



Schwab Personal Choice Retirement Account® (PCRA) Plan Trading Menu Change Form

Schwab.com 1-800-435-4000 (inside the U.S.) +1-415-667-8400 (outside the U.S.) 1-888-686-6916 (multilingual services)

Plan Sponsor Name	Plan Sponsor (Company/Entity) Tax ID
Retirement Plan Name	Retirement Plan Tax ID
Plan-Level Account Number	

Complete each section below to restrict the investment options 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 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.

At the time of completion of this Plan Trading Menu Change Form, all securities in Participant accounts will be reviewed solely for the purpose of confirming if such securities are consistent with the newly established Trading Menu under the terms of the Plan. This form shall supersede and replace any prior direction to Schwab with respect to securities that are available.

- Section 1—Choose one of the predefined restriction menu options OR customize asset group restrictions
 - Select a preset restriction package
 - Customize restrictions based on asset group for your plan
- Section 2—Define individual and company securities exceptions

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 following the initial review.

Section 1—Choose a predefined restriction menu OR customize asset group restrictions

(Note: Select only one of the choices below.)

Choice 1—Select a predefined restriction menu

- Open Brokerage (no restrictions)
- Open Brokerage | Restrict Options
- Open Brokerage | Restrict Limited Partnerships | Restrict All K-1-Issuing Securities | Restrict Over-the-Counter (OTC) Securities
- Open Brokerage | Restrict Limited Partnerships | Restrict All K-1-Issuing Securities | Restrict Over-the-Counter (OTC) Securities | Restrict Options
- Mutual Funds Only
- Mutual Funds and Exchange-Traded Funds Only | Restrict K-1-Issuing ETFs

Choice 2—Customize asset group restrictions^{1, 2}

Select the asset groups and security attributes in A–F 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.

A. Mutual Funds:³

- Tax Exempt
- Non-OneSource⁴
- Redemption Fee
- Restrict all Mutual Funds

B. Equities:

- Limited Partnerships
- Security Issuing K-1⁵
- Over the Counter⁶
- Foreign Stocks⁷
- Restrict all Equities

C. Debt Securities (Fixed Income):⁸

- Tax Exempt
- Non-Treasuries⁹ (allows Treasuries)
- Taxable
- Non-CDs¹⁰ (allows CDs)
- Restrict all Debt Securities (Fixed Income)

D. Exchange-Traded Funds:¹¹

- Leveraged/Inverse¹²
- Security Issuing K-1¹³
- Restrict all Exchange-Traded Funds

E. Closed-End Mutual Funds:

- Restrict all Closed-End Mutual Funds

F. Options:

- Restrict all Options

Note: All parties with trading authority must complete a separate Schwab options agreement. Plan Sponsor must complete Exhibit B.

Section 2—Define individual and company securities exceptions

- The exceptions listed in this section will override the selection(s) made in Section 1.
- Please list all exceptions below. If you have more than four exceptions, please attach an additional sheet.
- 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 below (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.

Trustee/Custodian Signature(s)

Signature(s) and Date(s) Required

X

 Signature: Trustee/Custodian Print Name Today's Date (mm/dd/yyyy)

X

 Signature: Trustee/Custodian Print Name Today's Date (mm/dd/yyyy)

Plan Sponsor Signature

Signature and Date Required

X

 Signature: Plan Sponsor Today's Date (mm/dd/yyyy)

 Print Name Title

- ¹ Schwab cannot monitor Participant trading of company stock in ESBA.
- 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, all underlying options are also restricted. Other securities issued by the company need to be listed in section H 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 G or Section H, then Plan Participants will be able to invest in Company Stock.
- ³ Charles Schwab & Co., Inc. (Member SIPC) receives remuneration from fund companies for recordkeeping and shareholder services and other administrative services for shares purchased through Schwab's Mutual Fund OneSource® program. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

Trades in no-load mutual funds available through OneSource (including Schwab Funds®), as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Schwab's short-term redemption fee may be charged on redemption of funds (except certain Schwab Funds) bought through Schwab's Mutual Fund OneSource program (and certain other funds) with no transaction fee and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading.
- ⁴ By selecting Non-OneSource Mutual Funds, you are preventing all transaction-based mutual funds from purchase, including the Tax-Exempt attribute.
- ⁵ 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.
- ⁶ Over-the-Counter (OTC) securities trade on OTC exchanges, such as the pink sheets, gray sheets, OTC bulletin boards and other OTC exchanges.
- ⁷ 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.
- ⁸ Excludes debt securities issued by Charles Schwab & Co., Inc. and its affiliates. These securities are not allowed to be purchased in an ESBA.
- ⁹ Selecting Non-Treasuries allows the purchase of Treasuries while restricting other types of tax-exempt fixed income trades. This restriction is not mutually exclusive but can be combined with the Non-CDs restriction. This combination will allow Treasuries AND CDs to be purchased.
- ¹⁰ Selecting Non-CDs allows the purchase of Certificates of Deposit while restricting other types of taxable fixed income trades. This restriction is not mutually exclusive but can be combined with the Non-Treasuries restriction. This combination will allow CDs AND Treasuries to be purchased.
- ¹¹ Conditions apply: ETFs at Charles Schwab & Co., Inc. ("Schwab") which are U.S. exchange-listed can be traded without a commission on buy and sell transactions made online in a Schwab account. Unlisted ETFs are subject to a commission. Please see the *Charles Schwab Pricing Guide for Retirement Plan Accounts* (the "Pricing Guide") for additional information. Schwab does not receive payment to promote any particular ETF to its customers. Schwab affiliate Charles Schwab Investment Management, Inc. ("CSIM") serves as investment advisor to the Schwab ETFs™, which compensate CSIM out of the applicable operating expense ratios. The amount of the fees is disclosed in the prospectus of each ETF.
- ¹² This restriction limits the participant's ability to purchase Leveraged/Inverse ETFs only. This restriction does not include mutual funds.
- ¹³ 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.

Options Agreement: Only complete this section if Options Trading is selected 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.

Signature and Date Required



Signature: Authorized Plan Sponsor

Print Name

Today's Date (mm/dd/yyyy)