



Schwab Stock Liquidation Service Account Application Instructions

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)

- Use this account to sell your stock certificates only. See Eligibility Requirements below.
- The Stock Liquidation Service is for non-Schwab clients only.
- This account is designed for a one-time-only transaction. If you are intending to make multiple trades and other investments, contact us for additional information.

Selling Your Stock Certificate(s)

In order to sell your stock certificate(s), complete the following steps:

- Complete the attached Schwab Stock Liquidation Service Account Application.
- Endorse the back of the stock certificate(s). See Endorsing Certificate(s) below for more information.
- Return the completed application and endorsed stock certificate(s) to Schwab.

Upon receipt of these documents, we will deposit the stock certificate(s) in a Schwab account, sell them at the current market price, and mail you a check for the net proceeds upon settlement. In most cases, you will receive your check within 10 business days from the date the endorsed stock certificate(s) is received.

Eligibility Requirements

The Schwab Account Stock Liquidation Service is designed to manage a stock liquidation transaction of up to 1,000 shares with a combined market value of \$20,000 or less. Stocks are liquidated as market orders only.

This service is only available for selling stock certificates—not stock options, penny stock and restricted stock.

All certificates must be received in good delivery form: registered in the name of the customer and having no restrictions.

Endorsing Certificate(s)

Please follow these instructions to expedite the liquidation transaction. Each certificate has to be endorsed. Reference the diagram on the right.

1. On the blank line following the words "...and does hereby irrevocably constitute and appoint," fill in "Charles Schwab & Co., Inc." The certificate is now negotiable only by Schwab.
2. Sign your name on the back of the certificate exactly as it appears on the face of the certificate. If the certificate is registered in more than one name, all parties must sign.
3. Leave everything else blank on the certificate.

(Back of standard certificate)

For value received, _____
hereby sells, assigns and transfers unto

PLEASE INSERT SOCIAL SECURITY OR
OTHER IDENTIFYING NUMBER OF ASSIGNEE.

(Please print or type name and address, including zip code
of assignee.)

shares of the capital stock represented by the within
Certificate, and does hereby irrevocably constitute
and appoint

1. _____
(Please fill in.)

Attorney to transfer the said stock on the books of
the within-named Corporation, with full power of
substitution in the premises.

2. _____
Date Signature

The signature of this assignment must correspond
with the name(s) as written upon the face of the
Certificate in every particular, without alteration or
enlargement or any change whatsoever.



Schwab Stock Liquidation Service Account Application

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This application is designed for a one-time stock sale transaction only, and the account will be closed shortly after the proceeds are distributed to you. So that we may liquidate your stock certificate(s), complete this form and mail back all required documents to us or bring them to a Charles Schwab branch. This service is only available for liquidating a stock certificate(s) of 1,000 or fewer shares and that have a combined market value less than or equal to \$20,000. For trades that exceed these criteria, a Schwab One® account must be opened. Do not use this service for the sale of restricted securities, stock options or penny stocks.

1. Account Holder Information

Complete all sections below. We respect your privacy. Schwab will use the information you provide to open and service your accounts, communicate with you, and provide information about products and services. Read about Schwab's privacy policy at www.schwab.com/privacy. As required by federal law, Schwab will use the information provided below to verify your identity.

Title Your Account Select only one; state laws vary.

- Individual**
- Joint Tenants With Right of Survivorship**
If one owner dies, his/her interest passes to the surviving owner(s).
- Tenants in Common**—If one owner dies, his/her interest passes to his/her estate (50/50, unless otherwise noted).
- Community Property**—For married couples in AZ, CA, ID, LA, NM, NV, TX, WA and WI only. Laws vary by state.

For important disclosures about our relationship with you and the services we can provide, please visit schwab.com/transparency.

Account Holder

Name (First) _____ (Middle) _____ (Last) _____		
Home/Legal Street Address (no P.O. boxes) _____		City _____ State _____ Zip Code _____
Mailing Address (if different from above; P.O. boxes may be used) _____		City _____ State _____ Zip Code _____
Home Telephone Number _____	Business Telephone Number _____	Cellular Telephone Number _____
Email Address* (Required to update your account online.) _____		Social Security/Tax ID Number _____ Date of Birth (mm/dd/yyyy) _____
Mother's Maiden Name _____		Are you known by any other name? Specify: _____
ID Number _____ <input type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport	Place of Issuance _____	Expiration Date (mm/dd/yyyy) _____
Country of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____ <input type="checkbox"/> Other: _____		Country of Legal Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____

Securities industry regulations require that we collect the following information:

Employment Status (Select only one.) <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Not Employed		Employer Name/Business Name _____	
Occupation (If you selected "Employed" or "Self-Employed," select one option that best describes your occupation.)			
<input type="checkbox"/> Business Owner/Self-Employed	<input type="checkbox"/> Financial Services/Banking Professional	<input type="checkbox"/> Military	<input type="checkbox"/> Consultant
<input type="checkbox"/> Executive/Senior Management	<input type="checkbox"/> Information Technology Professional	<input type="checkbox"/> Educator	<input type="checkbox"/> Other (specify): _____
<input type="checkbox"/> Medical Professional	<input type="checkbox"/> Other Professional	<input type="checkbox"/> Clerical/Administrative Services	
<input type="checkbox"/> Legal Professional	<input type="checkbox"/> U.S. Government Employee (Federal/State/Local)	<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production)	
<input type="checkbox"/> Accounting Professional	<input type="checkbox"/> Foreign Government Employee (Non-U.S.)	<input type="checkbox"/> Sales/Marketing	
Business Street Address _____		City _____	State _____ Zip Code _____
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)			
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)			
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Number of Dependents _____	

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



1. Account Holder Information (Continued)

Account Holder (Continued)

Investment Experience: <input type="checkbox"/> None <input type="checkbox"/> Good <input type="checkbox"/> Limited <input type="checkbox"/> Extensive	Annual Income: <input type="checkbox"/> Under \$15,000 <input type="checkbox"/> \$15,000-\$24,999 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000 or more	Liquid Net Worth: <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$249,999 <input type="checkbox"/> \$250,000 or more Specify : _____
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Additional Account Holder (if applicable)

Name (First)		(Middle)	(Last)	
Home/Legal Street Address (no P.O. boxes)		City	State	Zip Code
Mailing Address (if different from above; P.O. boxes may be used)		City	State	Zip Code
Home Telephone Number		Business Telephone Number		Cellular Telephone Number
Email Address* (Required to update your account online.)		Social Security/Tax ID Number		Date of Birth (mm/dd/yyyy)
Mother's Maiden Name		Are you known by any other name? Specify:		
ID Number <input type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport		Place of Issuance		Expiration Date (mm/dd/yyyy)
Country of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____		Country of Legal Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____		

Securities industry regulations require that we collect the following information:

Employment Status (Select only one.) <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Not Employed		Employer Name/Business Name		
Occupation (If you selected "Employed" or "Self-Employed," select one option that best describes your occupation.) <input type="checkbox"/> Business Owner/Self-Employed <input type="checkbox"/> Financial Services/Banking Professional <input type="checkbox"/> Military <input type="checkbox"/> Consultant <input type="checkbox"/> Executive/Senior Management <input type="checkbox"/> Information Technology Professional <input type="checkbox"/> Educator <input type="checkbox"/> Other (specify): _____ <input type="checkbox"/> Medical Professional <input type="checkbox"/> Other Professional <input type="checkbox"/> Clerical/Administrative Services <input type="checkbox"/> Legal Professional <input type="checkbox"/> U.S. Government Employee (Federal/State/Local) <input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production) <input type="checkbox"/> Accounting Professional <input type="checkbox"/> Foreign Government Employee (Non-U.S.) <input type="checkbox"/> Sales/Marketing				
Business Street Address		City	State	Zip Code
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)				
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)				
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Number of Dependents		
Investment Experience: <input type="checkbox"/> None <input type="checkbox"/> Good <input type="checkbox"/> Limited <input type="checkbox"/> Extensive	Annual Income: <input type="checkbox"/> Under \$15,000 <input type="checkbox"/> \$15,000-\$24,999 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000 or more	Liquid Net Worth: <input type="checkbox"/> Under \$25,000 <input type="checkbox"/> \$25,000-\$49,999 <input type="checkbox"/> \$50,000-\$99,999 <input type="checkbox"/> \$100,000-\$249,999 <input type="checkbox"/> \$250,000 or more Specify : _____		

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



2. Overall Investment Objective of Account

Capital Preservation Income Growth Speculation

3. Required Information About the Account**Source of Funds** (Select all that apply.)

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 Investment Capital Gains
 Social Security Benefits Gifts
 Sale of Property or Business Gambling/Lottery
 Family/Relatives/Inheritance Other (specify): _____

Purpose of Account (Select all that apply.)

General Investing
 Investing for Estate Planning
 Investing for Tax Planning
 Investing for College
 Investing for Retirement
 Investment of Pooled Assets (e.g., funds from individual investors that are aggregated for investing purposes)
 Other (specify): _____

4. Liquidation Authorization

Complete the boxes below.

	Number of Certificates	Number of Shares (maximum 1,000 shares)	Name of Company Issuing the Stock
Example†	3	300	XYZ Corporation

†Example: Three separate certificates, each for 100 shares of XYZ Corporation stock.

Upon receipt, deposit these shares into my new account. I further instruct you to sell all shares at the market price and mail me a check to the address on the account. (All checks for stock liquidation are mailed within approximately 10 business days.)

5. Commissions and Fees

An additional \$100 will be added to Schwab's standard broker-assisted commission (as listed in the current *Charles Schwab Pricing Guide*). Commission price varies depending on the size of the stock sale transaction and is subject to change without notice. Please be advised that these liquidation trades will only be executed as market orders, and that there is no maximum commission. TeleBroker® web trading and other non-broker-assisted discounts do not apply to the Stock Liquidation Service. If you are interested in using these methods for executing trades, or for more complete commission details, call 1-800-435-4000 to speak with a Schwab investment professional.

A check pick-up fee can be charged if you choose to pick up your sale proceeds check at a Schwab branch. Please refer to the *Charles Schwab Pricing Guide*.



6. Authorization to Open Account

By signing this Application, you acknowledge that you have received and read a copy of the attached Schwab Stock Liquidation Service Account Application Agreement, 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 the Schwab One® Account Agreement and the

Charles Schwab Pricing Guide, each as amended from time to time (the "Agreement and Disclosures"). You understand there are fees associated with establishing, maintaining, engaging in transactions in, and transferring assets out of this account.

You also acknowledge that the securities products purchased or sold in a transaction with Schwab (i) are not insured by the Federal Deposit Insurance Corporation ("FDIC"); (ii) are not

deposits or other obligations of Schwab and are not guaranteed by Schwab Bank, SSB; and (iii) are subject to investment risks, including possible loss of the principal invested.

For purposes of this Account Application and the attached Application Agreement, the terms "you," "your" and "Account Holder" refer to each person who signs this Account Application. The terms "we," "us," "our" and "Schwab" refer to Charles Schwab & Co., Inc.

I certify, under penalty of perjury, that (1) the number shown on this Application is the correct Taxpayer Identification Number; (2) I am not subject to backup withholding due to a failure to report interest and dividend income; (3) I am a U.S. person (a U.S. citizen or U.S. resident alien); and (4) I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting. I understand that if I have been notified by the IRS that I am subject to backup withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that backup withholding is terminated, I must cross out item 2 above.

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

The Agreement with Schwab includes a predispute arbitration clause. You acknowledge receipt of the predispute arbitration clause contained in Section 7, pages 1-2, of the Schwab Stock Liquidation Service Account Application Agreement.

Signature(s) and Date(s) Required

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

Please sign above in blue or black ink only. Your signature above will also serve as a signature card.

FOR CHARLES SCHWAB USE ONLY:		
Branch Office and Account Number	DDA Number	
Customer ID Number	Source Code	
Approved By	Print Name of Approver	Date



Schwab Stock Liquidation Service Account Application Agreement

This Agreement relates to your account and is part of the Account Agreement between each account holder and Schwab. Please retain for your files.

Section 1: Opening the Account. You authorize Schwab to open an account in the names of the account holders listed on this application. You understand that an account termination fee will apply if all or a portion of the assets in the account is transferred to another institution. You agree to pay the fees that apply based on transactions, activities and requests and any fees associated with the program or service in which the account is enrolled. You further agree to review the most current *Charles Schwab Pricing Guide*, including any amendments to the *Guide*, which describes Schwab's fees in greater detail. Some programs and services may have a special fee schedule that is not included in the *Charles Schwab Pricing Guide*. If so, you understand that you will be informed of that additional pricing at the time the account is enrolled in the program or service.

Section 2: Understanding Our Agreement.

You agree to:

- read the Account Agreement,
- read other agreements relating to your account,
- read amendments to the agreements,
- contact a Schwab representative if you do not receive or understand the agreements or amendments, and
- be bound by the terms of these agreements and all amendments.

If you enroll in programs, services or features for the account after it is opened, you agree to be subject to the terms in the agreements or disclosures relating to such programs, services or features.

Section 3: Responsibility for Investment Decisions.

You acknowledge that:

- you are responsible for determining whether each investment transaction or strategy you undertake is in your best interest;
- except as provided in this section, Schwab is not responsible for determining whether any investment transaction or strategy is in your best interest; and
- Schwab does not give tax or legal advice.

Schwab agrees that it is responsible for determining whether an investment transaction or strategy is in your best interest only (1) if required by applicable law, or (2) if:

- a Schwab representative gives advice directly to you, and
- the advice is clearly identified as a Schwab recommendation for you to enter into a particular transaction or to buy or sell a particular security.

Section 4: Granting a Lien on Your Accounts.

Each account holder agrees that debts which any account holder owes to Schwab are secured by a lien on all assets held at Schwab by any account holder. This includes assets:

- that any account holder owns now or in the future,

- held in any current or future non-retirement Schwab account, and
- in which any account holder has an individual, joint or other interest.

This lien is further explained in the Schwab One® Account Agreement.

Section 5: Verification. You authorize Schwab to inquire from any source, including a consumer reporting agency, as to your identity (as required by federal law), creditworthiness and ongoing eligibility for the account (and that of your spouse, if you 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.

Section 6: 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.

Section 7: 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 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 other 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.

Section 8: Electronic Copies. The electronically stored copy of your (or your agent's) signature, any written instructions or authorizations, the Account Application and the Agreement and Disclosures is considered to be the true, complete, valid, authentic and enforceable record, admissible in judicial, administrative or arbitration proceedings to the same extent as if the documents and records were originally generated and maintained in printed form. You agree to not contest the admissibility or enforceability of Schwab's electronically stored copy of such documents in any proceeding between you and Schwab.

Section 9: 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.

Section 10: 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.