

2. Transfer Instructions (Continued)**B. Transfer the following currency(ies) directly into my Schwab Global Account™ (eligible currencies listed below):**

Australian Dollar (AUD)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____
Canadian Dollar (CAD)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____
Euro (EUR)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____
British Pound Sterling (GBP)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____
Hong Kong Dollar (HKD)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____
Japanese Yen (JPY)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____
Norwegian Kroner (NOK)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____
U.S. Dollar (USD)	<input type="checkbox"/> All	<input type="checkbox"/> Partial _____

3. Authorization to Transfer (All Schwab account holders/trustees are required to sign.)

Be sure to attach a complete copy of the most recent statement (dated within 90 days) for each account you are transferring to Schwab.

To Delivering Firm: Unless otherwise indicated in the instructions in Section 2 on the previous page, please transfer all assets in my account to Charles Schwab & Co., Inc. ("Schwab"). I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may be transferred in accordance with Financial Industry Regulatory Authority (FINRA) Rule 11870. Unless otherwise indicated in the instructions in Section 2, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account, and transfer the resulting credit balance to the successor custodian. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in their name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

Fees: If the assets I am transferring are considered nonstandard assets at Schwab (such as limited partnerships), I understand that I will be charged set-up and maintenance fees. I understand that fractional shares of stock are nontransferable, and I agree that any fractional shares will be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation. I understand that the delivering firm may or may not assess account fees for the transfer and/or termination of my account with them.

Schwab Global Account Eligibility: I understand that not all foreign securities are eligible to be held in my Schwab Global Account. I understand that Schwab will send me, either to my email address specified in my Account Application or to my address specified in my Account Application, a list of all securities transferred into my Schwab One® Brokerage Account that are eligible to be held in my Schwab Global Account. I understand and agree that if I do not wish any specific eligible securities to be transferred to the Schwab Global Account I will notify Schwab as instructed in the communication. I hereby instruct Schwab to transfer all foreign securities that are eligible to be held in my Schwab Global Account into my Schwab Global Account. I agree that this transfer will occur after Schwab provides me with the list of Schwab Global Account eligible securities.

Mutual Fund Dividends and Capital Gains (Account Transfers via ACAT Only): I understand that my delivering broker may provide Schwab with mutual fund dividends and capital gains distribution instructions for each mutual fund position, so that Schwab may implement these instructions. In the event that the instructions are not provided by the delivering broker or the dividend and/or capital gains distribution option requested is not available at Schwab, the instructions will default to reinvest (unless reinvestment isn't available, in which case dividends and capital gains will be paid in cash).

Liquidations: I understand that buying and selling securities during the account transfer process may complicate and delay my transfer. Some firms may even "freeze" an account that is in the process of being transferred, meaning that no trades will be permitted until the transfer is complete. As a result, I should avoid trading during the transfer process. If I am concerned about not being able to sell my securities during the transfer process, I should consider selling my securities and waiting until I have received the proceeds before entering the transfer request.

Cost Basis: I understand that Schwab will update my account with the cost basis information provided on a transfer statement by a delivering firm. Because the accuracy of cost basis data depends upon these third-party statements, Schwab is not able to guarantee the availability, accuracy, or completeness of such cost basis data. It is my obligation to confirm the accuracy of the information Schwab receives from the delivering firm by visiting Schwab.com or calling Schwab.



3. Authorization to Transfer (Continued)

By signing below, I acknowledge that I have read and I understand this form in its entirety.

Signature(s) and Date(s) Required

X

Account Holder/Trustee Signature

Date

X

Additional Account Holder/Trustee Signature

Date

Medallion Signature Guarantee (for Charles Schwab Use Only)

Medallion Signature Guarantee (for Charles Schwab Use Only)

4. Discrepancies of Account Name and Type (required if the account name[s] and/or type you are transferring do not match your Schwab account)

I/We hereby authorize the transfer of my/our account being held at the firm listed above registered as _____
(Account name[s]/type at delivering firm: for example, First Name, Last Name, Individual Account)

to my/our account at Schwab registered as _____
(Account name[s]/type at Charles Schwab & Co., Inc.: for example, First Name, Last Name, Joint Account)

Signature(s) and Date(s) Required

X

Account Holder/Trustee Signature

Date

X

Additional Account Holder/Trustee Signature

Date

CHARLES SCHWAB USE ONLY: Letter of Acceptance—To the prior custodian: Please be advised that Charles Schwab & Co., Inc. will accept the above-captioned account as successor custodian.

Successor Custodian Authorized Signature

Date



Receiving Firm Information**Name and Address**

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

Overnight Mailing Address

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

Tax ID Number

94-1737782

Schwab Clearing Number

0164

For Delivering Firm Use Only**All DTC-Eligible Securities**

All deliveries **MUST** include client name and Schwab account number.
Delivery to DTC Clearing 0164, Code 40.

Dividend Reinvestment or Closed-End Mutual Funds

All deliveries **MUST** reference client name and Schwab account number.

The client's Schwab account number must not be included in the mailing address. Do not establish an account in the name of Charles Schwab & Co., Inc. FBO (for benefit of) the client.

Issue a certificate for all whole shares, liquidate all fractional shares, and discontinue dividend reinvestment.

Foreign Securities

All deliveries **MUST** include client name and Schwab account number.

Call 1-602-355-9003 for delivery instructions.

Physical Delivery of Checks and/or Securities

All deliveries **MUST** reference client name and Schwab account number.

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

Overnight Mailing Address:

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

Fed Book-Entry Securities (e.g., Treasury Notes)

All deliveries **MUST** include client name and Schwab account number.

JPM CHASE/CCC
ABA #: 021000021
Charles Schwab A/C G69873
FBO: eight-digit customer A/C # and name

Liquidate Money Fund and transfer cash according to instructions listed below.

Please note that all non-USD currencies are only eligible in the Schwab Global Account™ and should be forwarded to the wiring instructions below. Any currencies not listed should be wired to the client's Schwab One® Account (instructions above) for conversion to USD. Exchange fees may apply.

Currency	Wire Instructions
Australian Dollar (AUD)	Destination Bank: Citibank NA, London SWIFT ID: CITIGB2L Account Name: CH SCHW – FOR EXCL BEN GLB CUST (CLR) Account Number: 13025500 Bank Address: 25 Canada Square, Citibank Centre, E14 5LB, United Kingdom Correspondent Bank: Citibank Sydney SWIFT ID: CITIAU2X Account Number: 0912083012 For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account.)
Canadian Dollar (CAD)	Destination Bank: Citibank NA, London SWIFT ID: CITIGB2L Account Name: CH SCHW – FOR EXCL BEN GLB CUST (CLR) Account Number: 13025489 Bank Address: 25 Canada Square, Citibank Centre, E14 5LB, United Kingdom For Further Credit to: Toronto Dominion Bank, Toronto SWIFT ID: TDOMCATTOR For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account.)
European Euro (EUR)	Destination Bank: Citibank NA, London SWIFT ID: CITIGB2L Account Name: CH SCHW – FOR EXCL BEN GLB CUST (CLR) Account Number: 13025497 IBAN: GB74 CITI 1850 0813 0254 97 Bank Address: 25 Canada Square, Citibank Centre, E14 5LB, United Kingdom For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account.)
British Pound Sterling (GBP)	Destination Bank: Citibank NA, London SWIFT ID: CITIGB2L Sort Code: 18-50-08 Account Name: CH SCHW – FOR EXCL BEN GLB CUST (CLR) Account Number: 13025519 Bank Address: 25 Canada Square, Citibank Centre, E14 5LB, United Kingdom For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account.)

Currency	Wire Instructions
Hong Kong Dollar (HKD)	Destination Bank: Citibank NA, London SWIFT ID: CITIGB2L Account Name: CH SCHW – FOR EXCL BEN GLB CUST (CLR) Account Number: 13025462 Bank Address: 25 Canada Square, Citibank Centre, E14 5LB, United Kingdom Correspondent Bank: Citibank NA, Hong Kong SWIFT ID: CITIHKHX Account Number: 5020029007 For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account™)
Japanese Yen (JPY)	Destination Bank: Citibank NA, London SWIFT ID: CITIGB2L Account Name: CH SCHW – FOR EXCL BEN GLB CUST (CLR) Account Number: 13025616 Bank Address: 25 Canada Square, Citibank Centre, E14 5LB, United Kingdom Correspondent Bank: Citibank NA, Tokyo SWIFT ID: CITIJPJT Account Number: 0201109418 For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account.)
Norwegian Kroner (NOK)	Destination Bank: Citibank NA, London SWIFT ID: CITIGB2L Account Name: CH SCHW – FOR EXCL BEN GLB CUST (CLR) Account Number: 13025586 Bank Address: 25 Canada Square, Citibank Centre, E14 5LB, United Kingdom Correspondent Bank: Den Norske Bank, Oslo SWIFT ID: DNBANOKK For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account.)
U.S. Dollar (USD)	Destination Bank: Citibank NA, New York ABA: 021000089 Account Name: Charles Schwab & Co., Inc. Account Number: 30898608 Bank Address: 111 Wall Street, New York, NY 10005 For Further Credit to: (To ensure your account is properly credited, provide the eight-digit account number and name[s] listed on your Schwab Global Account.)

Transfer Your Account

Checklist for a Successful Transfer

- Attach a complete copy of your most recent statement for each account you are transferring (dated within 90 days).
- Use a separate form for each account you are transferring. Photocopies are acceptable.
- Transfers should occur between “like” accounts; e.g., a joint registered account should transfer to a joint account at Schwab. (Otherwise, see Section 4 for instructions.)
- Complete all information and have all account holders sign.
- Mail your completed form to: Charles Schwab & Co., Inc., Document Control, P.O. Box 982600, El Paso, TX 79998-2600.

Additional Information

- Visit www.schwab.com for a status update on your transfer.
To check on the transfer of securities from your Schwab One® Brokerage Account to your associated Schwab Global Account™, or to confirm securities eligible for the Schwab Global Account, please contact a Global Investing Services (GIS) representative to assist you at 1-800-992-4685.
To obtain additional forms, visit www.schwab.com or call 1-800-992-4685.

Contingent Orders

Schwab will not accept or honor any oral or written instructions from you to purchase or sell securities with the proceeds of the cash and/or transferred securities before we have actual receipt of your assets and the transfer process is complete.

Frequently Asked Questions

How long will it take?

Depending on the type of securities, a typical transfer will take approximately three weeks. However, some may take up to six weeks or even longer.

Please remember that while we make every effort to ensure a swift transfer, the actual transfer time depends on how quickly securities are liquidated and released or transferred by the financial institution currently holding your investments.

Will I be charged a fee?

An exit fee may be charged by your previous financial institution upon receiving your transfer request.

How do I move assets from my Schwab One Account to my Schwab Global Account?

Once assets are received by Schwab from the delivering firm, a Global Investing Services (GIS) representative will contact you and assist you in transferring all eligible assets to your Schwab Global Account. This process may take additional time to complete.

Are my funds transferable?

Schwab can transfer over 6,000 different mutual funds. Some financial firms issue their own (proprietary) mutual funds, and these funds typically cannot be transferred to any firm. Also, there are some mutual fund companies with whom Schwab has not established an agreement with the fund issuer to hold a particular mutual fund. If the mutual fund cannot be transferred, then you may be notified by mail.

How do I sell assets prior to transfer?

If there are assets that need to be sold before being transferred to Schwab, please instruct the delivering firm to sell assets in your brokerage or trust company account and cancel dividend reinvestment **prior** to sending this form to Schwab. This helps ensure that liquidations proceed efficiently, because many brokerage or trust companies will not accept instructions from Schwab to sell assets.

Questions? Call 1-800-992-4685.

Thank you for investing with Charles Schwab.