TRUST BANK

Charles Schwab Trust Bank (CSTB)
Automated Distributions and Disbursements Guide (AD&D)

Updated August 2023

Updates available June 2023

These updates will be available for adoption, but not required until end of 2024 including all prior updates in this guide unless stated otherwise.

Fields at the end of each record do not have to be adopted, but edit checks, formatting, etc. are required by the end of 2024 or sooner.

This guide will reflect all fields and updates as of specific dates will be removed in a 2024 version.

- Effective immediately 1099Rs will only be sent out to participants in January of each year instead of with the withdrawal requests.
- Appendix C: New IRS Distribution Codes D, 6, C, and W
- DC Record Field 14 Account Number: Use INTRBS for internal transfer to another Charles Schwab Trust Bank account and use INTBD to move money to a Charles Schwab & Co Brokerage account. Stop using Field 20 Broker Dealer Account Number when moving money to a Charles Schwab & Co. brokerage account.
- DC Record Field Adds

50	Taxable Amount Not Determined	Character	1
51	Account Type	Character	3
52	Comments 1	Character	50
53	Comments 2	Character	50
54	Comments 3	Character	50

- DC Record Field updates
  Updates have been made to increase the maximum length for the fields listed below:

6	Distributee Name	Increase length to 40
7	Distributee Address Line 1	Increase length to 40
8	Distributee Address Line 2	Increase length to 40
9	Distributee City	Increase length to 25
12	Payee Name Line 1	Increase length to 40
13	Payee Name Line 2	Increase length to 40
15	Payee Street Address Line 1	Increase length to 40
16	Payee Street Address Line 2	Increase length to 40
17	Payee City	Increase length to 25
35	For Further Credit	Increase length to 140
38	Participant Bank Account Name	Increase length to 70
39	Advice Street Address	Increase length to 40
40	Advice City	Increase length to 25

- DC new edit checks to enforce formats and required fields as stated in the guide.
- DC All fields should not have more than one comma, double spaces, and not start or end with a space.
- DC and DI All fields should not have a " inside of a Character field.
- DI Record Field 9 Account Number: Use INTRBS for internal transfer to another Charles Schwab Trust Bank account and use INTBD to move money to a Charles Schwab & Co Brokerage account.
- DI Record Field Adds

28	Account Type	Character	3
29	Suppress Payment Confirmation	Character	1
30	Comments 1	Character	50
31	Comments 2	Character	50
32	Comments 3	Character	50

- DI Record Field updates
  Updates have been made to increase the maximum length for the fields listed below:

7	Payee Name Line 1	Increase length to 40
8	Payee Name Line 2	Increase length to 40
10	Payee Address Line 1	Increase length to 40
11	Payee City	Increase length to 25
17	For Further Credit	Increase length to 140
20	Participant Bank Account Name	Increase length to 70
21	Advice Street Address 1	Increase length to 40
22	Advice City	Increase length to 25
27	Payee Address Line 2	Increase length to 40

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- Appendix B: Distribution Type Codes to use with DC Record Field 14 and 21.

AD&D Code	AD&D Code Description	Trust Code	Trust Statement Description
61	Benefit Payment To Schwab Accounts	048	BENEFIT PMT-TO SCHWAB ACCTS
62	Rollover To Omnibus IRA	407	ROLLOVER TO OMNIBUS IRA
63	Rollover To Omnibus Roth IRA	408	ROLLOVER TO OMNIBUS ROTH IRA

- Appendix D: Disbursement Type Codes to use with DI Record Field 9 and 15.

AD&D Code	AD&D Code Description	Trust Code	Trust Statement Description
85	Transfer to Schwab Broker Account	005	TRF/DISB TO SCHWAB BROKER A/C
86	Transfer to Other CSTB Account	009	TRF/DISB TO OTHER CSTB ACCT

Updates available January 2020

Charles Schwab Trust Bank made updates to the Automated Distributions and Disbursements Guide (AD&D) to reflect our new legal name of Charles Schwab Trust Bank. All references to Charles Schwab Bank or Charles Schwab Trust Company have been updated to Charles Schwab Trust Bank with an address of PO Box 81685, Austin, TX, 78708.

Updates available January 2019 (6.4.5)

- Appendix B: Distribution Type Codes
  - Added additional Distribution Types 51 through 558
- Appendix D: Disbursement Type Codes
  - Added Records for Disbursement Types 13,19,41,53,54, and 55.
- Appendix F: Charles Schwab Bank
  - Updated Charles Schwab Bank to Charles Schwab Trust Bank and address for Automated IRA Rollovers.
- Appendix C: IRS Codes
  - Added IRS Code M
  - Changed IRS Code D from Excess contributions plus earnings/excess deferrals taxable in prior year to current meaning.

Updates available April 2017 (6.4 – 6.4.4)

Charles Schwab Bank made updates to the Automated Distributions and Disbursements Guide (AD&D) to allow for more automated withdrawal types and to align with statements more closely.

- Appendix A: State Abbreviations
  - Added additional state abbreviations.
    - Added Guam (GU) and Virgin Islands (VI)
- Appendix B: Distribution Type Codes
  - Changed the description for code 08 to Distribution under EPCRS instead of Excess Annual Addition under Section 415
  - Added a Non-Check, 1099R-only option for In-Plan Roth Conversions
  - Added additional Distribution Types 43 through 50
  - Changed Code 46 ACH: Designated Roth Distribution ACH Trust Statement Code from 075 to 074. (6.4.4)
- Appendix C: IRS Codes
  - Made an update to IRS Codes by noting all combinations that can be processed with each IRS Code One.
  - Added back IRS Code A
- Appendix D: Disbursement Type Codes
  - Added records for Disbursements to send funds to Charles Schwab & Co. Account as an ACH record.
  - Added an option for Invoice payment of a Charles Schwab Trust Bank Fee Invoice from a Plan
  - Added additional Disbursement Codes 61 through 79 with 80 and 81 being available at a later time.
- Appendix F: IRA Force out Examples.
  - Changed name of The Charles Schwab Trust Company Force Out Schwab IRA to Charles Schwab Bank Automatic Rollover IRA
- Appendix G: Unique Examples

     o   Added unique Distribution and Disbursement examples.

We appreciate working with you and are pleased to offer these updates to enhance the overall experience.
All content in this guide is dependent on Client system programming and functionality.

Please contact your dedicated Charles Schwab Trust Bank Client Service Manager with any questions, concerns, or programming needs.

INTRODUCTION

Welcome to the Automated Distributions and Disbursements (AD&D) Guide. This guide is intended for:

    *   System Developers

    *   Clients that have an existing interface with Charles Schwab Trust Bank (CSTB).

Table of Contents: There are four sections to this guide:

We hope that you find this guide to be a useful tool in understanding the AD&D interface with CSTB.

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AD&D

What is the AD&D System?

AD&D is a proprietary application, which allows for the receipt and acceptance of withdrawal requests electronically from our business clients. AD&D is comprised of five different record types. The Distribution and In-Kind requests require tax reporting on IRS Form 1099R to the IRS and State tax agencies. The Disbursement requests represent payment for services on behalf of the plan, loans to participants, or other types of payments to individuals and entities. Disbursement requests may require tax reporting later.

Technical Overview

For a client to exchange data electronically with CSTB:

1. Routines must be developed in a system to export files in the specified AD&D format.

2. Setup and usage of Schwab Data Delivery, Schwab Advisor Center website, or server based Secure File Transfer Protocol (SFTP) to send and receive files.

3. A File Delivery Implementation Process must be completed with CSTB before sending AD&D files. If you are interested, please contact your Client Service Manager at 1-877-319-2782.

Schwab Advisor Center and Schwab Data Delivery is supported by Advisor Platform Operations.
Advisor Platform Operations may be reached at 1-800-647-5465, option 5, between 8 AM to 7 PM Eastern Monday through Friday each Schwab Business Day.

Secure File Transfer Protocol is supported by CSTB Oncall Support.
Support is available 24 x 7 for issues related to SFTP access, delivery, and receipt of files by calling the Command Center Main Number at 1-877-977-5789 and ask to be connected with "Secure File Transfer Services".

For overall support during normal business hours for file questions please reach out to your Client Service Manager at 1-877-319-2782.

Please remember the **back up** for issues with SFTP is to send the files using Schwab Data Delivery or the Schwab Advisor Center website.

![Charles Schwab Trust Bank logo]

Process Summary

1.   The system will extract relevant information to create a Header Record (HD), Distribution Cash (DC), Distribution Non-Cash (DN), Disbursement (DI) Record, Trailer Record (TL) organized in electronic files following the format outlined later in this guide.

2.   Once these files have been created, they are delivered to CSTB via Schwab Data Delivery, SchwabAdvisorCenter.com, or SFTP.

3.   CSTB receives and processes the files. All requests received are considered approved for processing upon receipt. Cash should be available in the CSTB Trust Account for processing the requests prior to sending in an AD&D file. Any file or transaction errors resulting in a rejection will be communicated to the clients by the assigned Client Service Manager each business day. Rejects may require the sending of new file or a directive from an authorized signer to correct the requested transaction. The transactions are typically processed the same day when received by Noon Eastern, but the standard is to process them within 48 hours of good receipt.

4.   The next day, after transactions are processed, a confirmation is included in the SA Records of the Trade Verification File. Details of the transaction are also included on our Schwab Retirement Center website under Operations > Payment Status. For requests that include the movement of shares or the issuance of a stock certificate, confirmations may come out over the period of 1 to 30 days, depending on the parties involved in the movement.

FILE FLOWS AND TIMING

Below is a summary of the files that are used for communicating data from the Client to CSTB and vice versa.

Direction	File Type, Name and Content	Timing
Day One		
From Client to CSTB	A Trade file, TMMDDYYX.NNN, with sell transactions is sent to raise cash for the requests.	File must be received by 1:00 PM Eastern of the CSTB Business Day for non-Same Day Exchange (non-SDE) Plans and by Midnight Eastern for SDE Plans and their eligible SDE Assets.
Day Two		
From CSTB to Client	A Trade Verification file, TMMDDYYA.NNN, contains confirmation trade records to settle trades. A Price Position file, PMMDDYY.NNN, contains positions and cash to use for reconciliation.	Return files are made available for downloading by 6:00 AM Eastern for all transactions received by the cut-off times from the previous CSTB Business Day. If the current CSTB Business Day is a non-settlement day, only TR Records will be returned, and the Trade Verification file and the Price Position file Cash asset will not reflect the trades received from the prior CSTB Business Day. Note: For requests involving the movement of shares, only the portion moving via cash is reflected in the Trade file and Trade Verification file the next day after receipt of the Disbursement file. The share movements will be reflected in SA Records of the Trade Verification file and Price Position file when they are distributed. The Price Position file shows an increase in the CASH asset which represents money not invested.
From Client to CSTB	The Disbursement file, DMMDDYYX.NNN, is sent to CSTB after verifying cash is available for the AD&D requests present in the file.	Files received by Noon Eastern during a CSTB Business Day are processed same day the majority of the time provided the request is received in good order and cash is available. The standard is to process within 48 hours of receipt, but we generally process the requests for payment on the same business day. CSTB issues checks, ACH, and Wires on the same day the transactions are processed. 1099Rs are produced in January of the following year. Shares for some funds and the issuance of stock certificates may take 1 to 30 days depending on the parties involved in the movement.
From CSTB to Client	The Net Cash Activity file, CMMDDYYZ.NNN	File comes our around 12:30 AM Eastern and contains one total purchase amount, one total sale amount, and various withdrawal(s) for the day, per plan.
Day Three		
From CSTB to Client	The Trade Verification file, TMMDDYYA.NNN confirms the requests for withdrawal in the "SA" records. The "SA" records contain information on how the requests were posted to our Trust System on Day Two. The unique id sent with each transaction is returned in Field 17 of the SA Record. A Price Position file, PMMDDYY.NNN, contains positions and cash to use for reconciliation.	Return files are made available for downloading by 6:00 AM Eastern for all transactions received by the cut-off times for the pervious CSTB Business Day. The positions related to the movement of shares or issuance of stock certificates will be updated over 1 to 30 days depending on the parties involved in the movement.

FILE LAYOUTS AND SPECIFICATIONS

FILE NAMING CONVENTIONS		
Type	**Sample**	**Description**
Inbound File	DMMDDYYX.NNN	This file is sent by the Client and received by CSTB prior to Noon Eastern for processing the same CSTB Business Day. • Position 1: Fixed at "D" • Positions 2-7: This is the file's transmission date in the format MMDDYY (For 2000 use 00) • Position 8: A number 1 - 9 and B - Z uppercase represents the acceptable values for a total of 34 files in one day. • NNN: A 3-digit numeric number assigned to the Client for the file extension by CSTB. • File dates may be the **current CSTB Business Day** or **one CSTB Business Day prior** and may be submitted up to Noon Eastern of the current CSTB Business Day. File date and iteration in the header needs to match the information in the file name. Files received outside of these dates will be rejected by our processing system.
Outbound File	None	Requests will be returned in the outbound Trade Verification file as "SA" records with a code in Field 5, Field 6 transaction type "wdl", and the unique identifier CSTB received with each request in Field 17. Subsequent SA Records will be returned when the shares are moved from the plan's account in 1 to 30 business days depending on parties involved. Each share movement will be reflected by an "SA" record with a "sel" code in Field 6, no price, no dollars and the number of units distributed. Shares and issuance of stock certificates may take up to 30 days depending on the parties involved in the share movement.

FILE LAYOUTS AND SPECIFICATIONS

AD&D File

There are five record types included in the AD&D file. Detailed layouts for each of the record types follow this general description.

- Header Record (HD): Required.
- Distribution Cash Record (DC): Optional.
- Distribution Non-Cash Record (DN): Optional.
- Disbursement Record (DI): Optional.
- Trailer Record (TL): Required.

AD&D files need to have at least one DC or at least one DI Record. Null files will reject in our processing system.

AD&D requests are broken down into three record types: (1) Distribution Cash (DC), (2) Distribution Non-Cash (DN), and (3) Disbursements (DI). Each file will contain a HD, TL, and at least one DC or DI Record.

If a DN Record is included in the file it must come immediately following the DC Record it is associated with in the file. Rollovers may be sourced from CSTB "Plan" accounts to PCRA accounts. Rollovers from CSTB Plan accounts may be partial or complete, but rollovers from PCRA accounts must be complete. For requests to re-register a PCRA account into the participant's name or move it to an IRA Account please work with your Client Service Manager.

Each request, regardless of Record type, must be identified using a unique identifier (ID), a client-defined code, in Field 4. The unique identifier should be unique for life.

This Unique ID is then passed back via the outbound Trade Verification file, Field 17, indicating that the request has been processed. The DN Records will have the same Unique ID as the Distribution ID in DC Record, they are associated with in the file. There may be more than one DN Record for each DC Record received.

Note: Non-cash distributions, which come in the form of DN Records, must always be associated with a DC Record. The DC Record forms a sort of "wrapper" around the DN Records and contains the tax reporting and address information required for the transaction. A DC Record may have 0, 1, or more DN Records associated with it. The DC and DN Records are associated via the "Distribution ID."

The general processing requirements and field level requirements can be found within each record layout.

Field Requirements will be Required (R), Optional (O), or Blank (B).

All content in this guide is dependent on Client system programming and functionality.

FILE LAYOUTS AND SPECIFICATIONS

						HEADER RECORD (HD)
Field Number	**Required/ Optional/ Blank**	**Field Name**	**Field Type**	**Maximum Field Width**	**Decimal Places**	**Description**
1	R	Record Type	Character	02	--	Fixed at "HD" (Header Record).
2	R	File Date	Character	06	--	*Date of file transmission MMDDYY (For 2000 use 00).
3	R	Client ID	Character	03	--	*Client Identifier assigned by CSTB to a Client.
4	R	Generation	Character	01	--	*Code indicating generation of file; must be number 1 – 9 or B – Z (Uppercase).
5	R	File Time	Character	04	--	Hour and minute of file creation HHMM (Military Time = 24 hours in a day).

*The information in Fields 2, 3, and 4 must match what is in the File Name.

NOTES:
- **All requests where the address is outside the United States must be processed by submitting them manually via a form and sent via Schwab Secure email, or Transport Layer Security (TLS) to the assigned Client Service Manager for processing.**
- **The AD&D file is in a comma-delimited format, where each field is separated by a comma.**
- **All textual information input will print out in upper case and no descriptions or explanations will be added by the system.**
- **Fields that have a Field Type of "Character" require quotes around the information (i.e., "data"). Additionally, no more than one comma may be contained within the quotes (i.e., "Last, First").**
- **Fields that contain characters should not have more than one space between the grouped characters.**

FILE LAYOUTS AND SPECIFICATIONS

Field Number	Required/ Optional/ Blank	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
				CASH DISTRIBUTION RECORD (DC)		
1	R	Record Type	Character	02	--	Fixed at "DC" (Cash Distribution Record).
2	R	Client ID	Character	03	--	Client Identifier assigned by CSTB.
3	R	Account ID	Character	10	--	Account Identifier assigned by Client for each account.
4	R	Distribution ID	Character	10	--	**Each request, regardless of record type, must be identified using a Unique ID, a client-defined code.** This unique ID that will be known as the Distribution ID is then passed back via the Trade Verification file in the SA Records, indicating that the request has been processed. If this Distribution ID has been previously used by a prior record, the record will fail. The Distribution ID is also used to link the DC Record with its corresponding DN Records, if there are any. The DN Records must follow immediately after their associated DC Record.
5	R	Distributee SSN	Character	09	--	Distributee's social security number (No dashes).
6	R	Distributee Name	Character	40	--	Distributee's name (Last**Space**Title**Comma****Space**First). Extra spaces and commas can cause the record to fail.
7	R	Distributee Address Line 1	Character	40	--	Distributee's first line of address. Distributee's address will be used for wires unless another one is provided.
8	O	Distributee Address Line 2	Character	40	--	Distributee's second line of address. If Address Line 1 and Address Line 2 are the same the record will fail.
9	R	Distributee City	Character	25	--	Distributee's city address. Should not contain comma or numeric values.
10	R	Distributee State	Character	02	--	Distributee's state address. (See Appendix A for State Abbreviations).

11	R	Distributee Zip Code	Character	09	--	Distributee's zip code (**No dashes**, 5 or 9 numbers). Invalid zip code will cause the record to fail.
12	R for check R for ACH B for wires	Payee Name Line 1	Character	40	--	Payee name 1 **(If IRA,** input the **name of custodian; if qualified plan,** input the **plan name).** Extra spaces between words can cause the record to be rejected. Field is blank for Wire requests and ACH if later fields are used for this information. (i.e., Charles Schwab & Co; or ABC Plan)
13	O for check B for ACH B for wires	Payee Name Line 2	Character	40	--	Payee name 2 (If IRA, input IRA of..., if qualified plan, input FBO...) (i.e., IRA of Chuck Schwab; ABC Plan FBO…) Duplication of information in Payee Name Line 1, extra spaces between words can cause the record to be rejected. Field is Blank for Wire requests. Should not be the same as Payee Name Line 1.

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FILE LAYOUTS AND SPECIFICATIONS

CASH DISTRIBUTION RECORD (DC)						
Field Number	**Required/ Optional/ Blank**	**Field Name**	**Field Type**	**Maximum Field Width**	**Decimal Places**	**Description**
14	O for check R or O for ACH B for wires	Payee Account Number **ACH** EFT Type + Account Type + ABA Number + '/' Payee Account Number for ACH Records. **Transfers** INTRBS+Trust Account Number INTBD+Brokerage Account Number	Character	30	--	**Payee Account Number for Non-ACH Records:** Payee/mailing address account number - Description and number (i.e., Account Number 123-88888888). **For ACH Records:** This field will be used to identify ACH Distribution records. EFT Type + Account Type + ABA Number (9) + "/" + Payee Account Number. Payee Account Number can contain up to 17 characters. Or Blank for ACH and Wires use fields 36, 37, 38, 51. ****Instead of using Field 14 for ACH request the fields used for wires can now be used for ACH as well and then this field will be left blank. **For Automatic Rollover to Charles Schwab Trust Bank IRA Product:** Field number 14 must contain the distributee's (participant or beneficiary) date of birth (DOB) as follows: DOBMMDDCCYY (DOB11071950). **For Automatic Rollover to Charles Schwab Trust Bank Roth IRA:** Field number 14 must contain the distributee's date of birth (DOB) as follows: ROTHDOBMMDDCCYY (ROTHDOB11071950). **For External Force Out to IRA Product:** Field number 14 with INTRBS + Trust Omnibus Account Number (ex: INTRBS123456), and a Distribution Type code 62 Rollover To Omnibus IRA. **For External Force Out to Roth IRA Product:**

						Field number 14 with INTRBS + Trust Omnibus Account Number (ex: INTRBS123456), and a Distribution Type code 63 Rollover To Omnibus Roth IRA. **For Transfers request inside of Schwab:** INTRBS + Trust Account Number for internal transfer to another Charles Schwab Trust Bank account (i.e. INTRBS111111) and populate Distribution Type Field 21 with code 61 (Benefit Payment To Schwab Accounts). INTBD + Brokerage Account to move money to a Charles Schwab & Co Brokerage account instead of using Field 20. (i.e. INTBD12345678) and populate Distribution Type in Field 21 with code of 61 (Benefit Payment To Schwab Accounts). **Field is blank for wire requests.** See **Appendix F** for additional information and examples.
15	R for check R for IT B for wires	Payee Street Address Line 1	Character	40	--	Payee/mailing address street address Line 1. Required for Check and Internal Transfers. Blank for wire requests.
16	O for check B for wires	Payee Street Address Line 2	Character	40	--	Payee/mailing address street address Line 2. Should not be the same address as Payee Street Address Line 1.
17	R for check R for IT B for wires	Payee City	Character	25	--	Payee/mailing address city. Required for Check and Internal Transfers. Blank for wire requests. Should not contain comma or numeric values.
18	R for check R for IT B for wires	Payee State	Character	02	--	Payee/mailing address state (See Appendix A for State Abbreviations). Required for Check and Internal Transfers. Blank for wire requests.
19	R for check R for IT B for wires	Payee Zip Code	Character	09	--	Payee/mailing address zip code (**No dashes**, needs to be 5 or 9 numbers). **Invalid zip code will cause the record to fail.**

FILE LAYOUTS AND SPECIFICATIONS

Field Number	Required/ Optional/ Blank	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
		CASH DISTRIBUTION RECORD (DC)				
20	O for check B for ACH B for wires	Charles Schwab & Co Account number	Character	08	--	Charles Schwab & Co account number only **(No dashes or Alpha characters).** Field 14 is blank for wires, ACHs, and when Field 20 is populated. Field 14 is preferred for moving money to a Brokerage. If Field 14 is used leave this field blank.
21	R	Distribution Type	Character	02	--	See Appendix B – Distribution Type Codes. (i.e., Distribution Type 01 =Check Benefit Payment: Lump Sum)
22	R	Gross Distribution Amount	Numeric	15	2	This amount is made up of the total market value of cash, shares and loan balances being distributed.
23	R	Federal Taxable Amount or After Tax Gain Amount or Roth Gain Amount	Numeric	15	2	This amount must NOT be greater than the Gross Distribution Amount in Field 22. See IRS rules for a Distribution Code of G, as this field may be required to be populated with 0.00 unless. If there is a net unrealized appreciation (NUA) amount included with a DN Record which is associated with this DC Record, the NUA amount should be **excluded** from this value, since the NUA is not taxable upon distribution.
24	O	Total Distribution Flag	Character	01	--	Set to "X" if total distribution; otherwise, blank.
25	O	Capital Gains Amount	Numeric	15	2	If entered, this amount must be less than or equal to the Taxable Amount in Field 23.
26	R	Federal Tax Withholding	Numeric	15	2	The Federal Tax withholding should include the amount of the tax to be withheld for the entire distribution market value.

27	O R for Roth	EE After Tax Contributions or Roth Contributions	Numeric	15	2	This field is used to populate Employee After Tax Basis OR Roth Basis. Roth Basis must be in a separate Distribution record from Employee After Tax Basis.
28	R	IRS Distribution Code 1	Character	01	--	See Appendix C for IRS Codes and combinations.
29	R	IRS Distribution Code 2	Character	01	--	See Appendix C for IRS Codes and combinations.

FILE LAYOUTS AND SPECIFICATIONS

Field Number	Required/ Optional/ Blank	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
		CASH DISTRIBUTION RECORD (DC)				
30	O	State Tax Withholding	Numeric	15	2	If Field 34 is Y, A, or B, amount in State Tax Withholding, Field 30 must be 0.00 or record will fail. If Field 34 = "N" and field 30 is zero, and State Tax Withholding is mandatory then the record will fail.
31	R	State Tax Code	Character	02	--	State code for withholding state taxes (See Appendix A for State Abbreviations).
32	R	State Taxable Amount	Numeric	15	2	Amount eligible to be taxed by the State in Field 31.
33	O	Loan Payoff Amount	Numeric	15	2	Amount of any outstanding loan balance.
34	R	State Tax Calculation Method	Character	01	--	Code to indicate calculation method (Y, N, A, or B). Y = Calculate State Taxes. N = Do not calculate State Taxes. N or States not allowing withholding. N is the preferred option. **A or B = California options** A = **6.6%** of Taxable Amount (Field 23) or B = 10% of Federal Tax Withholding (Field 26) If Y, A or B, amount in State Tax Withholding (Field 30) = 0.00. If N, then amount in State Tax Withholding (Field 30) = 0.00 or amount to withhold.
35	O	For Further Credit	Character	140	--	**Wires Only.** The text will appear on the wire.
36	R for Wires and ACH	Payee Account Number	Character	50	--	**Wires and ACH.** Payee bank account number. If used for ACH, then do not use Field 14 Account Number.
37	R for Wires and ACH	ABA Number	Character	09	--	**Wires and ACH.** Receiving Bank's Wire ABA Number for Wire records. If used for ACH, then do not use Field 14 Account Number.

38	R for Wires O for ACH	Participant Bank Account Name	Character	70	--	**Wires and ACH.** Participant Bank Account Name which is the Creditor Name field in the wire file and should contain the name of the receiving party. If used for ACH, then do not use Field 14 Account Number.
39	O	Advice Street Address	Character	40	--	**Wires and ACH.** Participant Street Address.
40	O	Advice City	Character	25	--	**Wires and ACH.** Participant Address City. Should not contain comma or numeric values.
41	O	Advice State	Character	02	--	**Wires and ACH.** Participant Address State.
42	O	Advice Zip	Character	09	--	**Wires and ACH.** Participant Zip code. No dashes, 5 or 9 numbers. Invalid zip code will cause the record to fail.

FILE LAYOUTS AND SPECIFICATIONS

Field Number	Required/ Optional/ Blank	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
		CASH DISTRIBUTION RECORD (DC)				
43	O	Mail Code For Special Handling	Numeric	04	--	4 digit mail code. **(See Appendix E for Mail Codes before using.)** Field 44 is required if populated.
44	O	Special Handling Instructions	Character	256	--	Instructions for special handling **(See Appendix F for Mail Codes before using.)** Required if Field 43 is populated with a code other than Blank or 0000. Note: IRS Form 1099R is **always** mailed to the Participant's Address populated in the Distributee fields 6 -11.
45	O	Future Use	Numeric	15	2	Populate with 0.00.
46	O R for Roth	First Roth Contribution Date	Character	08	--	The year of first Roth contribution formatted CCYYMMDD or CCYY. Date cannot be today's date or a future date. Note: If there is a Roth date and IRS Codes are not for Roth, the record may fail, or the information will be ignored.
47	O	Roth Loss	Numeric	15	2	Amount of Roth Loss populated when Roth Basis field 17 exceeds Field 22 Gross Distribution Amount. If there is a Roth Gain, use Taxable Amount in Field 23.
48	O	Total Market Value	Numeric	15	2	Required if DN records in the file. The total values of a non-cash distribution record within the same distribution ID. This field should be equal to the market value of all DN Records associated with this DC record (field 7 of the DN Record). Populate with 0.00 as a default.
49	O	Net Unrealized Appreciation	Numeric	15	2	NUA – net unrealized appreciation for employer stock. This field is required and filled out only when there is a taxable distribution of employer securities, and the current market value exceeds the cost basis.
50	O	Taxable Amount Not Determined	Character	1	--	Set to "X" if Taxable Amount is not determined; otherwise leave as blank.
51	O	Account Type	Character	1	--	Required for wires and if field 14 is not used for ACH, then this field is required. S = Savings C = Checking

52	O	Comments 1	Character	50	--	Comments will show on check stub, payment confirmations, trust statements, and payment details on SRC.
53	O	Comments 2	Character	50	--	Comments will show on check stub, payment confirmations, trust statements, and payment details on SRC.
54	O	Comments 3	Character	50	--	Comments will show on check stub, payment confirmations, trust statements, and payment details on SRC.

NOTES:
- **All requests where the address is outside the United States must be processed by submitting them on SRC, or manually via a form and sent via Schwab Secure email, or TLS to the assigned Client Service Manager for processing.**
- **The AD&D file is in a comma-delimited format, where each field is separated by a comma.**
- **All textual information input will print out in upper case and no descriptions or explanations will be added by the system.**
- **Fields that have a Field Type of "Character" require quotes around the information (i.e., "data"). Additionally, no more than one comma may be contained within the quotes (i.e., "Last, First").**

FILE LAYOUTS AND SPECIFICATIONS

		NON-CASH DISTRIBUTION RECORD (DN)				
Field Number	Required/ Optional/ Blank	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
1	R	Record Type	Character	02	--	Fixed at "DN" (non-cash distribution record).
2	R	Client ID	Character	03	--	Client Identifier assigned by CSTB.
3	R	Account ID	Character	10	--	The Account Identifier is assigned by CSTB and the Client for each account.
4	R	Distribution ID	Character	10	--	Each DN Record must have the same Distribution ID as the associated DC Record. DN Records must immediately follow the DC Records they are associated within the file. The order of the DN Records doesn't matter.
5	R	Asset ID	Alpha Numeric	15	--	1) If rolling over *all* assets from a PCRA account, please enter the word "PCRA" here. Note: partial rollovers from PCRA are not supported. 2) Else if transferring a unitized stock fund, please enter the Ticker or CUSIP of the *underlying* stock (not the unitized stock trading Ticker or CUSIP, which goes in field 14). 3) Otherwise, enter the Ticker or CUSIP of the security being transferred.
6	O R for PCRA	PCRA Account Number	Numeric	08	--	The PCRA account holding the assets to transfer.
7	R	Market Value	Numeric	15	2	The value of the shares being distributed. The sum of these fields, across all the DN Records in a DC set, should equal the total market value reported in the DC field 48. This is an error check.

For "unitized stock funds," see instructions after this table for filling out this field. |
| 8 | R | Shares | Numeric | 15 | 3 | The number of in-kind shares being distributed.

For "unitized stock funds," see instructions after this table for filling out this field. |

						If a PCRA transaction, please insert 0.000 here. Do not leave blank.
9	O R for stock	Cost Basis	Numeric	15	2	The cost basis for the stock. Only required if the transaction is for stock.

FILE LAYOUTS AND SPECIFICATIONS

Field Number	Required/ Optional/ Blank	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
		NON-CASH DISTRIBUTION RECORD (DN)				
10	O R for stock	Stock handling	Character	1	--	Insert "D" if DTC. Insert "C" if this is a request for a physical certificate. This field does not apply for PCRA transactions. In the case of a PCRA transaction, please leave this field blank.
11	R	Destination Institution	Character	30	--	Represents the name of the financial institution for the destination account. For certificate requests (only), please insert the participant's name or the financial institution + "FBO" + participant name, so that the certificate can be filled out correctly.
12	O R when stock handling code = "D"	DTC# of Destination Institution	Numeric	04	--	Represents the DTC number of the destination institution. This number must be 4 digits in length. For example, for Charles Schwab, this would be 0164.
13	O R if unitized stock fund	Unitized Stock Units	Numeric	15	3	The number of units of the unitized stock fund equivalent to the whole shares that are being distributed from the plan account. Schwab will use to validate units. See instructions after this table for filling out this field.
14	O R if unitized stock fund	Unitized Stock Ticker or CUSIP	Alpha Numeric	15	--	The unitized stock ticker/CUSIP for the unitized stock fund.
15	O R if unitized stock fund	Distribution Date	Character	6	--	Date of NAV and corresponding price used to calculate the number of unitized and whole shares. Format – mmddyy (See instructions after this table for filling out this field.)

NOTES:

- **All requests where the address is outside the United States must be processed by submitting them on SRC, or manually via a form and sent via Schwab Secure email, or TLS to the assigned Client Service Manager for processing.**
- **The AD&D file is in a comma-delimited format, where each field is separated by a comma.**
- **All textual information input will print out in upper case and no descriptions or explanations will be added by the system.**
- **Fields that have a Field Type of "Character" require quotes around the information (i.e., "data"). Additionally, no more than one comma may be contained within the quotes (i.e., "Last, First").**

Filling out the DN fields in the case of "Unitized Stock Fund" in-kind rollovers

Note: Rolling over "unitized stock funds" via AD&D is supported. On the other hand, these two unitized funds----"unitized separately managed account" and "unitized fund of funds" cannot be rolled over via AD&D. Rollovers of these types of assets are not supported at this time.

Calculating the amounts for the DN Record, for unitized stock funds:

To determine the values to insert into the DN Record, some calculation is required. Here are the steps to calculate the values required.

1. Determine the market value of the unitized stock fund that is being transferred (e.g. $1,000 in market value).
2. Determine the number of underlying stock shares which will be transferred, plus the remainder in cash, as follows:
   a. Calculate the equivalent number of underlying stock shares (e.g. $1,000 in market value being transferred / $15 per share stock price on the distribution date = 66.666 underlying shares.)
   b. Knowing that partial shares cannot be distributed, take the underlying shares calculated in 2a, and truncate the fractional portion (e.g. 66).
   c. Calculate the market value of the underlying whole shares (66 * $15 per share on the distribution date = $990)
   d. Calculate the equivalent number of unitized stock shares, for the resulting market value of the truncated shares, using the unitized stock fund NAV:
      $990/10 NAV = 99 shares of the unitized stock fund.
   e. The remainder will be paid in cash ($1,000 – $990 = $10 in cash).
3. Filling out the DN Record:
   a. The value calculated in 2c is placed in "Market Value" (field 7)
   b. The value calculated in 2b is placed in "Shares" (field 8)
   c. The value calculated in 2d is place in "Unitized stock units" (field 13)
   d. The distribution date which was used to derive the price in 2a is put into "Distribution date" (field 15)
   e. The remainder cash calculated in 2e must be included in the DC Record.

FILE LAYOUTS AND SPECIFICATIONS

Field Number	Required/ Optional	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
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Field Number	Required/ Optional	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
1	R	Record Type	Character	02	--	Fixed at "DI" (Disbursement Record).
2	R	Client ID	Character	03	--	Client Identifier assigned by CSTB.
3	R	Account ID	Character	10	--	Account Identifier assigned by Client for each account.
4	R	Disbursement ID	Character	10	--	**Each request, regardless of record type, must be identified using a unique ID, a client-defined code.** This unique ID that will be known as the Disbursement ID is then passed back via the Trade Verification file in the SA Records, indicating that the request has been processed. If this Disbursement ID has been previously used by another record, the record will fail.
5	R	Print Check	Character	01	--	**Valid Values:** Y = Print Check N = EFT / Do Not Print Check **Note: If Yes, and request is for ACH or Wire, the record will fail during processing and delay payment.**
6	R	Payee SSN/EIN	Character	11	--	Payee's social security number (nnn-nn-nnnn) or Employer Identification number (nn-nnnnnnn). **Numbers must be formatted, or they will be considered an SSN.**
7	R	Payee Name Line 1	Character	40	--	Payee/mailing Name Line 1. Extra spacings between words can cause the record to be rejected.
8	O for check **B for ACH and Wires**	Payee Name Line 2	Character	40	--	Payee/mailing Name Line 2. This field should not duplicate Payee Name Line 1 and should not contain extra spaces between words as these can cause the record to be rejected. **This field is not available for ACH requests.**

DISBURSEMENT RECORD
(DI)

FILE LAYOUTS AND SPECIFICATIONS

DISBURSEMENT RECORD **(DI)**						
Field Number	**Required/ Optional**	**Field Name**	**Field Type**	**Maximum Field Width**	**Decimal Places**	**Description**
9	O for check B for wire records. **R for ACH records.** **R for Transfers** **R for CSTB Fee Invoice payments.**	Payee Account Number **ACH** EFT Type + Account Type + ABA Number + '/' + Payee Account Number for ACH records. **Transfers** INTRBS+Trust Account Number INTBD+Brokerage Account Number	Character	30	--	**For Non-ACH Records:** Payee/mailing address account number - Description and number. (i.e. Account Number 123-88888888) **For ACH Records:** This field will be used to identify ACH Disbursement records. EFT Type + Account Type + ABA Number (9) + '/' + Payee Account Number for ACH records (17). Payee Account Number can contain any combination of numbers, dashes, and letters up to 17. EFT Type Values: • A - ACH Account Type Values: • S - Savings • C - Checking **For Fee Invoice:** Charles Schwab Trust Bank Invoice payment enter the invoice number. (i.e., 1234-888888). See **Appendix G** for additional information and examples. **For Transfers request inside of Schwab:** • INTBD + Broker Dealer account number and populate Disbursement Type Field 15 with code 85 Transfer to Schwab Broker Account (i.e., INTBD12345678). • INTRBS + Trust Account number and populate Disbursement Type Field 15 with code 86 Transfer to Other CSTB Account (i.e., INTRBS123456).

10	R ~~B for Wires~~	Payee Address Line 1	Character	40	--	Payee/mailing street address line 1. **Required for Check, ACH, or WIRE.**
11	R ~~B for Wires~~	Payee City	Character	25	--	Payee/mailing address city. Should not contain comma or numeric values. **Required for Check, ACH, or WIRE.**
12	R ~~B for wires~~	Payee State	Character	02	--	Payee/mailing address state (See Appendix A for State Abbreviations). **Required for Check, ACH, or WIRE.**
13	R ~~B for wires~~	Payee Zip Code	Character	09	--	Payee/mailing address zip code (**No dashes**, 5 or 9 numbers). Invalid zip code will cause the record to fail. **Required for Check, ACH, or WIRE.**
14	**O**	**Future Use**	**Character**	**08**	**--**	**Populate with "".**

FILE LAYOUTS AND SPECIFICATIONS

	DISBURSEMENT RECORD (DI)					
Field Number	**Required/ Optional**	**Field Name**	**Field Type**	**Maximum Field Width**	**Decimal Places**	**Description**
15	R	Disbursement Type	Character	02	--	Disbursement type code. **(See Appendix D)**
16	R	Gross Disbursement Amount	Numeric	15	2	Gross disbursement amount.
17	O	For Further Credit	Character	140	--	**Wires Only.** Text to appear on the wire.
18	R for Wires and ACH	Payee Account Number	Character	20	--	**Wires and ACH.** Payee bank account number. If Field 9 is blank and these fields used for ACH, then it is required.
19	R for Wires and ACH	Wire ABA Number	Character	09	--	**Wires and ACH.** Receiving Bank's ABA Number. If Field 9 is blank and these fields used for ACH, then it is required.
20	R for Wires O for ACH	Payee Bank Account Name	Character	70	--	**Wires and ACH.** Name on the Account at the Bank which is the Creditor Name field in a wire file. If Field 9 is blank and these fields used for ACH, then it is required.
21	O	Advice Street Address 1	Character	40	--	**Wires and ACH.** Participant street address line 1
22	O	Advice City	Character	25	--	**Wires and ACH.** Participant address city Should not contain comma or numeric values.
23	O	Advice State	Character	02	--	**Wires and ACH.** Participant address state
24	O	Advice Zip	Character	09	--	**Wires and ACH.** Participant address zip (No dashes, 5 or 9 numbers). Invalid zip code will cause the record to fail.
25	O	Mail Code For Special Handling	Numeric	04	--	4-digit mail code **(See Appendix E for Mail Codes before using.)** Field 26 is required if populated.
26	O	Special Handling Instructions	Character	256	--	Instructions for special handling **(See Appendix E for Mail Codes before using.)** Required if Field 25 is populated with a code other than Blank or 0000.
27	O	Payee Address Line 2	Character	40	--	Payee/mailing street address line 2. Should not be the same as Payee Address Line 1.
28	R for Wires and ACH	Account Type	Character	1	--	Required for wires and if field 9 is not used for ACH, then this field is required. S = Savings C = Checking

29	O	Suppress Payment Confirmation	Character	1	--	Populate with "X" if Payment confirmation should not be created and sent out, otherwise leave blank.
30	O	Comments 1	Character	50		Comments will show on check stub, payment confirmations, trust statements, and payment details on SRC.
31	O	Comments 2	Character	50		Comments will show on check stub, payment confirmations, trust statements, and payment details on SRC.
32	O	Comments 3	Character	50		Comments will show on check stub, payment confirmations, trust statements, and payment details on SRC.

FILE LAYOUTS AND SPECIFICATIONS

Field Number	Required/ Optional	Field Name	Field Type	Maximum Field Width	Decimal Places	Description
**TRAILER RECORD (TL)**						
1	R	Record Type	Character	02	--	Fixed at "TL" (Trailer Record).
2	R	DC-Record Count	Numeric	05	--	Count of DC (cash distribution) records in file.
3	R	DC-Total Distribution Amount	Numeric	20	2	Sum of gross distribution amount fields (Field 22) in all DC Records.
4	R	DN-Record Count	Numeric	05	--	Fill in with number of DN Records in this file.
5	R	DN-Total Shares	Numeric	15	--	Fill in with total number of shares reported on DN Records Field 8.
6	R	DI-Record Count	Numeric	05	--	Count of DI (disbursement) records in the file.
7	R	DI-Total Disbursement Amount	Numeric	20	2	Sum of gross disbursement fields (Field 16) in all DI Records.

NOTES:
- **All requests where the address is outside the United States must be processed by submitting them on SRC, or manually via a form and sent via Schwab Secure email, or TLS to the assigned Client Service Manager for processing.**
- **The AD&D file is in a comma-delimited format, where each field is separated by a comma.**
- **All textual information input will print out in upper case and no descriptions or explanations will be added by the system.**
- **Fields that have a Field Type of "Character" require quotes around the information (i.e., "data"). Additionally, no more than one comma may be contained within the quotes (i.e., "Last, First").**

APPENDIX A STATE ABBREVIATIONS

For Foreign addresses please contact your Client Service Manager.			
State	**Abbreviation**	**State**	**Abbreviation**
Alabama	AL	Nevada	NV
Alaska	AK	New Hampshire	NH
Arizona	AZ	New Jersey	NJ
Arkansas	AR	New Mexico	NM
California	CA	New York	NY
Colorado	CO	North Carolina	NC
Connecticut	CT	North Dakota	ND
Delaware	DE	Ohio	OH
Florida	FL	Oklahoma	OK
Georgia	GA	Oregon	OR
Hawaii	HI	Pennsylvania	PA
Idaho	ID	Rhode Island	RI
Illinois	IL	South Carolina	SC
Indiana	IN	South Dakota	SD
Iowa	IA	Tennessee	TN
Kansas	KS	Texas	TX
Kentucky	KY	Utah	UT
Louisiana	LA	Vermont	VT
Maine	ME	Virginia	VA
Maryland	MD	Washington	WA
Massachusetts	MA	West Virginia	WV
Michigan	MI	Wisconsin	WI
Minnesota	MN	Wyoming	WY
Mississippi	MS	*District of Columbia	DC
Missouri	MO	Guam	GU
Montana	MT	Puerto Rico	PR
Nebraska	NE	Virgin Islands	VI

APPENDIX B DISTRIBUTION TYPE CODES

For DC Records.			
AD&D Code	AD&D Code Description	Trust Code	Trust Statement Description
01	Check: Benefit Payment: Lump Sum	051	BENEFIT PAYMENT, LUMP SUM
02	Check: Death Benefit	067	DEATH BENEFIT
03	Check: Disability	047	DISABILITY PAYMENT
04	Check: Hardship Withdrawal	053	HARDSHIP WITHDRAWAL
05	Check: Excess Contributions/Deferrals/Earnings Current Year	056	EXCESS CTRB/DFRL/ERNG-CURR YR
06	Check: Excess Contributions/Deferrals/Earnings Prior Year	057	EXCESS CTRB/DFRL/ERNG-PRIOR YR
07	Check: Excess Contributions/Deferrals/Earnings Two years Prior	058	EXCESS CTRB/DFRL/ERNG-2YR PREV
08	Check: DISTRIBUTION UNDER EPCRS (*note change)	059	DISTRIBUTION UNDER EPCRS
09	Check: Retirement Benefit	068	RETIREMENT BENEFIT
10	Check: In-service Withdrawal	069	IN-SERVICE WITHDRAWAL
11	Check: Withdrawal of EE After tax Contributions/Earnings	082	W/D OF EE AFTER TAX CONT/ERNGS
12	ACH: Benefit Payment: Lump Sum	376	BENEFIT PAYMENT, LUMP SUM, ACH
13	ACH: Death Benefit	386	DEATH BENEFIT, ACH
14	ACH: Disability Payment	385	DISABILITY PAYMENT ACH
15	ACH: Hardship Withdrawal	378	HARDSHIP WITHDRAWAL, ACH
16	ACH: Retirement Benefit	387	RETIREMENT BENEFIT, ACH
17	ACH: In-service Withdrawal	384	IN-SERVICE WITHDRAWAL, ACH
19	Wire: Retirement Benefit	412	RETIREMENT BENEFIT, WIRE
20	Wire: In-Service Withdrawal	404	IN-SERVICE WITHDRAWAL, WIRE
21	Wire: Benefit Payment, Lump Sum	401	BENEFIT PAYMENT, LUMP SUM, WIRE
22	Wire: Hardship Withdrawal	403	HARDSHIP WITHDRAWAL, WIRE
23	Wire: Disability Benefit	402	DISABILITY PAYMENT, WIRE
24	Wire: Death Benefit	411	DEATH BENEFIT, WIRE
25	Check: Periodic Distributions (Approval Required.)	374	PERIODIC DISTRIBUTIONS, CHECK
26	ACH: Periodic Distributions (Approval Required.)	375	PERIODIC DISTRIBUTIONS, ACH
27	Non-Check: Automatic Rollover to Charles Schwab Trust Bank Roth IRA	092	AUTO ROLLOVER TO CSTB ROTH IRA
28	Check: Designated Roth Distribution	086	DESIGNATED ROTH DISTRIBUTION
29	Check: Return of Employee Contributions/Earnings § 414 (W)	066	RTRN EE CONT/ERNGS § 414(W)
30	Check: Non-Roth Distribution to Roth Account	065	ROTH CONVERSION
31	Check: Pass-Through Dividend	085	PASS-THROUGH DIVIDEND
32	ACH: Pass-Through Dividend	084	PASS-THROUGH DIVIDEND, ACH

APPENDIX B DISTRIBUTION TYPES CODES Continued

	For DC Records.		
AD&D Code	**AD&D Code Description**	**Trust Code**	**Trust Statement Description**
42	Non Check: Automatic Rollover to Charles Schwab Trust Bank IRA	042	AUTO ROLLOVER TO CSTB IRA
43	ACH: Roth Conversion	073	ROTH CONVERSION, ACH
44	WIRE: Roth Conversion	072	ROTH CONVERSION, WIRE
45	ACH: Excess Contribution/Earnings – Current Year	153	EXCESS CONTRIB/ERNG-CURRENT YR, ACH
46	ACH: Designated Roth Distribution	074	DESIGNATED ROTH DIST, ACH
47	WIRE: Designated Roth Distribution	063	DESIGNATED ROTH DIST, WIRE
48	ACH: Excess Contribution/Earnings – Prior Year	493	EXCESS CONTRIB/ERNG-PRIOR YR, ACH
49	ACH: Return of ACA Contribution	490	RETURN OF ACA CONTRIB, ACH
50	Non-Check: In-Plan Roth Conversion (Tax Reporting Only)	N/A	N/A
51	ACH: Escheatment Distribution	112	**For In-house Use Only**
52	ACH: Withdrawal of After-Tax Contributions	52	W/D EE AFTER-TAX CONTRIB-ACH
53	WIRE: Return of ACA Contributions	423	RETURN OF ACA CONTRIB-WIRE
54	WIRE: Withdrawal of After-Tax Contributions	54	W/D EE AFTER-TAX CONTRIB-WIRE
55	ACH: Distribution Under EPCRS	151	DISTRIBUTION UNDER EPCRS-ACH
56	WIRE: Distribution Under EPCRS	152	DISTRIBUTION UNDER EPCRS-WIRE
57	WIRE: Excess Contributions/Deferrals/Earnings-Current Year	507	EXCESS CTRB/ERNG-CURR YR-WIRE
58	WIRE: Excess Contributions/Deferrals/Earnings-Prior Year	510	EXCESS CTRB/ERNG-PRIOR YR-WIRE
59	Internal Use		
60	Internal Use		
61	Benefit Payment To Schwab Accounts	048	BENEFIT PMT-TO SCHWAB ACCTS
62	Rollover To Omnibus IRA	407	ROLLOVER TO OMNIBUS IRA
63	Rollover To Omnibus Roth IRA	408	ROLLOVER TO OMNIBUS ROTH IRA

Note:
- **AD&D code 08 was previously used for Excess Annual Addition under §415**
- **New AD&D Code 50 is for a Tax Reporting Form issuance only**
- **ACA stands for Automated Contribution Arrangements**
- **EPCRS stands for Employee Plans Compliance Resolution System**

APPENDIX C IRS DISTRIBUTION CODES

IRS DISTIRBUTION CODE COMBINATIONS Supported by Schwab Processing System for DC Records. Others may apply, please consult with your tax advisor.		
IRS Code One		**IRS Code Two**
Code	**Description**	**(if applicable)**
1	Early distribution, no known exception (in most cases, under age 59 ½).	8, B, D, L, M, or P
2	Early distribution, exception applies (under age 59 ½).	8, B, D, L, M, or P
3	Disability.	D
4	Death.	8, A, B, D, G, H, L, M, or P
6	Section 1035 exchange (a tax-free exchange of life insurance, annuity, qualified long-term care insurance, or endowment contracts).	W
7	Normal Distribution.	A, B, D, L, or M
8	Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in current year.	1, 2, 4, B, or J
A	May be eligible for 10-year tax option (see Form 4972).	4 or 7
B	Designated Roth account distribution.	1, 2, 4, 7, 8, G, L, M, P, or U
C	Reportable death benefits under section 6050Y.	D
D	Annuity payments from nonqualified annuities that may be subject to tax under section 1411.	1, 2, 3, 4, 7 or C
E	Distributions under Employee Plans Compliance Resolution System (EPCRS).	None
G	Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA.	4 or B
H	Direct rollover of a designated Roth account distribution to a Roth IRA.	4
J	Early distribution from a Roth IRA, no known exception (in most cases, under age 59 ½).	8, P
L	Loans treated as distributions.	1, 2, 4, 7, or B
M	Qualified plan loan offset.	1, 2, 4, 7, or B
P	Excess contributions plus earnings/excess deferrals taxable in prior year.	1, 2, 4, B, or J
Q	Qualified distribution from a Roth IRA.	None
R	Re-characterized IRA contribution made for prior year and re-characterized in current year.	None
U	Dividend distribution from ESOP under section 404(k).	B
W	Charges or payments for purchasing qualified long-term care insurance contracts under combined arrangements.	6

Notes: Please refer to IRS Instructions for Form 1099R, https://www.irs.gov/ .

APPENDIX D DISBURSEMENT TYPE CODES

AD&D Code	AD&D Code Description	Trust Code	Trust Statement Description
For DI Records.			
02	CHECK: Administrative Fee/Expense	271	ADMINISTRATIVE EXPENSES
03	CHECK: Attorney Fee/Expense	275	ATTORNEY FEE/EXPENSE
04	CHECK: Auditing Fee/Expense	276	AUDITING FEE/EXPENSE
06	CHECK: Investment Management Fee/Expense	272	INVESTMENT MGMT FEE/EXPENSE
07	CHECK: Trustee/Custodian Fee/Expense	273	TTEE/CUSTODIAN FEE/EXPENSE
08	CHECK: Actuary/Recordkeeping Fee/Expense	274	ACTUARY/RECORDKEEPER FEE/EXPNS
09	CHECK: Other Plan Expense	277	OTHER PLAN EXPENSES
10	CHECK: Life Insurance Premium	243	LIFE INSURANCE PREMIUM
11	CHECK: Participant Loan Secured By Benefits	154	PARTICIPANT LOAN VIA CHECK
13	CHECK: Miscellaneous Disbursement	356	MISCELLANEOUS DISBURSEMENT
14	CHECK: Participant Loan Processing Fee/Expense	289	PART LOAN PROCESSING FEE
15	CHECK: Refund of Excess Loan Payment	290	REFUND OF EXCESS LOAN PYMT
17	CHECK: Distribution from Non-Qualified Plan	083	DIST. FROM NONQUALIFIED PLAN
18	ACH: Participant Loan Secured by Benefits	370	PARTICIPANT LOAN VIA ACH
19	ACH: Miscellaneous Disbursement	310	MISCELLANEOUS DISBURSEMENT ACH
20	ACH: Refund of Excess Loan Payment	301	REFUND OF EXCESS LOAN PYMT
21	ACH: Disbursement from a Non-Qualified Plan	392	DIST. FROM NONQUAL PLAN
22	ACH: Administrative Fee/Expense	271	ADMINISTRATIVE EXPENSES
23	ACH: Investment Management Fee/Expense	272	INVESTMENT MGMT FEE/EXP
24	ACH: Recordkeeping Fee/Expense	274	ACTUARY/RECORDKEEPER FEE/EXP
25	ACH: Attorney Fee/Expense	275	ATTORNEY FEE/EXPENSE
26	ACH: Auditing Fee/Expense	276	AUDITING FEE/EXPENSE
27	WIRE: Transfer/Disbursement for HSA	372	TRF/DISB FOR HSA, WIRE
28	ACH: Transfer/Disbursement for HSA	373	TRF/DISB FOR HSA, ACH
29	ACH: Other Plan Expense Fee/Expense	277	OTHER PLAN EXPENSES
30	ACH: Life Insurance Premium	243	LIFE INSURANCE PREMIUM
31	ACH: Participant Loan Processing	289	PARTICIPANT LOAN PROCESSING FEE
33	ACH: Trustee/Custodian Fee/Expense	273	TRUSTEE/CUSTODIAN FEE/EXPENSE
34	WIRE Auditing Fee/Expense	276	AUDITING FEE/EXPENSE
35	WIRE Distribution from Non-Qualified Plan	417	DIST FROM NONQUAL PLAN
36	WIRE Actuary/Recordkeeper Fee/Expense	274	ACTUARY/RECORDKEEPER FEE/EXPENSE
37	WIRE Attorney Fee/Expense	275	ATTORNEY FEE/EXPENSE

| 38 | WIRE Administrative Fee/Expense | 271 | ADMINISTRATIVE EXPENSES |
| 39 | WIRE Investment Management Fee/Expense | 272 | INVESTMENT MGMT FEE/EXPENSE |

NOTE: Fee/Expense Codes require an IRS Form W-9 to be on file with CSTB before sending in a disbursement request.

APPENDIX D DISBURSEMENT TYPE CODES Continued

	For DI Records.		
AD&D Code	AD&D Code Description	Trust Code	Trust Statement Description
40	WIRE: Refund of Excess Loan Payment	302	REFUND OF EXCESS LOAN PMT
41	WIRE: Miscellaneous Disbursement	313	MISC DISBURSEMENT WIRE
42	WIRE: Participant Loan	369	PARTICIPANT LOAN VIA
43	WIRE: Fee/Expense: Trustee/Custodian	273	TRUSTEE/CUSTODIAN FEE/EXPENSE
44	WIRE: Other Plan Fee/Expense	277	OTHER PLAN FEE/EXPENSE
45	WIRE: Life Insurance Premium	243	LIFE INSURANCE PREMIUM
46	WIRE: Participant Loan Processing Fee	289	PARTICIPANT LOAN PROCESSING FEE
48	CHECK: Participant Distribution Processing Fee/Expense	366	PARTICIPANT DISTRIBUTION PROCESSING FEE
49	ACH: Participant Distribution Processing Fee/Expense	366	PARTICIPANT DISTRIBUTION PROCESSING FEE
50	WIRE: Participant Distribution Processing Fee/Expense	366	PARTICIPANT DISTRIBUTION PROCESSING FEE
51	ACH: Transfer/Disbursement To Paying Agent	371	TRF/DISB TO PAYING AGENT, ACH
52	WIRE: Transfer/Disbursement To Paying Agent	487	TRF/DISB TO PAYING AGENT, WIRE
53	CHECK: Reissue payment (no tax reporting)	61	STOP PYMT, REISSUE CHECK
54	WIRE: Reissue payment (no tax reporting)	405	STOP PYMT, REISSUE WIRE
55	ACH: Reissue payment (no tax reporting)	380	STOP PYMT, REISSUE ACH
61	CHECK: Transfer to Another Trustee/Custodian	010	TRF TO ANOTHER TTEE/CUST-ACH
62	ACH: Transfer to Another Trustee/Custodian	486	TRF TO ANOTHER TTEE/CUST-ACH
63	WIRE: Transfer to Another Trustee/Custodian	501	TRF TO ANOTHER TTEE/CUST-WIRE
64	CHECK: Return of Mistake-In-Fact Contribution	081	RETURN OF MISTAKE-IN-FACT CONTRIBUTION
65	ACH: Return of Mistake-In-Fact Contribution	488	RETURN OF MISTAKE-IN-FACT CONTRIBUTION, ACH
66	WIRE: Return of Mistake-In-Fact Contribution	504	RETURN OF MISTAKE-IN-FACT CONTRIBUTION, WIRE
67	CHECK: Reimbursable Expense	213	REIMBURSABLE EXPENSE
68	ACH: Reimbursable Expense	213	REIMBURSABLE EXPENSE
69	WIRE: Reimbursable Expense	213	REIMBURSABLE EXPENSE
70	CHECK: Health Insurance Premium Expense	245	HEALTH INS PREMIUM EXPENSE
71	ACH: Health Insurance Premium Expense	245	HEALTH INS PREMIUM EXPENSE
72	NON-CHECK: Debit Plan to Pay Charles Schwab Trust Bank Invoice	N/A	N/A
73	WIRE: Health Insurance Premium Expense	245	HEALTH INS PREMIUM EXPENSE
74	CHECK: Other Insurance Expense	247	OTHER INSURANCE EXPENSE
75	ACH: Other Insurance Expense	247	OTHER INSURANCE EXPENSE
76	WIRE: Other Insurance Expense	247	OTHER INSURANCE EXPENSE
77	CHECK: Tax Payment	172	TAX PAYMENT

78	ACH: Tax Payment	179	TAX PAYMENT - ACH
79	WIRE: Tax Payment	209	TAX PAYMENT - WIRE
80	Internal Use		
81	Internal Use		
82	Internal Use		
83	Internal Use		
84	Internal Use		
85	Transfer to Schwab Broker Account	005	TRF/DISB TO SCHWAB BROKER A/C
86	Transfer to Other CSTB Account	009	TRF/DISB TO OTHER CSTB ACCT

NOTE: Fee/Expense Codes require an IRS Form W-9 to be on file with CSTB before sending in a disbursement request.

APPENDIX E SPECIAL MAIL CODES

Mail Code	Description	Require Information for Special Mailing Instruction Field
Blank or 0000	No Special Handling	Leave Field Blank.
0001	Overnight	**In the Special Mailing Field:** Please provide the necessary account numbers for the Overnight Company along with the Name, Address, and phone number of who is receiving the package. Use the Overnight Code even when sending items to TPA and Plan Sponsor or Other if the item will be overnighted. For all special mail options, we would like to suggest the following format to keep it consistent. Regardless of Mail Code chosen. -Overnight Provider -Billing Zip Code on the Account with the Provider -Billing Account Number at the Provider -Recipient Contact Phone Number -Company Name -Contact Name or Attention Line -Address Line 1 -Address Line 2 -City -State -Zip -Other Foreign Address information or special instructions. Remember to use semi colons (;) not commas (,) or carriage returns to separate data. -If information for a field does not apply leave it blank. -FedEx does not require second field zip code on the account at the provider. **Overnight Example** FEDEX; ; 123456789; 555-555-5555;ABC Company; ; 123 Disneyland Drive; Sweet 100; Anaheim; CA; 92802; Individual Address Example ; ; ; ; ; Mickey Mouse; 123 Disneyland Drive; Sweet 200; Anaheim; CA; 92802; Foreign Address Example ; ; ; ; ; Franklin Turtle; ; ; ; ; ; Israel rr box 50 ASK timbutoo ***No Carriage Return Line Feeds inside the field and no more than one comma.
0002	Send to TPA	**DI Records only.** **In the Special Mailing Field:** Please provide the Company Name, Contact Name, and Address.
0003	Send to Plan Sponsor	**DI Records only.**

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		In the Special Mailing Field: Please provide the Company Name, Contact Name, and Address.
0004	Other	**DI Records only.** **In the Special Mailing Field:** Please provide the Company Name, Contact Name, and Address along with what you would like done with the withdrawals.

NOTE: IRS Form 1099R must be mailed directly to the Participant.

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APPENDIX E SPECIAL MAIL CODES Continued

Samples for Special Handling:

'DC' Records for Distributions will be modified as follows:

> If Special Handling = 0000: No Special Instructions
> Field 43: 0000
> Field 44: Remains blank
> Field 12-19 Payee Fields: Continues to be either the participant, alternate payee Or Rollover information.

> If Special Handling = 0001 - Overnight
> Field 43: 0001
> Field 44: Information is required in Field 44 to indicate billing and address information formatted according to below.
> Field 12 – 19: This should be for the benefit of the Participant but may be mailed to another address.
> What is populated in Field 12 – 19: This should follow what is populated in Field 44. The IRS Form 1099R fields 6 – 11 should be that of the participant and it will always go to the participant. The check portion will go to the address provided.

> If Special Handling = 0002: Send to TPA, this is currently not an option. Please populate the payable address lists where check is to be mailed.
> Field 43: blank
> Field 44: blank
> *Field 12- 19 Payee Fields: Participant Name/Rollover Institution with TPA address
> **Note: This will be sent out via regular mail.**

> If Special Handling = 0003: Send to Plan Sponsor, this is currently not an option. Please populate the payable address lists where check is to be mailed.
> Field 43: blank
> Field 44: blank
> *Field 12: 19 Payee Fields: Participant Name/Rollover Institution with Plan Sponsor address
> **Note: This will be sent out regular mail.**

> If Special Handling = 0004: Other. Please populate the payable address lists where check is to be mailed.
> Field 43: Blank
> Field 44: Blank
> Field 12-19 Payee Fields: Continues to be either the participant, alternate payee Or Rollover information.
> **Note: This will be sent out regular mail.**

APPENDIX F IRA FORCE OUT EXAMPLES

Samples for 'DC' Records:

For Non-ACH Records:
Payee/mailing address account number - Description and number (i.e., Account Number 123-88888888).

For ACH Records:
This field will be used to identify ACH Distribution records.

EFT Type Value: A = ACH
Account Type Values: S = Savings / C = Checking
Example:
AS123456789/123-88888888ABCDE
AC123456789/123-88888888ABCDE

For Automatic Rollover to Charles Schwab Trust Bank IRA Product:
Field number 14 must contain the distributee's (participant) date of birth (DOB) as follows: DOBMMDDCCYY (DOB11071950).
Field 12: Charles Schwab Trust Bank (abbreviation: CSTB)
Field 13: FBO or IRA of "Participant Name"
Field 14: See above
Field 15: P.O. Box 81685
Field 16: Blank
Field 17: Austin
Field 18: TX
Field 19: 78708

For Automatic Rollover to Charles Schwab Trust Bank Roth IRA: Field number 14 must contain the distributee's (participant) date of birth (DOB) as follows: ROTHDOBMMDDCCYY (ROTHDOB11071950).
Field 12: Charles Schwab Trust Bank (abbreviation: CSTB)
Field 13: FBO or Roth IRA of "Participant Name"
Field 14: See above
Field 15: P.O. Box 81685
Field 16: Blank
Field 17: Austin
Field 18: TX
Field 19: 78708

For External Force Out to IRA Product:
Field number 14 with INTRBS + Trust Omnibus Account Number (INTRBS123456), and a Distribution Type code 62 Rollover To Omnibus IRA.
Field 12: Institution Name
Field 13: FBO or IRA of "Participant Name"
Field 14: See above
Field 15: Institution Street Address
Field 16: Blank
Field 17: Institutional City
Field 18: Institution State
Field 19: Institution Zip Code
Field 21: 62

For External Force Out to Roth IRA Product:
Field number 14 with INTRBS + Trust Omnibus Account Number (INTRBS123456), and a Distribution Type code 63 Rollover To Omnibus Roth IRA.
Field 12: Institution Name
Field 13: FBO or IRA of "Participant Name"
Field 14: See above
Field 15: Institution Street Address
Field 16: Blank
Field 17: Institutional City
Field 18: Institution State
Field 19: Institution Zip Code
Field 21: 63

APPENDIX G Unique Examples

For Distribution (DC Record) rollovers to Schwab & Co. IRA to be processed as an internal journal:
Field 12: Charles Schwab & Co.
Field 13: FBO or IRA of "Participant Name"
Field 14: leave blank
Field 15 - field 19: CS & Co address the participant provides
Field 20: Charles Schwab & Co account number only **(No dashes or Alpha characters).**
Field 21: Distribution code type for a check

For Distribution (DC Record) rollover to Charles Schwab & Co. Account as an ACH Record:
Account holders should call Schwab & Co at 1-800-435-4000, to confirm ACH direct deposit instructions for their Charles Schwab & Co. account.

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Internal Transfers

For Distribution rollovers to Charles Schwab & Co. Brokerage Account to be processed as an internal journal instead of using Field 20:
 Field 12: Charles Schwab & Co.
 Field 13: FBO or IRA of "Participant Name"
 Field 14: INTBD12345678
 Field 15 - field 19: CS & Co address the participant provides
 Field 20: Blank
 Field 21: 61 (Benefit Payment To Schwab Accounts)

For Distribution rollovers to another Charles Schwab Trust Bank Account to be processed as an internal journal instead of using Field 20:
 Field 12: Name of Plan
 Field 13: FBO or IRA of "Participant Name"
 Field 14: INTRBS123456
 Field 15 - field 19: Charles Schwab Trust Bank address
 Field 20: Blank
 Field 21: 61 (Benefit Payment To Schwab Accounts)

For Disbursements (DI Record) to send funds to Charles Schwab & Co. Account as an ACH Record:
 ****Use INTBD instead. See above example.

 Account Type Values:
 - C - Checking

 Field 5: N
 Field 6: Payee SSN/EIN: nn-nnnnnnn (Tax ID of Recipient)
 Field 7: Name on Recipient Account, i.e.:" ABC Company"
 Field 8: Blank for ACH
 Field 9: **AC071000013/593853800XXXXXXXX** (071000013 = ABA Routing # and 593853800XXXXXXXX = Account number, with the XXXXXXXX = to their 8-digit brokerage account number)
 Field 15: Disbursement Type: Choose a code for ACH = Payment Type

The above option is available for Schwab One and Schwab & Co. Corporate accounts.
This option is not available for Schwab Management Fee Accounts used by some Investment Managers. Management Fee Accounts do not accept deposits. For example, fee payments to an Investment Manager with a Schwab Management Fee Account, would need to have Charles Schwab Trust Bank can send ACH payment to an external financial account.

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Note: Account holders should call Schwab & Co at 1-800-435-4000, to confirm ACH direct deposit instructions for their Charles Schwab & Co account.

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For Disbursements (DI Record) to send funds to Charles Schwab & Co. Account as an internal journal:
INTBD + Broker Dealer account number and populate Disbursement Type Field 15 with code 85 Transfer to Schwab Broker Dealer Account (i.e., INTBD12345678).

Field 5: N
Field 6: Participant Tax ID
Field 7: Charles Schwab & Co
Field 8: FBO or IRA of "Participant Name"
Field 9: INTBD12345678
Field 10 – 13: Charles Schwab & Co address provided by participant
Field 15: 85 (Transfer to Schwab Broker Dealer Account)

For Disbursements (DI Record) to send funds to Charles Schwab Trust Bank Account as an internal journal:
INTRBS + Trust Account number and populate Disbursement Type Field 15 with code 86 Transfer to Other CSTB Account (i.e. INTRBS123456).

Field 5: N
Field 6: Participant Tax ID
Field 7: Plan Name
Field 8: FBO of "Participant Name"
Field 9: INTRBS123456
Field 10 – 13: Charles Schwab Trust Bank address provided by participant
Field 15: 86 (Transfer to Other CSTB Account)

APPENDIX G Unique Examples Continued

Disbursement to pay Charles Schwab Trust Bank Fee Invoice" from a Plan Account will be modified as follows:
Fields 1-4: same as in all DI Records
Field 5: N
Field 6: 42-1558009
Field 7: Charles Schwab Trust Bank
Field 8: Plan Name or blank
Field 9: *Invoice number, i.e.:* 1234-888888
Field 10: P.O. Box 81687
Field 11: Austin
Field 12: TX
Field 13: 78708
Field 14: Leave blank
Field 15: 72

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Field 16: Amount to debit from plan to pay invoice, i.e.: 1233.00
Fields 17-30, leave blank.

For the fee disbursements to send funds to Charles Schwab & Co. Account as an ACH Record:

****Use INTBD instead. See above example.
Field 6: Payee SSN/EIN: nn-nnnnnnn (Tax ID of Recipient – your firm)
Field 7: Name on Recipient Account, i.e.:" the name of the Schwab One account"
Field 8: Blank for ACH
Field 9: **AC071000013/593853800xxxxxxxx** (071000013 = ABA Routing # and 593853800XXXXXXXX = Account number xxxxxxxx = your firm 8 digit brokerage account number)

The above option is available for Schwab One and Schwab & Co. Corporate accounts.
This option is not available for Schwab Management Fee Accounts used by some Investment Managers. Management Fee Accounts do not accept deposits.
For example, fee payments to an Investment Manager with a Schwab Management Fee Account, would need to have Charles Schwab Trust Bank to send an ACH payment to an external financial account.