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Transfer Your Account to Schwab

Use This Form To:

- Transfer securities and/or funds from another financial institution (e.g., a brokerage firm, mutual fund company, bank or insurance company) into your Charles Schwab & Co., Inc. ("Schwab") account.

To roll over assets from a 401(k) or other qualified employer-sponsored retirement plan, please contact your Investment Advisor to determine your next steps, as the plan may require its own paperwork.

If you want to open a new Schwab account, please attach a completed new account application to this form.

For assistance with completing this form, please contact your Investment Advisor.

As You're Filling Out This Form, Please Remember To:

- Verify that the names on the account you're transferring are **identical** to those on your Schwab account. If they are not, you may need to attach the additional documents listed in Section 2.
- Attach a copy of your most recent account statement (dated within 90 days) for the account you wish to transfer.
- In Sections 3-5, please complete only one section and then continue to Section 6.
- Use a separate Transfer Your Account to Schwab form for each account you are transferring.

1. Tell Us About Your Schwab Account (Required)

If you are opening a new Schwab account, you can leave the Schwab account number field blank.

Name(s) (*Please list all names as they appear on your account.*)

Account Type/Registration | **Schwab Account Number** | **Social Security/Tax ID Number**

2. Tell Us About the Account You're Transferring (Required)

Name of Firm, Mutual Fund Company or Insurance Company | **Delivering Firm Telephone Number**

Name and Title of Account (*as shown on your account*) | **Account Number** | **Account Type/Registration**

Additional Documents or Requirements

If the name(s) on your Schwab account differs from the name(s) on the account that you wish to transfer, you may need to provide additional documentation and/or you must have those signatures notarized. Trust discrepancies may require additional documentation not listed below.

☐ **Last name changed**. Please provide a certified marriage certificate, certified divorce decree or other certified court document.

☐ **First/middle name changed or listed differently**. Please provide a court document or second-name letter.

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→ For Sections 3-5, complete only one section and continue to Section 6.

3. Credit Union, Bank, Brokerage, Trust Company and/or Dividend Reinvestment Transfers (If Applicable)

If the account you are transferring holds pooled investments such as hedge funds, private equity, limited partnerships, Real Estate Investment Trusts (REITs), any other Alternative Investments, or unregistered securities, please contact your Investment Advisor to determine whether they are transferable to Schwab. **If your cash is held in a checking and/or savings account, please deposit a check instead of completing this form. If you are liquidating a CD, please complete Section 4.**

Amount of Transfer (Please select only one box.)

☐ **Full.** Transfer my entire account in kind (includes cash and/or money market balances). (Skip to Section 6.)

☐ **Partial.** Transfer $ _____ (cash amount) and/or the assets listed below.

Please only list assets for a partial transfer. Attach additional pages if needed.

Description of Asset (*money market, stocks, bonds, etc.; partial transfers only*)	**Quantity** (*Indicate # of shares or "ALL".*)	**Description of Asset** (*money market, stocks, bonds, etc.; partial transfers only*)	**Quantity** (*Indicate # of shares or "ALL".*)

4. Certificate of Deposit (CD) and Annuity Transfer (If Applicable)

Do not complete this section if you are making a 1035 annuity exchange. For all 1035 annuity exchanges, call 1-888-745-9676.

For annuities not held in an IRA account, Section 1035 of the Internal Revenue Code may allow you to make a tax-free exchange of one annuity contract for another annuity contract. Contact your tax or estate planning professional before liquidating.

All annuities must be surrendered or liquidated and the proceeds transferred to Schwab, which could result in negative tax consequences, penalties, and fees. Before signing this form and liquidating your existing annuity, you should discuss the implications with your own tax or estate planning professional. You may still proceed with the annuity surrender if you have determined to direct us to process the transaction, but it will be without the recommendation of Charles Schwab & Co., Inc. If you elect to proceed with the annuity surrender, please sign and return this form. If you have any questions, please contact your Schwab Representative.

Please be aware of and acknowledge that you may incur a penalty from early withdrawal. It is your decision to proceed with this request. Submit all bank- or credit union-held CD requests two to three weeks before the maturity date; you should not submit requests any earlier than 30 days before maturity.

Please select only one of the four boxes in this section.

Surrender or Liquidate my Annuity or CD immediately and transfer cash:

☐ **All.** Transfer my entire Annuity or CD proceeds: $ _____ (expected value of my Annuity or CD proceeds).

☐ **Partial.** Transfer only $ _____ of my Annuity or CD proceeds.

Surrender or Liquidate my Annuity or CD at maturity on (*mm/dd/yyyy*) _____ **and transfer cash:**

☐ **All.** Transfer my entire Annuity or CD proceeds: $ _____ (expected value of my Annuity or CD proceeds).

☐ **Partial.** Transfer only $ _____ of my Annuity or CD proceeds.

Important Annuity Information: Before signing this form and requesting that your annuity be liquidated and the proceeds transferred to Schwab, please contact your own legal, tax, or estate planning professional. To transfer your annuity assets, a surrender or liquidation of your annuity contract assets must generally occur. This may result in the following consequences: surrender charges, loss of vested living or death benefits, potential impact to your estate plan, taxable earnings and possible tax penalties. For annuities not held in an IRA account, Section 1035 of the Internal Revenue Code allows you to make a tax-free exchange of one annuity contract for another annuity contract. Some annuities require the submission of the original policy to complete a transfer; please consult with your insurance company and submit the original policy if needed. **Please contact our annuity sales team at 1-888-745-9676 for all 1035 exchanges.** By signing this form, you hereby direct Schwab to process the surrender indicated above and indemnify and hold harmless Schwab and its representatives from and against any and all claims, losses, taxes, penalties and costs (including reasonable attorney fees and expenses) arising from or related to your decision to direct Schwab to process this surrender.

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5. Mutual Fund Company Transfers (If Applicable)

Type of Transfer (Please select only one box.)

☐ **Full**. Transfer my entire account. (List below all mutual fund account numbers being transferred.)

☐ **Partial**. Transfer only certain funds. (Complete entire section below.)

Please list all mutual fund accounts and include a current statement dated within 90 days. Use a separate Transfer Your Account to Schwab form for each mutual fund company. Attach additional pages if needed.

Name of Fund, CUSIP and/or Symbol	Fund Account Number	Quantity (*Indicate # of shares or "ALL."*)	Handling (*Check one.*)		Future Dividends and Capital Gains*		
			In Kind	Liquidate	Pay Cash	Reinvest	Pay/ Reinvest

*If you do not select a future dividend and capital gains option, Schwab will transfer all shares requested in kind and reinvest your dividends and capital gains distributions. If dividend reinvestment is not available at Schwab, Schwab will automatically pay all future dividends and capital gains distributions in cash.

6. Authorization to Transfer and Account Holder Signature(s)

Please read and sign on the following page.

To Delivering Firm: Unless otherwise indicated in the instructions in Sections 3-5, please transfer all assets in my account to Charles Schwab & Co., Inc. ("Schwab"). I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by FINRA Rule 11870 or a similar rule of another designated examining authority. Unless otherwise indicated in the instructions in Sections 3-5, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account, and transfer the resulting credit balance to the successor custodian. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in their name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

For Retirement Accounts: If this transfer of account is for a qualified retirement account, I have amended the applicable plan so that it names Schwab as successor custodian. If this transfer of account is for an IRA, I hereby adopt or reaffirm my adoption of the Charles Schwab & Co., Inc. Individual Retirement Plan. If I am transferring an IRA and the IRA type indicated on my statement is different from the IRA I currently maintain at Schwab (e.g., a Traditional IRA vs. a Rollover IRA), I hereby authorize Schwab to commingle my IRA assets.

Fees: If the assets I am transferring are considered nonstandard assets at Schwab (such as limited partnerships), I understand that I will be charged set-up and maintenance fees.

I understand that fractional shares of stock are nontransferable, and I agree that any fractional shares will be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation.

I understand that the delivering firm may or may not assess account fees for the transfer and/or termination of my account with them.

Mutual Fund Dividends and Capital Gains (Account Transfers via ACAT Only): I understand that my delivering broker may provide Schwab with mutual fund dividends and capital gains distribution instructions for each mutual fund position, so that Schwab may implement these instructions. (If the same position is already held in your Schwab account, the dividend instructions will default to the current Schwab choice.) In the event that the instructions are not provided by the delivering broker or the dividend and/or capital gains distribution option requested is not available at Schwab, the instructions will default to reinvest (unless reinvestment isn't available, in which case dividends and capital gains will be paid in cash).

Liquidations: I understand that buying and selling securities during the account transfer process may complicate and delay my transfer. Some firms may even "freeze" an account that is in the process of being transferred, meaning that no trades will be permitted until the transfer is complete. As a result, I understand that I should avoid trading during the transfer process. If I am concerned about not being able to sell my stock during the transfer process, I should consider selling my stock and waiting until I have received the proceeds before entering the transfer request.

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Cost Basis: I understand that Schwab will update my account with the cost basis information provided on a transfer statement by a delivering firm. Because the accuracy of cost basis data depends upon these third-party statements, Schwab is not able to guarantee the availability, accuracy, or completeness of such cost basis data. It is my obligation to confirm the accuracy of the information Schwab receives from the delivering firm by visiting www.schwaballiance.com or contacting my Investment Advisor.

Important Disclosures Regarding Account Discrepancies

Name Discrepancies: All account holders or authorized signers of the account(s) listed in Sections 1 and 2 of this form must sign below. If an account holder's name appears differently on either account, the owner must sign the form using all name variations (e.g., maiden name and married name). If there is a name variation, Schwab may require additional documentation before accepting the account, such as a marriage certificate or a divorce decree.

Registration Discrepancies: By signing below, I/we acknowledge the existence of any differences in account owners and/or account type between the account being transferred into Schwab and the Schwab account. Each individual who signs below is aware of these discrepancies and authorizes Schwab to accept the transfer of assets as indicated on this form. Schwab or the delivering firm may require additional documentation to effect transfers of assets between unlike accounts.

By signing below, I/we acknowledge that I/we have read and I/we understand this form in its entirety. I/we hereby authorize the transfer of my/our account as listed in Section 2 to the Schwab account listed in Section 1. By signing below, I/we also authorize any name or account discrepancy during the transfer.

Sign and date using blue or black ink.

Please note that a Full Power of Attorney is not authorized to sign this form.

All non-Schwab account holders must have their signatures notarized.

✘ _____ _____

Signature: Account Holder/Trustee **Today's Date** (*mm/dd/yyyy*)

_____

Print Name

✘ _____ _____

Signature: Additional Account Holder/Co-Trustee **Today's Date** *(mm/dd/yyyy)*

_____

Print Name

✘ _____ _____

Signature: Additional Account Holder/Co-Trustee **Today's Date** *(mm/dd/yyyy)*

_____

Print Name

Did You Remember To:

☐ **Attach a copy of your most recent statement for the account you are transferring?**

☐ **Attach any necessary additional documents listed in Section 2?**

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Return Instructions

Please return pages 1–5 of this form to your Investment Advisor or mail to:

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

or

Charles Schwab & Co., Inc.
P.O. Box 2339
Omaha, NE 68103-2339

For Delivering Firm Use Only

All DTC-Eligible Securities: All deliveries MUST include client name and Schwab account number.

Delivery to DTC Clearing 0164, Code 40.

Dividend Reinvestment or Closed-End Mutual Funds: All deliveries MUST reference client name and Schwab account number. The client's Schwab account number must not be included in the mailing address. Do not establish an account in the name of Charles Schwab & Co., Inc. FBO (for benefit of) the client.

Issue a certificate for all whole shares, liquidate all fractional shares and discontinue dividend reinvestment.

Physical Delivery of Checks and/or Securities: All deliveries MUST reference client name and Schwab account number.

Name and Address:

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

Overnight Mailing Address:

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

Tax ID Number: 94-1737782

Fed Book-Entry Securities (e.g., Treasury Notes): All deliveries MUST include client name and Schwab account number.

Bank of New York Mellon
ABA #: 021000018
BK OF NYC/CSCHWAB
FBO: Customer A/C # and name.

Liquidate Money Fund and transfer cash according to instructions listed below.

Fedwire® Monies: All deliveries MUST include client name and Schwab account number.

Wire to:
Citibank NA, 399 Park Avenue, New York, NY 10022
ABA #: 021000089
FBO: Charles Schwab & Co., Inc. A/C #: 40553953

For further credit to Schwab Client Account #: _____

Foreign Securities: All deliveries MUST include client name and Schwab account number.

Call 1-602-355-9003 for delivery instructions.

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Transfer Your Account – Additional Information

General Information

Schwab will not accept or honor any oral or written instructions from you to purchase or sell securities with the proceeds of the cash and/or transferred securities before we have actual receipt of your assets and the transfer process is complete.

If you want dividend reinvestment on your stocks, contact your Investment Advisor.

If dividend reinvestment is not available for your mutual fund shares, Schwab will automatically pay all future dividends and capital gains distributions in cash. Requests to sell mutual fund positions are dependent upon the delivering firm receiving and processing the request and may take several weeks to complete.

If your fund is not transferable as shares, you may consider initiating a redemption at the fund company and request that they deliver cash to your Schwab account for a faster transfer.

If the account you are transferring holds pooled investments such as hedge funds, funds of funds, private equity, limited partnerships, REITs, or any other Alternative Investments, please contact our Alternative Investments Service team at 1-877-201-2985.

Frequently Asked Questions

How long will it take? Depending on the type of securities, a typical transfer will take approximately three weeks. However, some may take up to six weeks or even longer.

Please remember that while we make every effort to ensure a swift transfer, the actual transfer time depends on how quickly securities are liquidated and released or transferred by the financial institution currently holding your investments.

Will I be charged a fee? An exit fee may be charged by your previous financial institution upon receiving your transfer request. A wire fee may also be charged by your previous financial institution to transfer to Schwab.

Fractional shares of stock are nontransferable, and any fractional shares will be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation.

If the assets you are transferring are considered nonstandard assets at Schwab (such as limited partnerships), there will be set-up and maintenance fees.

Are my funds transferable? Schwab can transfer over 6,000 different mutual funds. Some financial firms issue their own (proprietary) mutual funds, and these funds typically cannot be transferred to any firm. Also, there are some mutual fund companies with whom Schwab has not established an agreement with the fund issuer to hold a particular mutual fund. If the mutual fund cannot be transferred, then you may be notified by mail.

How do I sell assets prior to transfer? If there are assets that need to be sold before being transferred to Schwab, please instruct the delivering firm to sell assets in your brokerage or trust company account and cancel dividend reinvestment prior to sending this form to Schwab. This helps ensure that liquidations proceed efficiently, because many brokerage or trust companies will not accept instructions from Schwab to sell assets.

On a mutual fund transfer where the fund is held directly with the mutual fund company, you may utilize Section 5 of the Transfer Your Account form to facilitate the liquidation (sell).

Can I liquidate my securities during the account transfer? Buying and selling securities during the account transfer process may complicate and delay your transfer. Some firms may even "freeze" an account that is in the process of being transferred, meaning that no trades will be permitted until the transfer is complete. As a result, you should avoid trading during the transfer process. If you are concerned about not being able to sell your stock during the transfer process, please consider selling and waiting until you have received the proceeds before entering the transfer request.

How do I transfer an annuity? We recommend that you contact your existing insurer to verify the status of any charges or benefits before you proceed with your transfer/exchange request. Please also note that, in order to process your request, additional documentation and information may be required by Schwab or the current insurer.

To transfer your annuity assets, a surrender or liquidation of your annuity contract assets must generally occur. This may result in the following consequences: surrender charges, loss of vested living or death benefits, taxable earnings and possible tax penalties. For annuities not held in an IRA account, Section 1035 of the Internal Revenue Code allows you to make a tax-free exchange of one annuity contract for another annuity contract. Some annuities require the submission of the original policy to complete a transfer; please consult with your insurance company and submit the original policy if needed.

How do I transfer my company retirement plans? Please consult with your plan administrator before initiating a transfer request. Then, to roll over your 401(k) or another employer-sponsored retirement plan, contact your Investment Advisor. From filling out paperwork to answering your questions and helping you work with your plan administrator, a dedicated Rollover Consultant will personally manage the process for you from start to finish, making it easy to roll over to a new IRA.

What about cost basis? Schwab will update your account with the cost basis information provided on a transfer statement by a delivering firm. Because the accuracy of cost basis data depends upon these third-party statements, Schwab is not able to guarantee the availability, accuracy or completeness of such cost basis data. It is your obligation to confirm the accuracy of the information Schwab receives from the delivering firm by visiting www.schwaballiance.com or contacting your Investment Advisor.

Thank you for investing with Charles Schwab.

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