



Explanation Letter— Attachment to the Form W-8

International.schwab.com
1-877-686-1937
(Inside the U.S.)
+1-415-667-8400
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Schwab International Operations
PO Box 982601
El Paso, TX 79998-2601
United States of America

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If you have questions, please visit the Schwab W8 Resource Center located at <https://content.schwab.com/w8/>. Clients of independent investment advisors, please contact your advisor directly or call Schwab Alliance at 1-800-515-2157 if you have questions related to this form.

Account Holder Information

Name of Account Holder *(Please print.)*

Account Number(s)

I have attached a copy of the following: Valid signed Passport Valid Government ID

Please complete *only* the applicable section(s) provided, and sign and date the letter.

- SECTION 1** United States (U.S.) Address or Phone Number
- SECTION 2** Complete if the U.S. is your Place of Birth
- SECTION 3** Reasonable Explanation to Establish Residency in a Treaty Country
- SECTION 4** Missing Foreign Tax Identification Number (FTIN)

1 SECTION 1: United States (U.S.) Address or Phone Number

I, _____, certify that I am a non-U.S. person as defined for U.S. tax purposes. Please review the section below, complete all section(s) A-D that apply.

SECTION 1-A: Residing in the U.S. as Certain Visa Holders and Diplomatic Employees

I certify that I am one of the following:

- (1) a student at a U.S. educational institution and hold the appropriate visa;
- (2) a teacher, trainee, or intern at a U.S. educational institution or a participant in an educational or cultural exchange visitor program, and hold the appropriate visa;
- (3) a foreign individual assigned to a diplomatic post or a position in a consulate, embassy, or international organization in the United States; or
- (4) a spouse or unmarried child under the age of 21 years of one of the persons described in (1), (2), or (3).

Note: If you have completed Section 1-A, you do not need to complete Sections 1-B or 1-C.



SECTION 1-B: Substantial Presence: Number of Days Physically Present in the U.S.

Calculate your days of physical presence in the U.S. over the three-year period including the current year according to the formula below per IRS requirement.

The 31 and 183 day test:	Example: To calculate days in U.S.
A. Current year days in U.S. x 1 = _____ days	2022 = 100 days in U.S.
B. First preceding year days in U.S. x 1/3 = _____ days	2021 = 30 days/3 = 10 days
C. Second preceding year days in U.S. x 1/6 = _____ days	2020 = 120 days/6 = 20 days
D. Total Days in U.S. = _____ days (add lines A, B, and C)	Total number of days = 100 + 10 + 20 = 130 days

I certify that I am **not** a U.S. resident under the substantial presence test because I have been present in the U.S. less than 31 days in the current year **or** because my total days of presence in the U.S., as calculated above, are less than 183 days.

Note: If you meet the substantial presence test because you have been present in the U.S. for at least 31 days in the current year **and** the sum calculated above is 183 days or more, complete Section 1-C if you qualify for the Closer Connection Exception.

SECTION 1-C: Not Residing in the U.S. – Closer Connection to a Foreign Country

I certify that I meet the closer connection exception to the substantial presence test because I meet **all** of the following criteria:

- I have been present in the U.S. for fewer than 183 days in the current year;
- I maintain a tax home in the country of _____ during the current year; and
- I have a closer connection to the above foreign (non-U.S.) country during the current year because:

SECTION 1-D: Complete if you are making a treaty claim

I certify that I am treated as a resident of _____ for purposes of the income tax treaty between it and the U.S. and am not treated as a U.S. resident or citizen for purposes of that income tax treaty.

2 SECTION 2: Complete if the United States (U.S.) is your Place of Birth

U.S. Place of Birth: What were the circumstances for renunciation of U.S. citizenship, or what was the reason that U.S. citizenship was not obtained at birth?

I have provided a copy of my renunciation paperwork (only required for proof of renunciation of citizenship).

3 SECTION 3: Reasonable Explanation to Establish Residency in a Treaty Country

My Account(s) listed above have the following (check all that apply and provide your reason for each selection):

Additional address outside the treaty country (Claim of Tax Treaty Benefits) listed on Form W-8: Explain why the mailing, business, alternative or other address is outside the treaty country. To whom does the address belong?



Treaty country (Claim of Tax Treaty Benefits) listed on Form W-8 is different from country of residence (Permanent residence address) listed on Form W-8: Explain why you are requesting the treaty rate of the country other than your current country of residence.

Standing Instruction: Explain why you have an outgoing Moneylink(s) or Wire(s) instructions to an account outside the treaty country (Claim of Tax Treaty Benefits) listed on Form W-8. Who is the account owner and why do you have this account(s)?

I have provided, or will provide, any other documentation requested to support my claim of non-U.S. status and/or tax treaty benefits and will refresh such documentation upon request.

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SECTION 4: Missing Foreign Tax Identification Number (FTIN)

I certify that I do not have a foreign (non-U.S.) taxpayer identification number for the following reason:

- I am not legally required to obtain a foreign (non-U.S.) Tax Identification Number (TIN) in my jurisdiction of tax residence.
- Other reason why I was not issued a foreign (non-U.S.) TIN in my jurisdiction of tax residence:

Note: Each account owner must complete and sign a separate form.

SIGN HERE X

Signature

Date (mm/dd/yyyy)

Print Name



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