

Schwab Personal Choice Retirement Account® (PCRA)

Plan Trading Menu Change Form

Schwab.com 1-800-231-2855 (inside the U.S.) +1-415-667-8400 (outside the U.S.) 1-888-686-6916 (multilingual services)

Retirement Plan Name	Plan-Level Account Number
Retirement Plan Tax ID (required)	Schwab Plan ID (optional)

Complete this form to update the investment lineup available to PCRA Participants. These changes to the Plan Trading Menu apply to any PCRA associated with the Plan referenced above.

Global Product Trading restrictions: PCRA's may not include trading on collectibles, currencies, precious metals, real estate, futures, commodities, private placements, alternative investments, structured products, Charles Schwab Corporate debt, margin accounts or short sales. If options are not restricted in Section 1(b) and allowed by the Participant's retirement plan and approved by Schwab, Participant may be able to write covered calls, buy protective puts and write cash-secured equity puts. Participant must complete a Schwab Personal Choice Retirement Account (PCRA) Options Application—Participant and Third-Party form to be approved to trade options.

This form must be completed in its entirety and shall supersede and replace any prior direction to Schwab with respect to securities that are available.

- Section 1—Select a predefined restriction package AND/OR customize asset group restrictions
- Section 2—Define individual and company securities exceptions
- Section 3—Read and understand the Options Agreement if Options are allowed by the Plan. Unless you execute the Options Agreement, Options will not be allowed. All parties with trading authority must complete a separate Schwab options agreement. This may include corporate trustees/custodians and individual trustees.

Note: From time to time, securities may change characteristics, which could change the availability of the asset within your Plan. Schwab has no obligation to review or monitor securities' classification. Purchase restrictions only apply to opening trades and do not apply to transfers, corporate actions, dividend reinvestment, etc.

Section 1—Choose a predefined purchase restriction menu AND/OR customize asset group purchase restrictions^{1, 2}

Section 1(a)—You may select one of the following four predefined purchase restriction menus

- ☐ Open Brokerage | Restrict Limited Partnerships¹³; Restrict All K-1-Issuing Securities^{4, 12}; Restrict Over-the-Counter (OTC) Securities⁵ and Foreign Securities⁶
- ☐ Open Brokerage | Restrict Over-the-Counter (OTC) Securities⁵ and Foreign Securities⁶
- ☐ Mutual Funds Only | Restrict Equities; Restrict Fixed Income; Restrict ETF¹⁰ and Closed-End Mutual Funds; Restrict Options
- ☐ Open Brokerage

Section 1(b)—Customize asset group purchase restrictions^{1, 2}

You may select the asset groups and security attributes in A–G for which you would like to *restrict* purchases for plan participants. You can limit the asset group by selecting the group attributes or restrict the entire asset group by checking the "Restrict all" box. Choosing to restrict an asset group includes underlying options.

A. Mutual Funds:

- ☐ Tax Exempt Funds
- ☐ Transaction Fee Funds³ (allows OneSource Funds)
- ☐ Redemption Fee Funds
- ☐ Restrict all Mutual Funds

B. Equities:

- ☐ Limited Partnerships¹³
- ☐ Equity Issuing K-1⁴
- ☐ Over the Counter⁵
- ☐ Foreign Stocks⁶
- ☐ Restrict all Equities

C. Tax Exempt Debt Securities (Fixed Income):⁷

- ☐ Munis and other Non Treasuries⁸ (allows Treasuries)

D. Taxable Debt Securities (Fixed Income):⁷

- ☐ Restrict all Tax Exempt Debt Securities
- ☐ Bonds and other Non CDs⁹ (allows CDs)
- ☐ Restrict all Taxable Debt Securities

E. Exchange-Traded Funds:¹⁰

- ☐ Leveraged/Inverse¹¹
- ☐ ETF Issuing K-1¹²
- ☐ Restrict all Exchange-Traded Funds

F. Closed-End Mutual Funds:

- ☐ Restrict all Closed-End Mutual Funds

G. Options:

- ☐ Restrict all Options
- Note: If box is checked and the Options Agreement is signed, Options will still not be allowed.

Section 2—Define individual and company securities exceptions^{1,2}

- The exceptions listed in this section will override the selection(s) made in Section 1.
- Please list all exceptions below. If no action box is checked, buys for the adjacent Symbol will be restricted. If you have more than four exceptions, please attach an additional sheet including direction on buys and/or sells.
- Choosing to restrict company stock includes underlying options.

Fund/Security Description	CUSIP Number	Symbol	Restrict Buys and Sells	Restrict Buys Only	Allow Buys and Sells
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The Trustee(s) and/or Plan Sponsor authorize(s) Schwab to allow any Participant who completes a **Schwab PCRA Limited Power of Attorney (LPOA) for Participant** form to make trades in the Participant's respective ESBA. A Participant will never be restricted from selling a position unless Schwab is instructed to restrict the sale by the Trustee(s) and/or Plan Sponsor. The Individual Trustee(s) and/or Plan Sponsor acknowledge(s) that they are responsible for determining whether any of the investments selected above (including any employer securities) are permissible under the terms of the Plan, the Internal Revenue Code (the "Code"), or the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and that Schwab shall have no responsibility or liability with respect to such determination. Please note that, generally, 403(b) contributions can only be invested in SEC-registered fund shares.

¹ Schwab does not monitor Participant trading of company stock in PCRA.

² Section 2 applies to publicly traded securities issued by the Plan Sponsor or its affiliates and which are Qualifying Employer Securities within the meaning of Section 407(d)(5) of ERISA (collectively, "Company Stock"). If you provide the CUSIP or ticker symbol for company stock, the corresponding underlying options are also restricted. Other securities issued by the company need to be listed and are not automatically restricted from purchase (example: corporate debt, preferred stock and other securities). Please note that if investment in a broad category of securities, such as equities, is permitted elsewhere on this Trading Menu, and Company Stock is not restricted in Section 2, then Plan Participants will be able to invest in Company Stock.

³ By selecting to restrict Transaction Fee Mutual Funds, you are restricting all transaction-based mutual funds from purchase. OneSource Mutual Funds will be allowed.

⁴ Equity Securities that report income via a Schedule K-1 Form and, as a result, could generate Unrelated Business Taxable Income (UBTI). Equity securities may change characteristics and begin issuing K-1s without advance notice. As a result, Plan Participants might be able to purchase a security before it begins issuing or before Schwab is informed that the security issues K-1s.

⁵ Over-the-Counter (OTC) securities trade on OTC exchanges, such as the pink sheets, gray sheets, OTC bulletin boards and other OTC exchanges.

⁶ Restricting foreign securities prevents purchases of securities on a foreign exchange but does not include the restriction of American Depositary Receipt (ADR) securities and foreign securities traded on a domestic equity market, but does restrict the purchase of non-ADR foreign securities available on the U.S. OTC market. Some foreign securities may be subject to additional foreign tax withholding requirements, including ADRs and foreign securities traded on a domestic market.

⁷ Debt securities issued by Charles Schwab & Co., Inc. and its affiliates are not available to be purchased in a PCRA.

⁸ Selecting Munis and other Non-Treasuries allows the purchase of Treasuries while restricting other types of tax-exempt fixed income trades.

⁹ Selecting Bonds and other Non-CDs allows the purchase of Certificates of Deposit while restricting other types of taxable fixed income trades.

¹⁰ ETF Restrictions include Exchange Traded Products (ETPs), Unit Investment Trusts (UITs) and Special Purpose Pool (SPP).

¹¹ This restriction limits the participant's ability to purchase Leveraged/Inverse ETFs only. This restriction does not include mutual funds.

¹² ETFs that report income via a Schedule K-1 Form and, as a result, could generate Unrelated Business Taxable Income (UBTI). ETF securities may change characteristics and begin issuing K-1s without advance notice. As a result, Plan Participants might be able to purchase a security before it begins issuing or before Schwab is informed that the security issues K-1s.

¹³ This restriction limits the participant's ability to purchase securities with Issuer Classification equal to Partnership. ETF Partnerships will also be restricted.

Trustee/Custodian Signature(s)

Signature(s) and Date(s) Required

X

Signature: Trustee/CustodianPrint NameToday's Date (mm/dd/yyyy)

X

Signature: Trustee/CustodianPrint NameToday's Date (mm/dd/yyyy)

Plan Sponsor Signature

Signature and Date Required

X

Signature: Authorized Plan SponsorToday's Date (mm/dd/yyyy)

Print NameTitle

Section 3:**Options Agreement: Only complete this section if Options Trading is allowed in the Plan Trading Menu.**

In consideration of Charles Schwab & Co., Inc. accepting and carrying an options account for the Plan, the undersigned Plan Sponsor, as named fiduciary for the Plan, hereby understands and agrees that in addition to the provisions of the Application, the following shall apply:

Plan Sponsor Authorization

The Plan Sponsor, as named fiduciary for the Plan, represents and confirms that the Plan Sponsor authorizes and hereby directs Schwab to rely upon and treat any direction or instruction provided by the Recordkeeper or Trustee (together, the "Directing Party[ies]") as a direction or instruction of the Plan Sponsor as named fiduciary for the Plan authorized to provide such direction or instruction under the terms of the Plan or under any subsequent delegations of fiduciary authority and applicable law. The Plan Sponsor as named fiduciary for the Plan further represents and warrants that the Directing Parties are authorized and directed to complete any requested documentation to establish options trading in the account or applicable PCRA and to represent on behalf of the Plan Sponsor that it agrees to the terms of the Charles Schwab & Co., Inc. Options Trading Rules contained herein.

Handling of Account

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that each PCRA shall be handled in accordance with the rules of the Options Clearing Corporation (OCC), the applicable exchange and/or other regulatory agencies, and the undersigned further agrees that each Participant will not violate these rules.

Options Disclosure Documents

The undersigned Plan Sponsor, as named fiduciary for the Plan, will not enter an order for any listed options until I have received and read the OCC disclosure document titled "Characteristics and Risks of Standardized Options".

Options Agreement

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that the purchase and writing of options contracts involve inherent risks and that the Plan and Trust are financially able to bear such risks and to withstand any losses resulting from trading.

Options Positions Covered

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that a Participant may not write a call option nor buy a put option unless there is an adequate quantity of the underlying security in the account and further understands that a Participant may not sell a cash-secured equity put option without sufficient cash to be secured to cover that cash-secured put option.

Exercise Limitation

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that the various options exchanges may restrict transactions in particular options or the exercise of options contracts at their discretion from time to time.

Size Limits of Options and Exercises

The undersigned Plan Sponsor, as named fiduciary for the Plan, the Recordkeeper, Trustee, and each Participant will not, acting alone or in concert with others, whether directly or indirectly, violate the position or exercise limitations which may be fixed from time to time by the exchange or market where such options contracts are traded.

Options Commissions

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that due to the short-term nature of options, it is likely that Participants will be trading options to a greater degree than other securities and that they will be charged a commission each time such a transaction is made.

Suitability

The undersigned Plan Sponsor, as named fiduciary for the Plan, agrees to advise Schwab if there is any change in the Plan's investment objective or financial situation.

Assignments

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that exercise assignment notices for options contracts are allocated among customer short positions pursuant to a manual procedure which randomly selects from among all customer short options positions, including those contracts which are subject to exercise.

All short options positions are liable for assignment at any time. A more detailed description of Schwab's random allocation procedure is available upon request.

Note: If adding options trading capability all parties with trading authority must sign the signature page. This may include corporate trustees/custodians and individual trustees. Additional signature pages may be sent with the original document.

Signature and Date Required

X

Signature: Authorized Plan Sponsor

Print Name

Today's Date (mm/dd/yyyy)