initiate debit entries to the Other Account and to debit that account; and (iii) initiate reversals to the Other Account of erroneous or duplicate credit or debit entries and to credit or debit such account as appropriate. This authorization will remain in full force and effect until Schwab receives written or verbal notification from me (or any of us) of its termination. If you notify us verbally, we may request confirmation in writing. Schwab must receive this notification in a time and manner so as to give Schwab and the Other Financial Institution a reasonable opportunity to act on it.

SIGNATURES ARE REQUIRED BELOW FOR ALL OTHER FINANCIAL INSTITUTION ACCOUNT HOLDERS AND AT LEAST ONE SCHWAB ACCOUNT HOLDER (for Schwab Corporate, Partnership or other Organization accounts, at least two authorized agents' signatures are required).

If I am an account holder on the Schwab account, my signature below constitutes my agreement with the terms set forth in 6A. If I am an account holder on the other financial institution account, my signature below constitutes my agreement with the terms set forth in 6B.

Signature(s) and Date(s) Required
X
Account Holder/Co-Trustee/Authorized Agent or Other Financial Institution Account Holder Signature Print Name Date
X
Account Holder/Co-Trustee/Authorized Agent or Other Financial Institution Account Holder Signature Print Name Date
X
Account Holder/Co-Trustee/Authorized Agent or Other Financial Institution Account Holder Signature Print Name Date
X
Account Holder/Co-Trustee/Authorized Agent or Other Financial Institution Account Holder Signature Print Name Date

FOR CHARLES SCHWAB USE ONLY:
Branch Office and Account Number



Schwab MoneyLink® Electronic Funds Transfer Information

Important Eligibility Information

Organization or Corporate Accounts

- If the account at the other financial institution is a corporation, partnership, sole proprietor or other organization account and is not identically registered as the Schwab account, a copy of the corporate resolution, partnership or sole proprietor letter, organization paperwork, or a signed letter from the bank (on bank letterhead with authorized signers and pertinent account information listed) is required to determine authorized signers.
- For Investment Club accounts, transfers are permitted only between accounts with the same titling.

Custodial Accounts

Withdrawals from Custodial accounts are permitted only when any one-time and recurring withdrawals from a Custodial account will be in accordance with the authority granted under the applicable enactment of the Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, and will be for the benefit of the minor.

Loan Products

Generally speaking, electronic transfers are not available for loan products (such as HELOCs).

Retirement Accounts

- This form **cannot** be used to request a distribution from an IRA or Education Savings Account. Use the IRA and ESA Distribution Request Form.
- Schwab MoneyLink is **not** available for transfers into or out of Schwab Individual 401(k), QRP or 403(b)7 accounts. Schwab MoneyLink is not available for transfers into SEP-IRA or SIMPLE IRA participant accounts.
- For transfers into IRAs, if you do not specify a contribution limit or if you do not establish a regular contribution schedule, we will set your limit at the current federal maximum annual contribution limit based upon your age. If you have questions about the maximum annual contribution limit for a given tax year, please consult with your tax advisor. For each contribution year, transfers will stop once you have reached the contribution limit or at the end of the year, and your existing transfer schedule will resume in January for the next contribution year. If you would like to change your limit, call us at 1-800-435-4000.

CLIENT