

Instructions for Trustee Change Form

This Trustee Change Form can be used to add and/or remove Trustees on a Schwab One® Trust account (including any linked Schwab Bank High Yield Investor Checking® Trust account, if applicable), a Schwab Brokerage Trust account, a Schwab One International® Trust account, or a Schwab Inherited IRA for a trust beneficiary.

As you complete this form, please note the following:

Trust's Tax ID or Social Security Number Changes.

- Do not use this form. Please submit a new account application. This account must be closed and a new account must be opened.
 - Domestic Trusts** use the Schwab One Account Application for Trust Accounts or applicable Managed Account Application.
 - Inherited IRAs** use the Inherited IRA Application for a Trust Beneficiary application and include the Managed Conversion Form if the Inherited IRA is a Managed Account.
 - Foreign Formed Trusts** use the Schwab One International® Trust Account Application.
- Complete the Check and Journal Request Form in order to transfer assets to the new account or provide a Letter of Authorization (LOA) to transfer assets to the new account.

Domestic Trusts—Required Documentation to be Submitted along with this Change of Trustee Form:

Trustee Additions: Provide the page(s) of the Trust that names the successor Trustee or otherwise validates the successor Trustee.

Trustee Removals—Additional documentation required based on type of removal:

- Due to Resignation**
 - Notarized signature of resigning Trustee in Section 6; or
 - Notarized LOA from resigning Trustee
- Due to Incapacity**
 - Provide the Trust pages stating the requirements of incapacity or the referral to state law if the Trust is silent; and
 - Provide documentation sufficient under the terms of the Trust to attest to the incapacity of the Trustee, or documentation that satisfies state law if the Trust is not specific.
- Due to Death—**Provide a death certificate.

Testamentary Trusts—Provide one of the following:

- New court order appointing successor Trustee;
- Copy of original decree of final distribution (a certified copy of the will identifying the Successor Trustee if the original decree of final distribution does not include the trust provisions for the testamentary trust that identifies the successor Trustee); or
- Certified copy of the will identifying the successor Trustee.

International Trusts—For each new Trustee on a Schwab One International Trust Account:

- Non-U.S. citizens provide a copy of the pages of the current passport that include photo, signature, and personal information.
- Non-U.S. residents provide a copy of a utility bill (not more than 12 months old).
- If the account is invested in non-U.S. registered sweep funds, or if you elect to invest in offshore funds, complete the Authorization to Purchase Offshore Investment Shares (APOIS) form.
- A Form W-8 is required from all foreign persons/entities receiving U.S. sourced payments. Please read the instructions to 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.

Signature Requirements

- All new, continuing, and resigning Trustees must complete the required information on this form and sign where indicated.
- All signatures on this form (in Sections 5, 12, and 13) must be notarized.

High Yield Investor Checking Account—Changes made to the Trust Account with this form will be reflected in the associated High Yield Investor Checking account, if applicable. All Trustees on a linked High Yield Investor Checking account must be U.S. citizens or resident aliens, and must also reside in the U.S. or one of its territories and provide a U.S. mailing address. In addition, Trustees and beneficiaries must be individuals and not organizations, corporations, or non-individual entities.

POA and Options Trading when adding a Trustee to an account—If your existing account has a Power of Attorney (POA) which you wish to retain on your Trust account, all new Trustees must complete and sign a new POA. If your account has been approved for options trading and you would like to trade options in your Trust account, or if there are options in your existing Trust account, all new Trustees must complete and sign a Schwab Options Trading and Margin Application. If you are only removing a Trustee, you do not need to submit a new POA or a new Schwab Options Trading and Margin Application.

Return Instructions

- **Upload** online with secure messaging (if you are an existing client and have online access to your account).
 1. Go to www.schwab.com and log in to your account.
 2. Click Message Center (under Service), and then click Upload Document.
- **Fax** to 1-888-526-7252.
- **Bring** to your nearest Schwab branch (visit www.schwab.com/branch for locations).
- **Mail** to any of the following addresses:

Regular Mail (West)

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

Regular Mail (East)

Charles Schwab & Co., Inc.
P.O. Box 628291
Orlando, FL 32862-8291

Overnight Mail (West)

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

Overnight Mail (East)

Charles Schwab & Co., Inc.
1958 Summit Park Dr., Ste. 200
Orlando, FL 32810



Trustee Change 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)

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

1. Account Information

Schwab Account Number _____ Name of Trust _____

If you have a Schwab Bank High Yield Investor Checking® Trust account linked with the Schwab One® Trust account listed above, please provide the account number below:

High Yield Investor Checking Account Number _____

2. New Trustee Information

All Trustees being added who are to conduct business in the account must provide this information.* As required by U.S. federal law, Schwab and Schwab Bank will use the information provided for each of the individuals named below to verify the identity of the Trust and persons related to it. (Schwab will use the Primary Trustee address as the address for the account.)

Entity Trustee: If your Primary Trustee is an entity, please skip this section and enter the entity information in Section 3. The Supplemental Trust Account Application for Entity Trustees form must be submitted with this application.

*Trustees for Schwab One® with a linked Schwab Bank High Yield Investor Checking® account must be either U.S. citizens or U.S. resident aliens, reside in the U.S. or one of its territories, and must have a U.S. mailing address and valid identification information. In addition, Trustees must be individuals, and not organizations, corporations or non-individual entities.

Primary Trustee

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

Name First _____ Middle _____ Last _____

Social Security/Tax ID Number _____ Date of Birth (mm/dd/yyyy) _____ Are you known by another name? (Please specify) _____

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 _____

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 _____

Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

Charles Schwab & Co., Inc. and Charles Schwab Bank are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products are offered by Charles Schwab & Co., Inc., Member SIPC. Deposit and lending products and services are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

Telephone Number	Mobile Number	Work Number	Extension
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Email Address*	Mother's Maiden Name
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*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 (Must list all; if not a U.S. citizen, please complete identification information below.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	Country of Legal Residence (Select only one.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____
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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.)

<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"/> Sales/Marketing	_____
<input type="checkbox"/> Legal Professional	<input type="checkbox"/> Clerical/Administrative Services	<input type="checkbox"/> U.S. Government Employee (Federal/State/Local)	
<input type="checkbox"/> Accounting Professional	<input type="checkbox"/> Foreign Government Employee (Non-U.S.)	<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production)	

Employer Name/Business Name	Business Street Address
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City	State	Zip Code
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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 _____.)

Marital Status

Single Married Divorced Widowed Number of Dependents _____

Investment Experience (Please select only one box.)

None Limited Good Extensive

We respect your privacy. Charles Schwab & Co., Inc. ("Schwab") and Charles Schwab Bank ("Schwab Bank") may use the information you provide to open and service your accounts, communicate with you, and provide information about products and services. Read about the privacy policy of Schwab at www.schwab.com/privacy and of Schwab Bank at www.schwabbank.com/privacy. As required by federal law, Schwab and Schwab Bank will use the information provided above to verify your identity.

SECTION TO BE COMPLETED IF THE ABOVE INDIVIDUAL IS A DUAL CITIZEN, NON U.S. CITIZEN, NON U.S. RESIDENT, OR BANK CLIENT.

Country of Birth

Identification Type

Passport U.S. Driver's License U.S. Gov't-Issued ID

Identification Number	Country or State of Issuance	Issue Date (mm/dd/yyyy)	Expiration Date (mm/dd/yyyy)
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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 power of attorney. 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*

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*

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 power of attorney 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 www.schwab.com/accountagreement.

Co-Trustee (if applicable)

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

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

Social Security/Tax ID Number _____ Date of Birth (*mm/dd/yyyy*) _____ Are you known by another name? (*Please specify.*) _____

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 _____

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 _____

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 (Must list all; if not a U.S. citizen, please complete identification information below.) USA Other: _____ | Country of Legal Residence (Select only one.) USA Other: _____

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 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 Code _____

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 _____.)

Marital Status

Single Married Divorced Widowed Number of Dependents _____

Investment Experience (Please select only one box.)

None Limited Good Extensive

SECTION TO BE COMPLETED IF THE ABOVE INDIVIDUAL IS A DUAL CITIZEN, NON U.S. CITIZEN, NON U.S. RESIDENT, OR BANK CLIENT.

Country of Birth _____

Identification Type

 Passport
 U.S. Driver's License
 U.S. Gov't-Issued ID

Identification Number _____

Country or State of Issuance _____

Issue Date (mm/dd/yyyy) _____

Expiration Date (mm/dd/yyyy) _____

Note: If there are more than two new Trustees, please complete and attach a separate photocopy of this page for each additional Trustee.

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 power of attorney. 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* _____

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 PO. 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* _____

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 PO. 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 power of attorney 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 www.schwab.com/accountagreement.

3. New Entity Trustee (if applicable)

If you are appointing a new Entity Trustee or changing the Entity Agent(s) for a continuing Entity Trustee, you must provide information below for the Entity and its Entity Agent(s). In both circumstances you must also submit a copy of the Supplemental Trust Account Application for Entity Trustees along with this form.

Entity Name *(Please supply if your Trustee is not an individual)*

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

City

State or Province

Country

Zip or Postal Code

Mailing Address *(If different from above; P.O. boxes may be used.)*

Country of Incorporation/Establishment

State of Incorporation/Jurisdiction of Incorporation/Establishment

U.S. Entity Tax ID Number *(if applicable)*

Business Telephone Number

State or Federal Regulator *(if applicable)*

Check here if this entity will be the Primary Trustee on this account. Schwab will use the Primary Trustee address as the address for the account. Please note that Schwab Bank cannot have an entity as a Trustee.

Required Information About Entity Agents

- Please complete this section for each individual who is authorized by the Entity Trustee to transact business with Schwab.
- If there is more than one individual who is authorized by the Entity Trustee to transact business with Schwab, please make, complete, and attach additional copies of this section.
- Schwab will have no obligation of inquiry with respect to the validity of, or authority with respect to, any transaction or instruction provided by an Authorized Individual.

Entity Agent

Title or Capacity of Individual *(Please select all that apply.)*

Director President Vice President CFO Treasurer Secretary Other: _____

Name *First*

Middle

Last

Home Street Address *(No P.O. boxes, please.)*

City

State or Province

Country

Zip or Postal Code

Home Phone

Work Phone *(include extension)*

Mobile Phone

Social Security/Tax ID Number

Date of Birth *(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 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** (no P.O. boxes)

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

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** _____.)

Investment Experience (Please select only one box.)

- None Limited Good Extensive

SECTION TO BE COMPLETED IF THE ABOVE INDIVIDUAL IS A DUAL CITIZEN, NON U.S. CITIZEN, NON U.S. RESIDENT, OR BANK CLIENT.

Country(ies) of Citizenship (Must list all.) USA Other: _____ | **Country of Legal Residence** USA Other: _____

Country of Birth (Required for foreign citizens and/or foreign residents only.)

ID Number and Type

- Passport Driver's License Gov't-Issued ID _____

Country/State of Issuance **Expiration Date** (mm/dd/yyyy)

4. Trustee(s) to Be Removed

Note: Additional documentation is required if an Individual Trustee is being removed because of death or incapacity.

The following are to be removed as Trustees:

Name of Trustee 	Reason for Change: <input type="checkbox"/> Death of individual Trustee (Provide a certified copy of death certificate with this form.) <input type="checkbox"/> Incapacity of individual Trustee (Provide the Trust pages stating the requirements of incapacity and documentation sufficient under the terms of the Trust to attest to the incapacity of the Trustee.) <input type="checkbox"/> Resignation of Trustee (Resigning Trustee must include notarized signature below.)
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For non-U.S. notarization, use this section.

<p>Jurisdiction: _____</p> <p>on _____ before me, _____,</p> <p style="text-align: center;"><i>(mm/dd/yyyy)</i> <i>(Name and Title of the Notarizing Officer)</i></p> <p>personally appeared _____,</p> <p style="text-align: center;"><i>(Name of Person[s] Signing Instrument)</i></p> <p>personally known to me (or 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 who 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.[†]</p> <p>WITNESS my hand and official seal.</p> <p>Notary Public _____ Expiration Date _____</p> <p style="text-align: center;"><i>(Signature of Notarizing Officer)</i> <i>(mm/dd/yyyy)</i></p> <p>[†] Notaries for whom the box provided is not applicable should attach the appropriate notarizing declaration in lieu of the above.</p>	<p>(NOTARY SEAL)</p>
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7. Current Trustee Information

Each Trustee must sign in both Sections 9 and 12. Additionally, if you have specified a Schwab Bank High Yield Investor Checking® Trust account in Section 1, each Trustee must also sign in Section 13. Notarization of Trustees' signatures is required in Section 14. **If there are more than four current Trustees associated with this account, please make a photocopy of this page, complete in full, and attach to the entire completed form.**

The following are the current Trustees in accordance with the terms of the Trust:*

Name of Primary Trustee[‡]

Type of Change:

Continuing Trustee New Trustee

Name of Co-Trustee

Type of Change:

Continuing Trustee New Trustee

Name of Co-Trustee

Type of Change:

Continuing Trustee New Trustee

Name of Co-Trustee

Type of Change:

Continuing Trustee New Trustee

*New Entity Trustees, and continuing Entity Trustees that are changing their Entity Agents, must also complete Section 3 and submit a copy of the Supplemental Trust Account Application for Entity Trustees, along with this form.

[‡]Schwab will use the address of the Primary Trustee listed here as the account address.

Important Note for Power of Attorney and Options Trading (only applicable if a new Trustee is being added)

If a new Trustee is being added to an account that has an existing Power of Attorney (POA), all Trustees must complete and sign a new Power of Attorney form. If a new Trustee is being added to an account that has already been approved for options trading, all Trustees must complete and sign a new option trading application.

8. Checks and Visa® Debit Cards (Not available for Inherited IRA accounts.)

If you have an existing Schwab One® brokerage account and a new Trustee(s) being added to the account would like the ability to write Schwab One brokerage checks and/or use a Visa Platinum Debit Card, or if you would like to reorder checks and/or debit cards updated with the names of the current Trustees, please complete this section. 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. If you do not want checks, skip this section and go to Section 9. Visa debit cards are not available for Testamentary Trust accounts. Schwab One and 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 High Yield Investor Checking account.

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**)

*Printing the name of the Trust 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.

Anticipated Activity

On average, how many times per month do you anticipate writing checks and/or making ATM withdrawals? (Select only one.)

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

9. Trustee Certification

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.

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") in which the beneficial owner has the ability to effect transactions.

Initial Here	Initial Here
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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 Schwab 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 were 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 on the Application is accurate. Each Trustee agrees that they have provided Schwab with information on all parties who currently have control over the Trust funds and agrees to provide Schwab 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 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 may request additional information and/or documentation relating to the Trust, and each Trustee agrees to provide Schwab 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, 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 Schwab shall have no 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 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 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 and hold Schwab 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
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All Trustees must sign and date below.

<p>X</p> <p>_____ Signature: Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>
<p>X</p> <p>_____ Signature: Co-Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>

10. Adoption of Schwab Brokerage Account Agreements and Disclosures

By signing this Trustee Change Form, you acknowledge that you have received and read a copy of the attached Schwab One® Trust Account Terms and Conditions, 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 these Terms and Conditions and all incorporated agreements and disclosures, including (but not limited to) 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 and transferring assets out of this account. If this account has margin trading capability, you acknowledge that securities securing loans from Schwab can be lent to Schwab and lent by Schwab to others. You also acknowledge that by trading "on margin," you are borrowing money from Schwab and that you understand the requirements and risks associated with margin borrowing as summarized in the "Overview and Disclosure Statement" included with this Trustee Change Form.

For purposes of this Trustee Change Form and the attached Terms and Conditions, the terms

"you," "your," and "Account Holder" refer to each person who signs this Trustee Change Form and apply with respect to both a person's individual capacity as well as any applicable representative or fiduciary capacity. When the legal owner of assets in the account is not a natural person, the terms "you," "your," and "Account Holder" also refer to such legal owner. The terms "we," "us," "our," and "Schwab" refer to Charles Schwab & Co., Inc. **NOTE THAT SECTION 15-16 ON PAGES 2-3 OF THE ATTACHED TERMS AND CONDITIONS CONTAINS A PREDISPUTE ARBITRATION AGREEMENT.**

11. Adoption of Schwab Bank Account Agreements and Disclosures

By signing this Trustee Change Form, you acknowledge that you have received and read copies of the attached Schwab Bank High Yield Investor Checking® Trust Account Terms and Conditions and the *Schwab Bank Deposit Account 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 Bank will be

governed by the attached Terms and Conditions and all incorporated agreements and disclosures, including (but not limited to) the *Schwab Bank Deposit Account Agreement* and the *Schwab Bank Deposit Account 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 involving and transferring funds out of this account.

For purposes of this Trustee Change Form and the attached Schwab Bank Terms and Conditions, the terms "you," "your," and "Account Holder" refer to each person who signs this Trustee Change Form and apply with respect to both a person's individual capacity as well as any applicable representative or fiduciary capacity. The term "Schwab Bank" refers to Charles Schwab Bank.

You certify, under penalty of perjury, that (1) the number shown on this Application is the correct Taxpayer Identification Number; (2) you are not subject to backup withholding due to a failure to report interest and dividend income; (3) you are a U.S. person (a U.S. citizen or U.S. resident alien); and (4) you are exempt from Foreign Account Tax Compliance Act (FATCA) reporting. You understand that if you have been notified by the IRS that you are subject to backup withholding as a result of dividend or interest underreporting and you have not received a notice from the IRS advising you that backup withholding is terminated, you 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 on pages 2-3 of the attached terms and conditions for the Schwab One® Trust Account Application Agreement and the IRA Account Application Agreement.

12. Schwab Brokerage Trustee Signature(s)

For Trustees of Schwab One® or Schwab Brokerage Trust account: By signing below, you agree to the changes indicated on this form and to the terms in Section 9 (Trustee Certification) and Section 10 (Adoption of Schwab Brokerage Account Agreements and Disclosures).

ALL CURRENT TRUSTEES MUST SIGN BELOW IN BLUE OR BLACK INK ONLY. SIGNATURES MUST BE NOTARIZED. Please complete and attach a separate photocopy of this page if there are more than two Trustees.

Your signature(s) below will also serve as a signature card for checks, as applicable.

Signature(s) and Date(s) Required

<p>X</p> <p>_____ Signature: Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>
<p>X</p> <p>_____ Signature: Co-Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>
<p>X</p> <p>_____ Signature: Co-Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>
<p>X</p> <p>_____ Signature: Co-Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>

13. Schwab Bank Trustee Signature(s)

If you have a Schwab Bank High Yield Investor Checking® account, complete this signature section, in addition to the signature section above for the brokerage account.

For Trustees of Schwab Bank High Yield Investor Checking account: By signing below, you agree to the changes indicated on this form and to the terms in Section 9 (Trustee Certification) and Section 11 (Adoption of Schwab Bank Account Agreements and Disclosures).

ALL CURRENT TRUSTEES MUST SIGN BELOW IN BLUE OR BLACK INK ONLY. SIGNATURES MUST BE NOTARIZED.

Your signature(s) below will also serve as a signature card for checks, as applicable.

Signature(s) and Date(s) Required

<p>X</p> <p>_____ Signature: Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>
<p>X</p> <p>_____ Signature: Co-Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>
<p>X</p> <p>_____ Signature: Co-Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>
<p>X</p> <p>_____ Signature: Co-Trustee</p>	<p>_____ Print Name</p>	<p>_____ Today's Date (mm/dd/yyyy)</p>

14. Notarization of Trustee Signature(s) (REQUIRED)

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

For non-U.S. notarization, use this section.

Jurisdiction: _____ on _____ before me, _____ (mm/dd/yyyy) (Name and Title of the Notarizing Officer) personally appeared _____ (Name of Person[s] Signing Instrument) personally known to me (or 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 who 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.† WITNESS my hand and official seal. Notary Public _____ Expiration Date _____ (Signature of Notarizing Officer) (mm/dd/yyyy)	(NOTARY SEAL)
† Notaries for whom the box provided is not applicable should attach the appropriate notarizing declaration in lieu of the above.	

This agreement relates to your account and is part of the Account Agreement between each Account Holder and Charles Schwab & Co., Inc. ("Schwab"). Please retain for your files.

Section 1: Scope of Agreement. Your agreement with Schwab consists of the terms set forth in these Terms and Conditions and the terms set forth in the *Schwab One Account Agreement*, which incorporates the *Charles Schwab Pricing Guide* and a number of other important disclosures. The *Schwab One Account Agreement* is provided with this Application or at the opening of your Account. You agree to contact Schwab if you do not receive the *Schwab One Account Agreement*.

In addition, you may in the future receive from Schwab supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. These supplemental terms and disclosures, these Terms and Conditions and the *Schwab One Account Agreement* are collectively referred to as the "Agreement and Disclosures." You agree to read the Agreement and Disclosures carefully and retain copies for your records.

Section 2: Acceptance of Agreement and Disclosures. You agree that the Agreement and Disclosures govern all aspects of your relationship with Schwab, including all transactions between Schwab and you and all products and services now or in the future offered through Schwab. Schwab may rely on your use of Schwab's products and services as evidence of your continued acceptance of the Agreement and Disclosures.

Section 3: Your Representations and Warranties. You represent and warrant that: (a) you are of legal age in the state in which you live and you are authorized to enter into this Agreement; (b) you have supplied accurate information in your Account Application; (c) no additional authorizations from third parties are required for you to open the Account and effect transactions therein; (d) except as you have otherwise indicated on your Account Application or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority ("FINRA") or any securities firm, bank, trust company or insurance company; and (ii) you are not a director, 10% beneficial shareholder, policy-making officer or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company; and (e) this Application Agreement, as amended from time to time, is a legal, valid and binding obligation, enforceable against you in accordance with its terms.

Section 4: Account Handling. Schwab will automatically hold all of your securities

purchased, sales proceeds, dividends and interest. Schwab will also release your name, address and securities positions to companies in which we hold securities for your Account upon request, unless you notify us otherwise in writing. If you maintain more than one account at Schwab, you authorize Schwab to transfer assets between your accounts when no written authorization is requested.

Section 5: Responsibility for Investment Decisions. You agree that you and any agent under a Power of Attorney or Investment Advisor (if you have one) are solely responsible for investment decisions in your Account, including whether to buy or sell a particular security. Unless required by law, or unless Schwab provides advice to you that is clearly identified as an individualized recommendation for you, you understand that Schwab has no obligation to determine whether a particular transaction, strategy or purchase or sale of a security is in your best interest. Your obligation includes an affirmative duty to monitor profits and stay informed about your Account and your investments and respond to changes as you deem appropriate.

Unless Schwab otherwise agrees with you in writing, Schwab does not have any discretionary authority or obligation to review or make recommendations for the investment of securities or cash in your Account.

You acknowledge that Schwab does not provide tax or legal advice.

Unless we otherwise agree with you in writing, Schwab does not monitor your account(s) or investments and has no obligation to update any investment recommendation, financial advice, or financial plan we may give you. Such recommendation, financial advice, or financial plan applies only at the point in time we provide it to you.

Section 6: Payment of Indebtedness. You agree to make payment of any indebtedness related to your Account, including, but not limited to, any such indebtedness that results from instructions provided to Schwab by you, your agent or any attorney-in-fact under a Power of Attorney or Investment Advisor authorized to make transactions in your Account. We can elect anytime, with or without notice, to make any debit balance or other obligation related to your Account immediately due and payable. We can report any past-due account to a consumer and/or securities credit reporting agency. We can also refer your Account to a collection agency.

Section 7: Granting a Lien on Your Accounts. As security for the repayment of all present or future indebtedness owed to us by each Account Holder, each Account Holder grants to us a first, perfected and prior lien, a continuing security interest, and right of set-off with respect to all property that is, now or in the future, held, carried or maintained for any purpose in or through Schwab, and, to the extent of such Account Holder's interest in or through, any present or future account with us or our affiliates in which the Account Holder has an interest. In the event of a breach or default by you under this Agreement, Schwab will have the rights and remedies available to a secured creditor under all applicable laws in addition to the rights and remedies provided in this Agreement.

If you owe money to Schwab as the result of activity in your Account and there are assets available in any non-retirement brokerage account that you hold at Schwab which could fully or partially satisfy the debt, you agree that upon Schwab's written demand, you will execute all documents necessary to effect a transfer from your non-retirement brokerage account and agree to pay or cause such funds to be paid immediately to Schwab in order to satisfy your indebtedness to Schwab.

Section 8: Liquidations. Whenever it is necessary for our protection or to satisfy a margin deficiency, debit or other obligation owed us, we can (but are not required to) sell, assign and deliver all or any part of the property securing your obligations, or close any or all transactions in your Account. We can choose which property to buy or sell, which transactions to close and the sequence and timing of liquidation. We can take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that we choose in the exercise of our business judgment. You agree not to hold us liable for the choice of which property to buy or sell or of which transactions to close or for timing or manner of liquidation.

In certain circumstances we can, at our sole discretion, liquidate your entire margin loan balance to satisfy a margin call. You agree not to hold us liable for taking such action.

We can transfer property from any non-retirement brokerage account in which you have an interest to any other brokerage accounts in which you have an interest regardless of whether there are other account holders on either account, if we determine that your obligations are not adequately secured or to satisfy a margin deficiency or other obligation. You agree to pay



on demand any account deficiencies after liquidation, whether liquidation is complete or partial.

All of the above can be done without demand for margin or notice of purchase, sale, transfer or cancellation to you. No demand for margin or notice shall impose on Schwab any obligation to make such demand or provide such notice to you in the future. Any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.

Section 9: Interest on Debit Balances. We will charge and compound interest on your debit balances (whether in a Margin or Cash Account) according to our *Disclosure of Credit Terms and Policies*.

Section 10: Borrowing Money and Using Margin. All margin transactions are subject to our *Disclosure of Credit Terms and Policies* and our "Margin Borrowing at Schwab: Overview and Disclosure Statement." You agree not to enter an order for a margin transaction until you have read and understood the *Disclosure of Credit Terms and Policies* and the "Overview and Disclosure Statement."

Section 11: Loan Consent. You agree that property held in your Margin Account, now or in the future, can be borrowed (either separately or together with the property of others) by us (acting as principal) or by others. You agree that Schwab can receive and retain certain benefits (including, but not limited to, interest on collateral posted for such loans) to which you will not be entitled. You acknowledge that, in certain circumstances, such borrowings could limit your ability to exercise voting rights or receive dividends, in whole or in part, with respect to the property lent. You understand that for property that is lent by Schwab, the dividends paid on such property will go to the borrower. No compensation or other reimbursements will be due to you in connection with such borrowings. However, if you are allocated a substitute payment in lieu of dividends, you understand that such a payment may not be entitled to the same tax treatment as may have been applied to the receipt of a dividend. You agree that Schwab is not required to compensate you for any differential tax treatment between dividends and payments in lieu of dividends. Schwab can allocate payments in lieu of dividends by any mechanism permitted by law, including by using a lottery allocation system.

Section 12: Using the Check and Visa® Platinum Debit Card Features. If you have requested check or Visa Debit Card features through your Account, you authorize checks and Visa Debit Cards to be issued as indicated in your Account Application. You agree that each Account Holder is authorized to write checks and engage in Visa Debit Card transactions, and you understand that if the checking feature is terminated, your Visa Debit Card will be automatically cancelled.

Section 13: Linking Your Account to a High Yield Investor Checking Account at Schwab Bank. If you link your Account to a High Yield Investor Checking Account held at Schwab Bank, you authorize Schwab to accept and follow instructions received from Schwab Bank to transfer funds from your Account to your High Yield Investor Checking Account as set forth in your *Schwab Bank High Yield 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 the same way 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 High Yield 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 High Yield 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 High Yield 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 High Yield Investor Checking Account.

Transfers to Schwab Bank can 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 High Yield Investor Checking Account remains an obligation solely of Schwab Bank.

Section 14: Verification. You authorize Schwab to inquire from any source, including a consumer reporting agency, as to the identity (as required by law), creditworthiness and ongoing eligibility for the Account of the Account Holders, any other person referred to on this Trustee Change Form, or any person whom Schwab is later notified is associated with or has an interest in the Account (as well as such persons' spouses if they live in a community-property jurisdiction) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

Section 15: 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 16: 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 17: 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 18: Unclaimed Property. If no activity occurs in the Account within the time period specified by applicable state law, the Account can be transferred to the appropriate state.

Section 19: 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.

Section 20: 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 a Schwab representative at 1-800-435-4000.



This agreement relates to your account and is part of the Account Agreement between each Trustee and Charles Schwab & Co., Inc. ("Schwab"). Please retain for your files.

Schwab One International Trust Account Application Agreement

Section 1: Scope of Agreement. Your agreement with Schwab consists of the terms set forth in this Application Agreement and the terms set forth in the *Schwab One[®] Account Agreement*, which incorporates the *Charles Schwab Pricing Guide* and a number of other important disclosures. The *Schwab One Account Agreement* is provided with this application or at the opening of your account. You agree to contact Schwab if you do not receive the *Schwab One Account Agreement*.

In addition, you may in the future receive from Schwab supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. These supplemental terms and disclosures, this Application Agreement and the *Schwab One Account Agreement* are collectively referred to as the "Agreement and Disclosures." You agree to read the Agreement and Disclosures carefully and retain copies for your records.

Section 2: Acceptance of Agreement and Disclosures. You agree that the Agreement and Disclosures govern all aspects of your relationship with Schwab, including all transactions between Schwab and you, and all products and services now or in the future offered through Schwab. Schwab may rely on your use of Schwab's products and services as evidence of your continued acceptance of the Agreement and Disclosures.

Section 3: Your Representations and Warranties. You represent and warrant that: (a) you are of legal age in the state in which you live, and you are authorized to enter into this Agreement; (b) you have supplied accurate information in your Account Application; (c) no additional authorizations from third parties are required for you to open the account and effect transactions therein; (d) except as you have otherwise indicated on your Account Application or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority (FINRA), or any securities firm, bank, trust company, or insurance company, and (ii) you are not a director, 10% beneficial shareholder, policy-making officer, or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company; and (e) this Application Agreement, as amended from time to time, is a legal, valid and binding obligation, enforceable against you in accordance with its terms.

Section 4: Account Handling. Schwab will automatically hold all of your securities

purchased, sales proceeds, dividends and interest. Schwab will also release your name, address and securities positions to companies in which we hold securities for your account upon request, unless you notify us otherwise in writing. If you maintain more than one account at Schwab, you authorize Schwab to transfer assets between your accounts when no written authorization is requested.

Section 5: Responsibility for Investment Decisions. You agree that you and any agent under a Power of Attorney or Investment Advisor (if you have one) are solely responsible for investment decisions in your account, including whether to buy or sell a particular security. Unless required by law, or unless Schwab provides advice to you that is clearly identified as an individualized recommendation for you, you understand that Schwab has no obligation to determine whether a particular transaction, strategy or purchase or sale of a security is in your best interest. Your obligation includes an affirmative duty to monitor profits and stay informed about your account and your investments and respond to changes as you deem appropriate.

Unless Schwab otherwise agrees with you in writing, Schwab does not have any discretionary authority or obligation to review or make recommendations for the investment of securities or cash in your account.

You acknowledge that Schwab does not provide tax or legal advice.

You acknowledge that, with regard to any trust agreement or any portion of a trust agreement submitted to Schwab, Schwab will be reviewing only certain items in the Agreement for specific Schwab purposes, such as for Schwab's anti-money laundering procedures in our account opening process. You agree that you will not hold Schwab responsible for reviewing and understanding the Agreement or any part of it, or require Schwab to implement any provision in it. You also agree that Schwab may rely on the covenants, representations and warranties in these terms and conditions as well as any directions given by authorized persons even if these terms and conditions or the directions are not consistent with any provision of the trust agreement.

Unless we otherwise agree with you in writing, Schwab does not monitor your account(s) or investments and has no obligation to update any investment recommendation, financial advice, or financial plan we may give you. Such recommendation, financial advice, or financial

plan applies only at the point in time we provide it to you.

Section 6: Payment of Indebtedness. You agree to make payment of any indebtedness related to your account, including, but not limited to, any such indebtedness that results from instructions provided to Schwab by you, your agent or any attorney-in-fact under a Power of Attorney or by an Investment Advisor authorized to make transactions in your account. We can elect anytime, with or without notice, to make any debit balance or other obligation related to your account immediately due and payable. We can report any past-due account to a consumer and/or securities credit reporting agency. We can also refer your account to a collection agency.

Section 7: Granting a Lien on Your Accounts. As security for the repayment of all present or future indebtedness owed to us by each Account Holder, each Account Holder grants to us a first, perfected and prior lien on; a continuing security interest in; and a right of set-off with respect to all property that is, now or in the future, held, carried or maintained for any purpose in or through Schwab, and, to the extent of such Account Holder's interest in or through, any present or future account with us or our affiliates in which the Account Holder has an interest. In the event of a breach or default by you under this Agreement, Schwab will have the rights and remedies available to a secured creditor under all applicable laws in addition to the rights and remedies provided in this Agreement.

Section 8: Liquidations. Whenever it is necessary for our protection or to satisfy a margin deficiency, debit or other obligation owed us, we can (but are not required to) sell, assign and deliver all or any part of the property securing your obligations, or close any or all transactions in your account. We can choose which property to buy or sell, which transactions to close and the sequence and timing of liquidation. We can take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that we choose in the exercise of our business judgment. You agree not to hold us liable for the choice of which property to buy or sell, or which transactions to close, or for the timing or manner of liquidation.

In certain circumstances we can, at our sole discretion, liquidate your entire margin loan balance to satisfy a margin call. You agree not to hold us liable for taking such action.



We can transfer property from any non-retirement brokerage account in which you have an interest to any other brokerage accounts in which you have an interest, regardless of whether there are other account holders on either account, if we determine that your obligations are not adequately secured or to satisfy a margin deficiency or other obligation. You agree to pay on demand any account deficiencies after liquidation, whether liquidation is complete or partial.

All of the above can be done without demand for margin or notice of purchase, sale, transfer or cancellation to you. No demand for margin or notice shall impose on Schwab any obligation to make such demand or provide such notice to you in the future. Any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.

Section 9: Interest on Debit Balances. We will charge and compound interest on your debit balances (whether in a Margin or Cash Account) according to our *Disclosure of Credit Terms and Policies*.

Section 10: Borrowing Money and Using Margin. All margin transactions are subject to our *Disclosure of Credit Terms and Policies* and our Margin Disclosure Statement. You agree not to enter an order for a margin transaction until you have read and understood the *Disclosure of Credit Terms and Policies* and the Margin Disclosure Statement.

Section 11: Loan Consent. You agree that property held in your Margin Account, now or in the future, can be borrowed (either separately or together with the property of others) by us (acting as principal) or by others. You agree that Schwab can receive and retain certain benefits (including, but not limited to, interest on collateral posted for such loans) to which you will not be entitled. You acknowledge that, in certain circumstances, such borrowings could limit your ability to exercise voting rights or receive dividends, in whole or in part, with respect to the property lent. You understand that for property that is lent by Schwab, the dividends paid on such property will go to the borrower. No compensation or other reimbursements will be due to you in connection with such borrowings. However, if you are allocated a substitute payment in lieu of dividends, you understand that such a payment may not be entitled to the same tax treatment as may have been applied to the receipt of a dividend. You agree that Schwab is not required to compensate you for any differential tax treatment between dividends and payments in lieu of dividends. Schwab can allocate payments in lieu of dividends by any mechanism permitted by law, including by using a lottery allocation system.

Section 12: Using the Check & Visa® Platinum Debit Card Features. If you have requested check or Visa Debit Card feature through your account, you authorize checks and Visa Debit

Cards to be issued as indicated in your Account Application. You agree that each Account Holder is authorized to write checks and engage in Visa Debit Card transactions, and you understand that if the checking feature is terminated, your Visa Debit Card will be automatically cancelled.

Section 13: 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 14: Changes to Trust or Facts Provided. You agree to notify Schwab if there is any change to the information provided on this Application, including without limitation any change in the designated Trustees of the Trust, and to supply appropriate documents requested by Schwab relating to such change.

Section 15: 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 16: 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 17: 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 18: Float. You agree that Schwab can retain as compensation for services your Account's proportionate share of any interest earned on aggregated cash balances held in Schwab's bank account with respect to (1) assets awaiting investment or (2) assets pending distribution from your Account. Such interest retained by Schwab shall generally be at money market rates. Schwab's receipt of such compensation is further described in the *Agreements and Disclosures*.

Section 19: 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 20: 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.

Section 21: 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 a Schwab representative at 1-800-435-4000.



This agreement relates to your account and is part of the Account Agreement between each account holder and Charles Schwab & Co., Inc. ("Schwab"). Please read and retain for your records.

Section 1: Scope of Agreement. Your agreement with Schwab consists of the terms set forth in this Application Agreement and the terms set forth in the applicable Individual Retirement Plan and Disclosure Statement, and the Schwab IRA and ESA Account Agreement, which incorporates the *Charles Schwab Pricing Guide* and a number of other important disclosures. The applicable Individual Retirement Plan and Disclosure Statement and the Schwab IRA and ESA Account Agreement are provided with this application or at the opening of your Account. You agree to contact Schwab if you do not receive the applicable Individual Retirement Plan and Disclosure Statement and the Schwab IRA and ESA Account Agreement.

In addition, you may in the future receive from Schwab supplemental terms or disclosures that pertain to certain account types, service features and benefit packages. These supplemental terms and disclosures, this Application Agreement, the applicable Individual Retirement Plan and Disclosure Statement, and the Schwab IRA and ESA Account Agreement are collectively referred to as the "Agreement and Disclosures." You agree to read the Agreement and Disclosures carefully and retain copies for your records.

Section 2: Acceptance of Agreement and Disclosures. You agree that the Agreement and Disclosures govern all aspects of your relationship with Schwab, including all transactions between Schwab and you and all products and services now or in the future offered through Schwab. Schwab may rely on your use of Schwab's products and services as evidence of your continued acceptance of the Agreement and Disclosures.

Section 3: Your Representations and Warranties. You represent and warrant that: (a) you are of legal age in the state in which you live and you are authorized to enter into this Agreement; (b) you have supplied accurate information in your Account Application; (c) if you are married, live in a state with community property laws and have designated someone other than your spouse as the sole beneficiary to this Account, you have obtained the consent of your spouse to such designation; (d) no additional authorizations from third parties are required for you to open the Account and effect transactions therein; (e) except as you have otherwise indicated on your Account Application or in writing to us, (i) you are not an employee of or affiliated with any securities exchange or member firm of any exchange, the Financial Industry Regulatory Authority (FINRA) or any

securities firm, bank, trust company, or insurance company; and (ii) you are not a director, 10% beneficial shareholder, policymaking officer, or otherwise an "affiliate" (as defined in Rule 144 under the Securities Act of 1933) of a publicly traded company; and (f) this Application Agreement, as amended from time to time, is a legal, valid and binding obligation, enforceable against you in accordance with its terms.

Section 4: Account Handling. Schwab will automatically hold all of your securities purchased, sales proceeds, dividends and interest. Schwab will also release your name, address and securities positions to companies in which we hold securities for your Account upon request, unless you notify us otherwise in writing.

Section 5: Responsibility for Investment Decisions. You agree that you and any agent under a power of attorney or Investment Advisor (if you have one) are solely responsible for investment decisions in your Account, including whether to buy or sell a particular security. Unless required by law, or unless Schwab provides advice to you that is clearly identified as an individualized recommendation for you, you understand that Schwab has no obligation to determine whether a particular transaction, strategy or purchase or sale of a security is in your best interest. Your obligation includes an affirmative duty to monitor and stay informed about your Account and your investments and respond to changes as you deem appropriate.

Unless Schwab otherwise agrees with you in writing, Schwab does not have any discretionary authority or obligation to review or make recommendations for the investment of securities or cash in your Account.

You acknowledge that Schwab does not provide tax or legal advice.

Unless we otherwise agree with you in writing, Schwab does not monitor your account(s) or investments and has no obligation to update any investment recommendation, financial advice, or financial plan we may give you. Such recommendation, financial advice, or financial plan applies only at the point in time we provide it to you.

Section 6: Payment of Indebtedness. You agree to make payment of any indebtedness related to your Account, including, but not limited to, any such indebtedness that results from instructions provided to Schwab by you, your agent or any attorney-in-fact under a power of attorney or

Investment Advisor authorized to make transactions in your Account. We can elect anytime, with or without notice, to make any debit balance or other obligation related to your Account immediately due and payable. We can report any past-due account to a consumer and/or securities credit reporting agency. We can also refer your Account to a collection agency.

Section 7: Liquidations. Whenever it is necessary for our protection to satisfy a debit in your Account or obligation owed us with respect to your Account (including the payment of any fees and expenses relating to your Account that are assessed from your Account), you authorize and direct Schwab to sell, assign and deliver all or any part of the property in your Account or close any or all transactions in your Account or restrict activity in your Account it can be necessary from time to time to satisfy any such debit or obligation. You further authorize and direct us to choose which property to buy or sell, which transactions to close, and the sequence and timing of liquidation. We can take such actions on whatever exchange or market and in whatever manner (including public auction or private sale) that we choose in the exercise of our business judgment pursuant to this direction. You agree not to hold us liable for the choice of which property to buy or sell or which transactions to close, or for the timing or manner of liquidation, or for any tax consequences from such actions pursuant to this direction. This serves as your direction and authorization to us, without any additional notice to you. No demand or notice shall impose on Schwab any obligation to make such demand or provide such notice to you in the future. Any such notice or demand is hereby expressly waived, and no specific demand or notice shall invalidate this waiver.

Section 8: Verification. You authorize Schwab to inquire from any source, including a consumer reporting agency, as to the identity (as required by law), creditworthiness and ongoing eligibility for the Account of the Account Holders, any other person referred to on this application, or any person who Schwab is later notified is associated with or has an interest in the Account (as well as such persons' spouses if they live in a community property jurisdiction) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.



Section 9: 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 10: 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 11: 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 12: Float. You agree that Schwab can retain as compensation for services your Account's proportionate share of any interest earned on aggregate cash balances held in Schwab's bank account with respect to (1) assets awaiting investment or (2) assets pending distribution from your Account. Such interest retained by Schwab shall generally be at money market rates. Schwab's receipt of such compensation is further described in the Agreement and Disclosures.

Section 13: Unclaimed Property. If no activity occurs in the Account within the time period specified by applicable state law, the Account can be transferred to the appropriate state.

Section 14: 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.

Section 15: 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 a Schwab representative at 1-800-435-4000.





Schwab Bank High Yield 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 ("the Bank"). Please read and retain for your files.

This agreement is between the Bank and the account holder (the Trust listed on this application) for a High Yield 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 the 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 opened 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 High Yield 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 the 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 High Yield 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 the 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 the Bank is authorized to open and maintain the High Yield Investor Checking Trust account on behalf of the Trust identified in this application (the "Trust") in accordance with the account agreements applicable to the High Yield 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 High Yield 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 High Yield 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 the 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 the 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 the 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 the 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 High Yield 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 Schwab Bank;
- (17) acknowledge that the representations and obligations stated in this application and agreement will survive the termination of the High Yield 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.

