

# Schwab One® Account Application for Incorporated Organizations

## Investment Advisor ("IA") Information (This portion to be completed by IA.)

IA Firm Name (Please print.)

IA Master Account Number

Service Team

IA Contact Name (if follow-up is required)

IA Telephone Number

IA Email Address

Is your firm (or a principal, employee, or related person\* of your firm) an owner and/or Authorized Agent of this account? ☐ Yes ☐ No

If "Yes," is it intended that this account will hold assets belonging to persons or entities other than your firm, your firm's employees, or yourself, or relatives of you or your firm's employees? ☐ Yes ☐ No

\*A "related person" is defined as any advisory affiliate or any person who is under common control with your firm. See Form ADV for additional information.

If you answered "Yes" to both questions above, please answer the following: Is this an advisor-controlled fund? ☐ Yes ☐ No

(If "Yes," complete the following questions.)

Is the IA or any of its Directors, Officers, Employees, Affiliates, or Subsidiaries involved in the ongoing management or business operations of the Corporation? ☐ Yes ☐ No

Was the IA or any of its Directors, Officers, Employees, Affiliates, or Subsidiaries involved with the establishment of the Corporation?

☐ Yes ☐ No

Does the IA or any Director, Officer, Employee, Affiliate, or Subsidiary directly or indirectly receive compensation or other payments or benefits from the Corporation? ☐ Yes ☐ No

## Requirements to Open a Schwab One Incorporated Organization Account

- In order to open a Schwab One account for Incorporated Organizations, you must complete this application.
- If you are submitting a handwritten form, please **print** in ALL CAPITAL LETTERS.
- This application is only for use by organizations incorporated and domiciled in the United States. If your Organization is a non-incorporated organization (sole proprietorship, partnership, limited liability company, unincorporated association, etc.) or a non-U.S. organization, please contact us for the correct account application.
- If the Organization wishes to request option, margin, and short trading, please complete and submit a separate Options Trading and Margin Application.
- If the Organization wishes to have the ability to write checks in the account, please complete and submit a Checkwriting and Visa® Debit Card Application for Organization Accounts.
- A minimum of two signatures of corporate officers is required to open an account. One signature must be from the Chairman of the Board, the President, or any Vice President; the second signature must be from the Secretary, any Assistant Secretary, the Chief Financial Officer, the Treasurer, or any Assistant Treasurer.

Schwab, like all U.S. financial institutions, is required to follow federal regulations to assist the government in its efforts to fight money laundering and other financial crimes. Schwab therefore requests specific information in order to verify the identity of an entity applying for a Schwab account, as well as the identities of that entity's Control Persons, Authorized Individuals, and Beneficial Owners. Schwab may require additional documentary evidence demonstrating identity and legal status. Schwab also captures personal information on all customers and related authorized parties who have the ability to transact, control, or manage an account. Schwab has the discretion to not accept an account, to close an account, or to terminate any and all services rendered under the Schwab One Account Agreement at any time.

## 1. Required Number of Schwab One Brokerage Accounts for the Corporation

We hereby request that Schwab open and maintain \_\_\_\_\_ Schwab One brokerage accounts for the Organization listed in Section 2.  
enter # of accounts

**IMPORTANT INFORMATION. PLEASE READ:** It is required that transfer of accounts, deposits, or other account-specific ancillary documentation, such as money movement forms, be submitted to Schwab **after** each multiple account number has been assigned. Failure to do so may impact the appropriate assignment to the proper account.

To add option, margin, and short account trading, complete and submit the Options Trading and Margin Application for each account. We acknowledge that each account will be opened with the identical account registration, account information, cash features, electronic delivery and issuer communication instructions, and Authorized Individual and Investment Advisor authorizations as set forth in this application. Any and all account features or different treatment with respect to Authorized Individual, Investment Advisor, electronic delivery, or issuer communication choices and preferences should be submitted on a separate application.

For Charles Schwab Use Only

Account Number

## 2. Required Information About the Corporation

For information about Schwab's privacy policy, see the attached Schwab One Account Application Agreement for Incorporated Organizations. Schwab will use the information provided to verify the identity of your Corporation and its Authorized Individuals, Control Persons, and Beneficial Owners. As provided in the Schwab One Account Application Agreement for Incorporated Organizations, Schwab is also authorized to inquire as to the creditworthiness of the Corporation or any person associated with your accounts.

**Type of Organization/Federal Tax Classification** (Required—select only one.)

☐ **C Corporation or Nonprofit/Charitable Organization** ☐ **S Corporation**

**Name of Corporation** (as shown on the charter or other legal document creating the corporation) (Hereinafter referred to as the "Corporation")

**Corporation Tax ID Number**

If Corporation is known by another name, enter name.

**Telephone Number**

**Corporation Street Address** (no P.O. boxes)

**Mailing Address** (if different from street; P.O. boxes may be used)

**City**

**City**

**State**

**Zip or Postal Code**

**State**

**Zip or Postal Code**

**State of Incorporation**

**Country of Incorporation**

**Date of Incorporation** (mm/dd/yyyy)

**Corporation's Website**

### The Next Question Is Required by Industry Regulations:

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No** ☐ **Yes** (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_.)

**2a.** To properly categorize and serve your Organization, we need to know the type of activity in which it is engaged. Please provide the six-digit North American Industry Classification System (NAICS) code that best describes your business (if you don't know your NAICS code, you can look it up at [www.census.gov/naics/](http://www.census.gov/naics/)): \_\_\_\_\_

**2b.** Select only one option that most closely reflects the Organization's primary business, and provide the additional requested information (as applicable):

<input type="checkbox"/> <b>Financial Institution</b> Examples of financial institutions include: <ul style="list-style-type: none"> <li>Investment funds (pooled/passive investment vehicles)</li> <li>Private equity vehicles</li> <li>Broker-dealers</li> <li>Insurance companies</li> <li>Venture capital vehicles</li> <li>Investment Advisors</li> <li>Banks</li> <li>Trust companies</li> </ul>	<b>Please describe the Organization's primary purpose(s) and field(s) of activity.</b>  <b>Please also provide the name of the government agency that serves as your primary regulator.</b>  <input type="checkbox"/> If the Organization is either a U.S. registered broker-dealer or a non-U.S. financial institution <b>and</b> if the assets in the Account are not customer assets, please check this box.
<input type="checkbox"/> <b>Operating Entity</b> The Organization provides commercial products or services.	<b>Please describe the commercial products or services that your Organization provides.</b>  _____ _____
<input type="checkbox"/> <b>Non-Operating Entity</b> Examples of non-operating entities include: <ul style="list-style-type: none"> <li>Holding companies</li> <li>Asset protection vehicles</li> <li>Personal investment companies</li> <li>Estate planning vehicles</li> <li>Shell companies</li> </ul>	<b>Please describe the Organization's primary purpose(s) and field(s) of activity.</b>  _____ _____
<input type="checkbox"/> <b>Charitable Organization</b>	<b>Please describe the Organization's charitable purpose.</b>  _____ _____
<input type="checkbox"/> <b>Governmental Organization</b> This includes any state or political subdivision of a state, including: <ul style="list-style-type: none"> <li>Any agency, authority, or instrumentality of the state or political subdivision</li> <li>A pool of assets sponsored or established by the state or political subdivision or any agency, authority, or instrumentality thereof, including, but</li> </ul>	

- not limited to, a "defined benefit plan" as defined in Section 414(j) of the Internal Revenue Code (26 U.S.C. 414(j)) or a state general fund
- A plan or program of a government entity
  - Officers, agents, or employees of the state or political subdivision or any agency, authority, or instrumentality thereof, acting in their official capacity

☐ **Tribal Organization**

- A tribe-governed organization that is created by the tribe or tribal members on reservation land and under tribal laws. (Contact Schwab for additional document requirements.)

**2c. Source of Funds in Account** (Check all that apply.)

Please provide the source of assets that will be deposited or held in the account(s). If the source is a transfer from another firm, please indicate the source of funds that were used to purchase the assets.

- ☐ **Salary, Wages, Savings**
☐ **Working Capital**
☐ **Investment Capital Gains**
☐ **Corporate Income**
- ☐ **Family, Relatives, Inheritance**
☐ **Sales of Property**
☐ **Other (please specify):** \_\_\_\_\_

**2d. Purpose of Account** (Check all that apply.)

- ☐ **Business Operating Revenue and Expense Processing**
☐ **Investing of Retirement Funds**
☐ **Investing of College Funds**
- ☐ **Investing for Estate Planning Purposes**
☐ **Business Payroll Processing**
☐ **Business Funding**
- ☐ **Investing of Pooled Assets**
☐ **Investing of Business Revenue**
☐ **Business Cash Management and Treasury**
- ☐ **General Investing**
☐ **Investing for Tax Benefits**
- ☐ **Other (please specify):** \_\_\_\_\_

**3. Required Information About Authorized Individuals, Control Persons and ≥10% Beneficial Owners**

You must complete this section for each **Authorized Individual** and **at least one Control Person of the Organization** and **all ≥10% Beneficial Owners**.

- ☐ Check here if no single individual or Legal Entity/Trust owns ≥10% of this Organization. You agree to notify Schwab if or when someone owns ≥10% of the Organization in the future. If checked, complete the following for Authorized Individuals and at least one Control Person (e.g., principals, directors, officers, and managing members).

Authorized Individuals	<ul style="list-style-type: none"> <li>• Any individual or representative of an owner, partner, member, officer, employee, or agent of the Organization that is authorized by the Organization to:               <ul style="list-style-type: none"> <li>• Buy and sell securities;</li> <li>• Withdraw and transfer cash and securities;</li> <li>• Sign contracts, waivers, and releases; and</li> <li>• Otherwise conduct business with Schwab on behalf of the Organization.</li> </ul> </li> <li>• Complete the "Individual 1" section for the Primary Authorized Individual who will receive all email correspondence from Schwab.</li> <li>• Schwab will have no obligation of inquiry with respect to the validity of, or authority with respect to, any transaction or instruction provided by an Authorized Individual.</li> </ul>
Control Persons	<ul style="list-style-type: none"> <li>• An individual with significant responsibility for managing the Organization (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President, or Treasurer).</li> <li>• Please complete Section 3b for a Legal Entity or Trust that is a Control Person of the Organization.</li> <li>• At least one Control Person is required.</li> </ul>
≥10% Beneficial Owners	<ul style="list-style-type: none"> <li>• Each individual, if any, who owns, directly or indirectly, ≥10% of the equity interests of the Organization (e.g., each natural person who owns ≥10% of the shares of a corporation).</li> <li>• In the instance where a Trust is an equity owner of the Organization, the Trustees are considered Beneficial Owners per industry regulations. Please complete Section 3c with Trust and Trustee information.</li> <li>• Please note that the Beneficial Ownership information provided in this application will be applied to all other similarly registered Organization accounts with the same Taxpayer Identification Number (TIN) maintained at Schwab.</li> </ul>

### 3a. Required Information About Individuals Who Are Authorized Individuals, Control Persons, and/or ≥10% Beneficial Owners

If there are more than four individuals who are Authorized Individuals, Control Persons, and/or ≥10% Beneficial Owners, please make, complete, and attach additional copies of this section. **Caution:** You may have multiple accounts associated with your customer record, including Individual, Trust, Corporations, etc. All accounts associated with your profile will be updated with the address you have provided.

#### Individual 1

**Role of Individual on Account** (Select all that apply.)

☐ Authorized Person ☐ Control Person ☐ ≥10% Beneficial Owner

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

☐ CEO ☐ CFO ☐ COO ☐ Chairman of the Board ☐ Manager ☐ Owner  
☐ President ☐ Vice President ☐ Secretary ☐ Assistant Secretary ☐ Treasurer ☐ Assistant Treasurer  
☐ Other (specify): \_\_\_\_\_

Name *First* \_\_\_\_\_ *Middle* \_\_\_\_\_ *Last* \_\_\_\_\_

Home Street Address (no P.O. boxes) \_\_\_\_\_

City \_\_\_\_\_

State or Province \_\_\_\_\_ Zip or Postal Code \_\_\_\_\_

Preferred Telephone Number (including area code) \_\_\_\_\_

☐ Home ☐ Business ☐ Mobile: \_\_\_\_\_

Mailing Address (if different from home; P.O. boxes may be used) \_\_\_\_\_

City \_\_\_\_\_

State or Province \_\_\_\_\_ Zip or Postal Code \_\_\_\_\_

Alternate Telephone Number (including area code) \_\_\_\_\_

☐ Home ☐ Business ☐ Mobile: \_\_\_\_\_

Social Security Number \_\_\_\_\_ Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Country(ies) of Citizenship (Must list each separated by a comma.) \_\_\_\_\_

☐ USA ☐ Other: \_\_\_\_\_

Email Address \_\_\_\_\_

Country of Legal Residence \_\_\_\_\_

☐ USA ☐ Other: \_\_\_\_\_

**ID Number and Type** (Please select only one box and provide the relevant information below.)

☐ Passport ☐ Driver's License ☐ Gov't Issued ID \_\_\_\_\_  
 Identification Number \_\_\_\_\_ Country or State of Issuance \_\_\_\_\_ Expiration Date (mm/dd/yyyy) \_\_\_\_\_

**Employment Status** (Please check only one.)

☐ Employed ☐ Self-Employed ☐ Retired ☐ Homemaker ☐ Student ☐ Not Employed

**Occupation** (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

☐ Business Owner/Self-Employed ☐ Financial Services/Banking Professional ☐ Military ☐ Consultant  
☐ Executive/Senior Management ☐ Information Technology Professional ☐ Educator ☐ Other (specify): \_\_\_\_\_  
☐ Medical Professional ☐ Other Professional ☐ Sales/Marketing \_\_\_\_\_  
☐ Legal Professional ☐ Clerical/Administrative Services ☐ U.S. Government Employee (Federal/State/Local)  
☐ Accounting Professional ☐ Foreign Government Employee (Non-U.S.) ☐ Trade/Service (Labor/Manufacturing/Production)

Employer Name/Business Name \_\_\_\_\_ Business Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

#### For Beneficial Owners Only:

What is your percentage of ownership? \_\_\_\_\_ %

**What is your source of wealth?** (Check all that apply.)

☐ Salary, Wages, Savings ☐ Family, Relatives, Inheritance ☐ Litigation Award ☐ Gambling ☐ Social Security Benefits  
☐ Investment Capital Gains ☐ Invention/Patent ☐ Lottery ☐ Gifts ☐ Sale of Property or Business

#### The Next Two Questions Are Required by Industry Regulations

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ No ☐ Yes (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** \_\_\_\_\_.)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ No ☐ Yes (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_.)

**Individual 2****Role of Individual on Account** (Select all that apply.)
☐ **Authorized Person**
☐ **Control Person**
☐ **≥10% Beneficial Owner**
**Title or Capacity of Individual** (Select all that apply.)
☐ **CEO**
☐ **CFO**
☐ **COO**
☐ **Chairman of the Board**
☐ **Manager**
☐ **Owner**  
☐ **President**
☐ **Vice President**
☐ **Secretary**
☐ **Assistant Secretary**
☐ **Treasurer**
☐ **Assistant Treasurer**  
☐ **Other** (specify): \_\_\_\_\_
Name *First**Middle**Last*

Home Street Address (no P.O. boxes)

Mailing Address (if different from home; P.O. boxes may be used)

City

City

State or Province

Zip or Postal Code

State or Province

Zip or Postal Code

Preferred Telephone Number (including area code)

Alternate Telephone Number (including area code)

☐ Home
☐ Business
☐ Mobile: \_\_\_\_\_

☐ Home
☐ Business
☐ Mobile: \_\_\_\_\_

Social Security Number

Date of Birth (mm/dd/yyyy)

Email Address

Country(ies) of Citizenship (Must list each separated by a comma.)

Country of Legal Residence

☐ USA
☐ Other: \_\_\_\_\_

☐ USA
☐ Other: \_\_\_\_\_
**ID Number and Type** (Please select only one box and provide the relevant information below.)
☐ **Passport**
☐ **Driver's License**
☐ **Gov't Issued ID**

Identification Number

Country or State of Issuance

Expiration Date (mm/dd/yyyy)

**Employment Status** (Please check only one.)
☐ **Employed**
☐ **Self-Employed**
☐ **Retired**
☐ **Homemaker**
☐ **Student**
☐ **Not Employed**
**Occupation** (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)
☐ **Business Owner/Self-Employed**
☐ **Financial Services/Banking Professional**
☐ **Military**
☐ **Consultant**  
☐ **Executive/Senior Management**
☐ **Information Technology Professional**
☐ **Educator**
☐ **Other** (specify): \_\_\_\_\_  
☐ **Medical Professional**
☐ **Other Professional**
☐ **Sales/Marketing**  
☐ **Legal Professional**
☐ **Clerical/Administrative Services**
☐ **U.S. Government Employee** (Federal/State/Local)  
☐ **Accounting Professional**
☐ **Foreign Government Employee** (Non-U.S.)
☐ **Trade/Service** (Labor/Manufacturing/Production)

Employer Name/Business Name

Business Street Address

City

State

Zip Code

**For Beneficial Owners Only:**

What is your percentage of ownership? \_\_\_\_\_ %

**What is your source of wealth?** (Check all that apply.)
☐ **Salary, Wages, Savings**
☐ **Family, Relatives, Inheritance**
☐ **Litigation Award**
☐ **Gambling**
☐ **Social Security Benefits**  
☐ **Investment Capital Gains**
☐ **Invention/Patent**
☐ **Lottery**
☐ **Gifts**
☐ **Sale of Property or Business**
**The Next Two Questions Are Required by Industry Regulations**

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ **No**
☐ **Yes** (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** \_\_\_\_\_ .)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No**
☐ **Yes** (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_ .)

**Individual 3****Role of Individual on Account** (Select all that apply.)
☐ **Authorized Person**
☐ **Control Person**
☐ **≥10% Beneficial Owner**
**Title or Capacity of Individual** (Select all that apply.)
☐ **CEO**
☐ **CFO**
☐ **COO**
☐ **Chairman of the Board**
☐ **Manager**
☐ **Owner**  
☐ **President**
☐ **Vice President**
☐ **Secretary**
☐ **Assistant Secretary**
☐ **Treasurer**
☐ **Assistant Treasurer**  
☐ **Other** (specify): \_\_\_\_\_
Name *First**Middle**Last*

Home Street Address (no P.O. boxes)

Mailing Address (if different from home; P.O. boxes may be used)

City

City

State or Province

Zip or Postal Code

State or Province

Zip or Postal Code

Preferred Telephone Number (including area code)

Alternate Telephone Number (including area code)

☐ Home
☐ Business
☐ Mobile: \_\_\_\_\_

☐ Home
☐ Business
☐ Mobile: \_\_\_\_\_

Social Security Number

Date of Birth (mm/dd/yyyy)

Email Address

Country(ies) of Citizenship (Must list each separated by a comma.)

Country of Legal Residence

☐ USA
☐ Other: \_\_\_\_\_

☐ USA
☐ Other: \_\_\_\_\_
**ID Number and Type** (Please select only one box and provide the relevant information below.)
☐ **Passport**
☐ **Driver's License**
☐ **Gov't Issued ID**

Identification Number

Country or State of Issuance

Expiration Date (mm/dd/yyyy)

**Employment Status** (Please check only one.)
☐ **Employed**
☐ **Self-Employed**
☐ **Retired**
☐ **Homemaker**
☐ **Student**
☐ **Not Employed**
**Occupation** (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)
☐ **Business Owner/Self-Employed**
☐ **Financial Services/Banking Professional**
☐ **Military**
☐ **Consultant**  
☐ **Executive/Senior Management**
☐ **Information Technology Professional**
☐ **Educator**
☐ **Other** (specify): \_\_\_\_\_  
☐ **Medical Professional**
☐ **Other Professional**
☐ **Sales/Marketing**  
☐ **Legal Professional**
☐ **Clerical/Administrative Services**
☐ **U.S. Government Employee** (Federal/State/Local)  
☐ **Accounting Professional**
☐ **Foreign Government Employee** (Non-U.S.)
☐ **Trade/Service** (Labor/Manufacturing/Production)

Employer Name/Business Name

Business Street Address

City

State

Zip Code

**For Beneficial Owners Only:**

What is your percentage of ownership? \_\_\_\_\_ %

**What is your source of wealth?** (Check all that apply.)
☐ **Salary, Wages, Savings**
☐ **Family, Relatives, Inheritance**
☐ **Litigation Award**
☐ **Gambling**
☐ **Social Security Benefits**  
☐ **Investment Capital Gains**
☐ **Invention/Patent**
☐ **Lottery**
☐ **Gifts**
☐ **Sale of Property or Business**
**The Next Two Questions Are Required by Industry Regulations**

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ **No**
☐ **Yes** (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** \_\_\_\_\_ .)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No**
☐ **Yes** (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_ .)

**Individual 4****Role of Individual on Account** (Select all that apply.)
☐ **Authorized Person**
☐ **Control Person**
☐ **≥10% Beneficial Owner**
**Title or Capacity of Individual** (Select all that apply.)
☐ **CEO**
☐ **CFO**
☐ **COO**
☐ **Chairman of the Board**
☐ **Manager**
☐ **Owner**  
☐ **President**
☐ **Vice President**
☐ **Secretary**
☐ **Assistant Secretary**
☐ **Treasurer**
☐ **Assistant Treasurer**  
☐ **Other (specify):** \_\_\_\_\_
**Name** *First**Middle**Last***Home Street Address** (no P.O. boxes)**Mailing Address** (if different from home; P.O. boxes may be used)**City****City****State or Province****Zip or Postal Code****State or Province****Zip or Postal Code****Preferred Telephone Number** (including area code)**Alternate Telephone Number** (including area code)
☐ **Home**
☐ **Business**
☐ **Mobile:** \_\_\_\_\_

☐ **Home**
☐ **Business**
☐ **Mobile:** \_\_\_\_\_
**Social Security Number****Date of Birth** (mm/dd/yyyy)**Email Address****Country(ies) of Citizenship** (Must list each separated by a comma.)**Country of Legal Residence**
☐ **USA**
☐ **Other:** \_\_\_\_\_

☐ **USA**
☐ **Other:** \_\_\_\_\_
**ID Number and Type** (Please select only one box and provide the relevant information below.)
☐ **Passport**
☐ **Driver's License**
☐ **Gov't Issued ID**
**Identification Number****Country or State of Issuance****Expiration Date** (mm/dd/yyyy)**Employment Status** (Please check only one.)
☐ **Employed**
☐ **Self-Employed**
☐ **Retired**
☐ **Homemaker**
☐ **Student**
☐ **Not Employed**
**Occupation** (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)
☐ **Business Owner/Self-Employed**
☐ **Financial Services/Banking Professional**
☐ **Military**
☐ **Consultant**  
☐ **Executive/Senior Management**
☐ **Information Technology Professional**
☐ **Educator**
☐ **Other (specify):** \_\_\_\_\_  
☐ **Medical Professional**
☐ **Other Professional**
☐ **Sales/Marketing** \_\_\_\_\_  
☐ **Legal Professional**
☐ **Clerical/Administrative Services**
☐ **U.S. Government Employee** (Federal/State/Local)  
☐ **Accounting Professional**
☐ **Foreign Government Employee (Non-U.S.)**
☐ **Trade/Service** (Labor/Manufacturing/Production)
**Employer Name/Business Name****Business Street Address****City****State****Zip Code****For Beneficial Owners Only:**

What is your percentage of ownership? \_\_\_\_\_ %

**What is your source of wealth?** (Check all that apply.)
☐ **Salary, Wages, Savings**
☐ **Family, Relatives, Inheritance**
☐ **Litigation Award**
☐ **Gambling**
☐ **Social Security Benefits**  
☐ **Investment Capital Gains**
☐ **Invention/Patent**
☐ **Lottery**
☐ **Gifts**
☐ **Sale of Property or Business**
**The Next Two Questions Are Required by Industry Regulations**

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ **No**
☐ **Yes** (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** \_\_\_\_\_ .)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ **No**
☐ **Yes** (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_ .)

**3b. Control Person That Is a Legal Entity**

If the Control Person is a Legal Entity or a Trust, provide the information requested below—all information is required. In addition, please complete the information requested for at least one of the underlying Control Persons/Trustees of the Legal Entity/Trust.

<b>Name of the Legal Entity</b>		<b>Legal Entity Tax ID Number</b>	
<b>If Legal Entity is known by another name, enter name.</b>		<b>Telephone Number</b>	
<b>Legal Entity Street Address</b> (no P.O. boxes)		<b>Mailing Address</b> (if different from street; P.O. boxes may be used)	
<b>City</b>		<b>City</b>	
<b>State or Province</b>	<b>Zip or Postal Code</b>	<b>State or Province</b>	<b>Zip or Postal Code</b>
<b>State of Incorporation/Establishment</b>	<b>Country of Incorporation/Establishment</b>	<b>Date of Incorporation/Establishment</b> (mm/dd/yyyy)	

**6-Digit NAICS Code**

Provide the following information for at least one Control Person/Trustee for the above Legal Entity/Trust. If information was provided for the Control Person/Trustee in Section 3a, list only his/her name below.

**Control Person/Trustee**

<b>Name</b> <i>First</i>		<i>Middle</i>	<i>Last</i>
<b>Home Street Address</b> (no P.O. boxes)		<b>City</b>	
<b>State or Province</b>	<b>Zip or Postal Code</b>		
<b>Preferred Telephone Number</b> (including area code)		<b>Alternate Telephone Number</b> (including area code)	
<input type="checkbox"/> Home <input type="checkbox"/> Business <input type="checkbox"/> Mobile: _____		<input type="checkbox"/> Home <input type="checkbox"/> Business <input type="checkbox"/> Mobile: _____	
<b>Social Security Number</b>	<b>Date of Birth</b> (mm/dd/yyyy)	<b>Email Address</b>	
<b>Country(ies) of Citizenship</b> (List each separated by a comma.)		<b>Country of Legal Residence</b>	
<input type="checkbox"/> USA <input type="checkbox"/> Other: _____		<input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
<b>ID Number and Type</b> (Please select only one box and provide the relevant information below.)			
<input type="checkbox"/> Passport <input type="checkbox"/> Driver's License <input type="checkbox"/> Gov't Issued ID			
<b>Identification Number</b>		<b>Country or State of Issuance</b>	<b>Expiration Date</b> (mm/dd/yyyy)
<b>Employment Status</b> (Please check only one.)			
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Not Employed			
<b>Occupation</b> (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)			
<input type="checkbox"/> Business Owner/Self-Employed <input type="checkbox"/> Financial Services/Banking Professional <input type="checkbox"/> Military <input type="checkbox"/> Consultant			
<input type="checkbox"/> Executive/Senior Management <input type="checkbox"/> Information Technology Professional <input type="checkbox"/> Educator <input type="checkbox"/> Other (specify): _____			
<input type="checkbox"/> Medical Professional <input type="checkbox"/> Other Professional <input type="checkbox"/> Sales/Marketing			
<input type="checkbox"/> Legal Professional <input type="checkbox"/> Clerical/Administrative Services <input type="checkbox"/> U.S. Government Employee (Federal/State/Local)			
<input type="checkbox"/> Accounting Professional <input type="checkbox"/> Foreign Government Employee (Non-U.S.) <input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production)			

<b>Employer Name/Business Name</b>	<b>Business Street Address</b>
<b>City</b>	<b>State</b>
<b>Zip Code</b>	

**The Next Two Questions Are Required by Industry Regulations**

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ No   ☐ Yes (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** \_\_\_\_\_.)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ No   ☐ Yes (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_.)

**3c. Information About Trusts That Are ≥10% Beneficial Owners**

In the instance where a Trust is a ≥10% equity owner of the Organization, the Trustees are considered Beneficial Owners per industry regulations. Information for at least one current Trustee is required. If there is more than one Trust that is a ≥10% Beneficial Owner of the Organization, please make, complete, and attach additional copies of this Section 3c.

Name of Trust \_\_\_\_\_

Country of Establishment \_\_\_\_\_

State of Establishment \_\_\_\_\_

What is the Trust's percentage of ownership in the Organization? \_\_\_\_\_ %

Please complete Part 1 for a current Trustee(s) that is an Individual and Part 2 for a current Trustee that is an Entity Trustee.

**Part 1: Trustee That Is an Individual**

Provide the following information for at least one current Trustee of the aforementioned Trust. If information was provided for a current Trustee in Section 3a or 3b, list only his/her name below.

Trustee

Name First \_\_\_\_\_

Middle \_\_\_\_\_

Last \_\_\_\_\_

Home Street Address (no P.O. boxes) \_\_\_\_\_

City \_\_\_\_\_

State or Province \_\_\_\_\_

Zip or Postal Code \_\_\_\_\_

Preferred Telephone Number (including area code)

Alternate Telephone Number (including area code)

☐ Home ☐ Business ☐ Mobile: \_\_\_\_\_

☐ Home ☐ Business ☐ Mobile: \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date of Birth (mm/dd/yyyy) \_\_\_\_\_

Email Address \_\_\_\_\_

Country(ies) of Citizenship (List each separated by a comma.)

Country of Legal Residence

☐ USA ☐ Other: \_\_\_\_\_

☐ USA ☐ Other: \_\_\_\_\_

ID Number and Type (Please select only one box and provide the relevant information below.)

☐ Passport ☐ Driver's License ☐ Gov't Issued ID

Identification Number \_\_\_\_\_

Country or State of Issuance \_\_\_\_\_

Expiration Date (mm/dd/yyyy) \_\_\_\_\_

Employment Status (Please check only one.)

☐ Employed ☐ Self-Employed ☐ Retired ☐ Homemaker ☐ Student ☐ Not Employed

Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

☐ Business Owner/Self-Employed ☐ Financial Services/Banking Professional ☐ Military ☐ Consultant

☐ Executive/Senior Management ☐ Information Technology Professional ☐ Educator ☐ Other (specify): \_\_\_\_\_

☐ Medical Professional ☐ Other Professional ☐ Sales/Marketing \_\_\_\_\_

☐ Legal Professional ☐ Clerical/Administrative Services ☐ U.S. Government Employee (Federal/State/Local)

☐ Accounting Professional ☐ Foreign Government Employee (Non-U.S.) ☐ Trade/Service (Labor/Manufacturing/Production)

Employer Name/Business Name \_\_\_\_\_

Business Street Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip Code \_\_\_\_\_

**The Next Two Questions Are Required by Industry Regulations**

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ No ☐ Yes (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. List the company name \_\_\_\_\_.)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ No ☐ Yes (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_.)

**Part 2: Entity Trustee**

Complete this section if the Trustee is an entity (Corporate Trustee or other entity).

**Name of Legal Entity** (as shown on the charter or other legal document creating the legal entity; hereinafter referred to as the "Legal Entity")

**Legal Entity Tax ID Number** **If Legal Entity is known by another name, enter name.** **6-Digit NAICS Code**

**Telephone Number** **Legal Entity Street Address** (no P.O. boxes)

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

**State of Incorporation/Establishment** **Country of Incorporation/Establishment** **Date of Incorporation/Establishment** (mm/dd/yyyy)

**Required Information About Entity Trustee Control Person**

Complete this section for one Control Person of the aforementioned Entity Trustee.

**Entity Trustee Control Person**

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

**Home Street Address** (no P.O. boxes) **City**

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

**Preferred Telephone Number** (including area code)

☐ Home ☐ Business ☐ Mobile: \_\_\_\_\_

**Alternate Telephone Number** (including area code)

☐ Home ☐ Business ☐ Mobile: \_\_\_\_\_

**Social Security Number**

**Date of Birth** (mm/dd/yyyy)

**Email Address**

**Country(ies) of Citizenship** (List each separated by a comma.)

☐ USA ☐ Other: \_\_\_\_\_

**Country of Legal Residence**

☐ USA ☐ Other: \_\_\_\_\_

**ID Number and Type** (Please select only one box and provide the relevant information below.)

☐ Passport ☐ Driver's License ☐ Gov't Issued ID

**Identification Number**

**Country or State of Issuance**

**Expiration Date** (mm/dd/yyyy)

**Employment Status** (Please check only one.)

☐ Employed ☐ Self-Employed ☐ Retired ☐ Homemaker ☐ Student ☐ Not Employed

**Occupation** (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

☐ Business Owner/Self-Employed ☐ Financial Services/Banking Professional ☐ Military ☐ Consultant  
☐ Executive/Senior Management ☐ Information Technology Professional ☐ Educator ☐ Other (specify): \_\_\_\_\_  
☐ Medical Professional ☐ Other Professional ☐ Sales/Marketing \_\_\_\_\_  
☐ Legal Professional ☐ Clerical/Administrative Services ☐ U.S. Government Employee (Federal/State/Local)  
☐ Accounting Professional ☐ Foreign Government Employee (Non-U.S.) ☐ Trade/Service (Labor/Manufacturing/Production)

**Employer Name/Business Name** **Business Street Address**

**City** **State** **Zip Code**

**The Next Two Questions Are Required by Industry Regulations**

Are you or an immediate family member associated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?

☐ No ☐ Yes (If "Yes," you must attach a letter from your or your immediate family member's employer or affiliated broker-dealer approving the establishment of your Account when submitting this Application. **List the company name** \_\_\_\_\_.)

Are you a director, 10% shareholder, or policy-making officer of a publicly held company?

☐ No ☐ Yes (If "Yes," enter company name \_\_\_\_\_ and trading symbol \_\_\_\_\_.)

**4. Your Consent to Enroll in Schwab's Cash Features Program**

The Cash Features Program is a service that offers the Bank Sweep feature (a "Cash Feature") to permit your uninvested cash (the "Free Credit Balance") to earn income while you decide how those funds should be invested longer term.

You understand that additional information about the Cash Features Program and each Cash Feature is available in the Cash Features Program Disclosure Statement.

By signing this Application, you consent to having the Free Credit Balance in your brokerage account included in the Cash Features Program, as described in the Cash Features Program Disclosure Statement. You can always find the most up-to-date version of this document at [www.schwab.com/cashfeaturesdisclosure](http://www.schwab.com/cashfeaturesdisclosure).

The Bank Sweep feature is designated as the Cash Feature for brokerage accounts of account holders residing in the U.S. Through the Bank Sweep feature, Schwab automatically makes deposits to and withdrawals from deposit accounts at one or more banks ("Sweep Banks"). Your deposits at each Sweep Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 (including principal and accrued interest) when aggregated with all other deposits held by you in the same insurable capacity at that bank. Certain conditions must be satisfied for FDIC insurance coverage to apply. Your funds may be placed in a Sweep Bank in excess of the FDIC insurance limit. In certain limited circumstances, Schwab may place your funds in a sweep money market fund. Please see the Cash Features Program Disclosure Statement for additional information and a list of the banks. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank.

You understand and agree that Schwab may (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of any Cash Feature; (3) change, add, or discontinue any Cash Feature; (4) change your investment from one Cash Feature to another if you become ineligible for your current Cash Feature or your current Cash Feature is discontinued; and (5) make any other changes to the Cash Features Program or Cash Feature as allowed by law. Schwab will notify you in writing of changes to the terms of the Cash Features, changes to the Cash Features we make available, or changes to the Cash Features Program prior to the effective date of the proposed change.

## 5. Paperless Document Enrollment

The Primary Authorized Individual will receive account statements, trade confirmations, shareholder materials, account agreements and related disclosures, and other regulatory documents, if available in paperless form, by email. For certain documents, including account statements, the Primary Authorized Individual will receive an email notification with a link to log on to our secure website to access account-related documents. For complete information, please see Important Information About Your Informed Consent to Receive Paperless Documents in the Appendix to this application. Enrollment may also qualify the account for lower online equity trades—consult your IA or the applicable *Charles Schwab Pricing Guide* for additional details.

To opt for Paperless Documents, simply provide the Primary Authorized Individual's email address in Section 3a. The enrollment completion will depend on one of the following scenarios.

### Scenario 1:

If you are the Primary Authorized Individual and already have an account enrolled in Paperless Documents using the email address provided in Section 3a, have logged on to [schwaballiance.com](http://schwaballiance.com) in the past six months, and agree to the following, your paperless enrollment will be complete once your account is opened.

- I have read and understood the Important Information About Your Informed Consent to Receive Paperless Documents in the Appendix to this application and consent to enrolling this account in Paperless Documents.
- I understand that I will receive an email with my new account agreement and related disclosures.

Or

### Scenario 2:

If you are the Primary Authorized Individual and do not have an existing account enrolled in Paperless Documents, are using a different email address, or have not logged on to [schwaballiance.com](http://schwaballiance.com) in the past six months, we will send you an email after the account is opened. To complete enrollment, you will need to click the "I Consent" button in that email and/or follow the instructions to access [schwaballiance.com](http://schwaballiance.com). If you do not click the "I Consent" button, this account will not be enrolled in Paperless Documents and we will send your account agreement and related disclosures, as well as future regulatory documents, by postal mail.

If you are the Primary Authorized Individual and do not want to participate in Paperless Documents, please check the box below.

- ☐ **No, do not enroll my account in Paperless Documents. Please send my regulatory documents via postal mail.**

## 6. Instructions about IA Authorizations (Optional—please select all that apply.)

You may change or revoke these instructions at any time by contacting Schwab.

- ☐ **Trading and Disbursement Authorization for Checks and Journals.** Selecting this option indicates that the Organization has authorized IA to take the following actions and instructs Schwab to permit IA: (1) to place trades in my account as provided under the Trading Authorization heading in the attached Account Application Agreement; (2) to remit checks at the address of record; and (3) to journal cash and/or securities to a Schwab brokerage account on which Organization is named account holder (known as a first-party transfer).

This disbursement authorization does not apply to wire disbursements; Schwab MoneyLink® distributions; or direct, ongoing electronic payments of dividends, interest, and money market income, which use separate forms. (Note: Trading and Disbursement Authorization for Checks and Journals is not available for Estate accounts.)

- ☐ **Trading Authorization.** Selecting this option indicates that the Organization has authorized IA, and instructs Schwab to permit IA, to place trades in my account as provided under the Trading Authorization heading in the attached Account Application Agreement.
- ☐ **Fee Payment Authorization.** Selecting this option indicates that the Organization has authorized IA, and instructs Schwab to permit IA, to pay investment advisory and related fees to IA from its account or another account registered to the Organization, over which it has granted IA fee payment authorization in the amount of IA's instructions.

## 7. Issuer Communications and Related Actions

If the Corporation has granted its Investment Advisor ("IA") trading authority over its Account and its IA exercises investment discretion for the Corporation pursuant to an advisory contract, the Corporation can appoint its IA to be sent certain issuer and issuer-related communications (such as proxies, corporate reorganizations and other corporate actions, including tender offers, proposed mergers, rights offerings, exchange offers and warrants, among other things), that may require a voting decision or other action, regarding investments held in the Corporation's Account.

If the Corporation appoints its IA in Sections A, B and/or C below, its IA will, regarding only those voting decision or other action communications sent to its IA: (i) be requested to vote proxy ballots; (ii) be requested to provide instructions regarding corporate reorganizations and other corporate actions; and (iii) be sent certain prospectuses and annual reports and other communications ("interim mailings"). In these cases, the Corporation will be authorizing its IA to make all voting decisions and take all actions on the Corporation's behalf.

**Even if the Corporation appoints its IA in any or all of the sections below, the Corporation may still be sent certain other issuer and issuer-related communications regarding investments held in its Account. The Corporation agrees that it will be responsible for providing Charles Schwab & Co., Inc. ("Schwab") any applicable instructions or directions on those items.**

If the Corporation does not make a selection in any, or all, of Sections A, B and/or C below, Schwab will send the Corporation the applicable communications and deem the Corporation to have indicated that it will be responsible for providing Schwab any applicable instructions or directions on those items, but informational copies of those communications and issuer-related communications may be sent to the Corporation's IA.

Please indicate whom the Corporation authorizes to receive and vote proxies, make reorganization decisions and receive interim mailings. Select only one option for each item.

#### A. Proxy Voting Authorization and Mailing Preferences

Select only **one** who should be sent and vote proxy ballots:

☐ **Account Holder**      ☐ **IA**

Select only **one** who should be sent informational, nonvoting copies:

☐ **Account Holder**      ☐ **IA** (May choose only if Account Holder is voting.)      ☐ **None**

#### B. Corporate Reorganizations and Other Corporate Actions

Select only **one** who should be sent response coupons and make reorganization decisions:

☐ **Account Holder**      ☐ **IA**

Select only **one** who should be sent informational copies:

☐ **Account Holder**      ☐ **IA** (May choose only if Account Holder is voting.)      ☐ **None**

#### C. Interim Mailings

Please indicate only **one** who should be sent interim mailings:

☐ **Account Holder**      ☐ **IA**      ☐ **Both Account Holder and IA**

#### Objection to Release of Information to Issuers

Rule 14b-1 of the Securities Exchange Act of 1934, as amended, requires that, upon the issuer's request, Schwab disclose your name, address and security positions to the issuer of any security held in your Account unless you object to disclosure of this information.

☐ **Yes, I object to Schwab's release of my name, address and securities positions to issuers whose securities are held in my Account.**

☐ **No, I do not object to Schwab's release of my name, address and securities positions to issuers whose securities are held in my Account.**

## 8. Required Account Opening Authorizations

### Required Signatures for Section 8

At least two signatures are required to open a Schwab One Organization Account for a Corporation. There must be at least one signature in each of the following categories:

**Category 1:** The Chairman of the Board, the President, Vice President, CEO, or Executive Director of the Corporation

**Category 2:** The Secretary, any Assistant Secretary, the Chief Financial Officer, the Treasurer, or any Assistant Treasurer of the Corporation

If you are the only corporate officer, please sign in both Category 1 and Category 2, indicating your respective corporate roles under each category.

All other Authorized Individuals listed in Section 3a who have the authority to conduct business with Schwab and who have not already signed under Category 1 or 2 must sign in the **Additional required signatures and W-9 certifications** section.

Please complete all four steps: (1) sign name, (2) print name, (3) specify title, and (4) enter date. Schwab cannot complete these fields on your behalf—failure to complete all four fields will delay the processing of your application.

By signing this application, each individual in his or her representative and individual capacity ("you") certifies, represents and warrants that all of the information supplied in this application is complete, true and correct. You also agree that you have received and read a copy of the attached Schwab One Account Application Agreement for Incorporated Organizations ("Application Agreement"), which contains a predispute arbitration clause. You acknowledge and agree that this arbitration clause is a binding obligation of both the Corporation and you with respect to your capacity as an Authorized Individual on the account(s).

You represent and warrant that you have all the requisite power and authority to (1) provide the tax certifications and (2) establish, maintain and operate an account(s) with Schwab on behalf of the Corporation and to bind the Corporation to the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One Account Agreement and the *Charles Schwab Pricing Guide for Individual Investors*, each as amended from time to time (the "Agreement and Disclosures"). You represent and warrant that the Corporation documents, resolutions, agreements and laws governing the Corporation permit the establishment and maintenance of the account(s) in accordance with the Agreement and Disclosures. You represent and warrant that you will not take any action or provide any instruction to Schwab that exceeds your authority under Corporation documents, resolutions, agreements and laws governing the Corporation.

You represent and warrant that each Authorized Individual listed on this application or subsequently provided to Schwab is authorized by the Corporation to act individually, independently and without the consent of the board or any director, officer or other person of the Corporation.

You represent and warrant that any notice sent to any Authorized Individual will constitute notice to the Corporation. You represent and warrant that nothing in the Corporation documents, agreements and laws governing the Corporation imposes any obligation upon Schwab for determining the purpose or propriety (i) of any instructions received from any Authorized Individual or (ii) of payments or deliveries to or among Authorized Individuals.

You authorize Schwab to apply the Beneficial Ownership information provided in this application to all other similarly registered Organization accounts with the same Taxpayer Identification Number (TIN) maintained at Schwab.

You authorize Schwab to inquire from any source, including a consumer reporting agency, as to the identity of you and any Corporation you represent (as required by federal law), creditworthiness and ongoing eligibility for the account(s) at account opening, at any time throughout the life of the account(s), and thereafter for debt collection or investigative purposes.

You agree to notify Schwab immediately in writing of any change that would cause these representations and warranties to become incorrect or incomplete. You hereby, jointly and severally, in both personal and representative capacities, agree to indemnify Schwab and its affiliates, officers, directors, employees and agents from, and to hold such persons harmless against, any claims, judgments, surcharges, settlements or other liabilities or costs of defense or settlement (including investigative and attorneys' fees) arising out of or related to any act or omission to act by any Authorized Individual with respect to the account(s), the breach of any agreement with Schwab or any dispute involving you and the Corporation. The representations and obligations stated in this certification will survive the termination of the account(s).

By signing below, you represent and warrant that this application and the incorporated Agreement and Disclosures constitute a legal, valid, and binding obligation enforceable against the Corporation. You also agree, in your personal capacity, that your relationship with Schwab with respect to the account(s) will be governed by the Agreement and Disclosures. Note: You may not alter, change, supplement, or amend ("modifications") the terms and conditions of this Account Application, Application Agreement, or the Agreement and Disclosures in any manner. You agree that Schwab shall not be liable for any modifications made without Schwab's prior written consent.

**I certify, under penalties of perjury, that (1) the number shown on this Application is the correct Taxpayer Identification Number; and (2) I/ Organization am not subject to backup withholding due to a failure to report interest and dividend income; and (3) I/Organization am a U.S. person (a U.S. citizen or U.S. resident alien); and (4) the FATCA code entered on this form (if any) indicating that I/Organization am exempt from FATCA reporting is correct.**

- **If you have been notified by the IRS that you/Organization are currently subject to backup withholding because you/Organization have failed to report all interest and dividends on your tax return, you must check the following box indicating that item (2) above does not apply:** ☐

**If you are submitting this Application for an account you/Organization hold in the U.S., item (4) above does not apply.**

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

The Agreement with Schwab includes a predispute arbitration clause. You acknowledge receipt of the predispute arbitration clause contained in the Arbitration Agreement section, pages 2 and 3, of the attached Schwab One Account Application Agreement for Incorporated Organizations.

**All Authorized Individuals listed in Section 3a must sign.** Please complete all four steps: (1) sign, (2) print name, (3) specify title, and (4) enter date. Schwab cannot complete these fields on your behalf—failure to complete all four steps will delay the processing of your application.

**Category 1 - Required signature(s) and W-9 certification(s):** Chairman of the Board, President, Vice President, CEO, or Executive Director

**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title: ☐ Chairman of the Board ☐ President ☐ Vice President ☐ CEO ☐ Executive Director

**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title: ☐ Chairman of the Board ☐ President ☐ Vice President ☐ CEO ☐ Executive Director

**Category 2 - Required signature(s) and W-9 certification(s):** Secretary, any Assistant Secretary, Chief Financial Officer, Treasurer, or any Assistant Treasurer

**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title: ☐ Secretary ☐ Assistant Secretary ☐ Chief Financial Officer ☐ Treasurer ☐ Assistant Treasurer

**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title: ☐ Secretary ☐ Assistant Secretary ☐ Chief Financial Officer ☐ Treasurer ☐ Assistant Treasurer**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title: ☐ Secretary ☐ Assistant Secretary ☐ Chief Financial Officer ☐ Treasurer ☐ Assistant Treasurer

**Additional required signatures and W-9 certifications:** All remaining Authorized Individuals listed in Section 3a who have not already signed and certified under Category 1 or 2.

**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title

**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title

## 9. Required Certificate of Authority and Corporate Resolution: President or Secretary

The Corporation adopts the following Certificate of Authority and Corporate Resolution.

The undersigned certifies that:

- Each individual whose signature appears in Section 8 (each, an Authorized Individual) is authorized to (1) provide tax certifications; (2) establish, maintain, and operate an account(s) with Schwab on behalf of the Corporation and to bind the Corporation to the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One Account Agreement and the applicable *Charles Schwab Pricing Guide*, each as amended from time to time (the "Agreement and Disclosures"); and (3) designate persons to operate such account(s).
- Each Authorized Individual is authorized to act individually, independently, and without the consent of the board or any director, officer, or other person of the Corporation. Notice sent to any Authorized Individual will constitute notice to the Corporation. Nothing in the organizational documents, agreements, and laws governing the Corporation imposes any obligation upon Schwab for determining the purpose or propriety (1) of any instructions received from any Authorized Individual or (2) of payments or deliveries to or among Authorized Individuals.
- The authority thereby conferred is not inconsistent or in conflict with the Certificate of Incorporation, charter, bylaws, resolution, or other applicable constituent documents of the Corporation and is within the Corporation's corporate power and authority and agreements and laws governing the Corporation.

The information set forth in this Certificate of Authority and Corporate Resolution is true and correct, and Schwab may conclusively rely upon this Certificate of Authority and Corporate Resolution until the Corporation delivers a written replacement Certificate of Authority and Corporate Resolution to Schwab at an address specified by Schwab.

**X**

Signature

Today's Date (mm/dd/yyyy)

Print Name

Title: ☐ President ☐ Secretary

# Schwab One® Account Application Agreement for Incorporated Organizations

These terms relate to your account and are part of the Account Agreement between each Account Holder and Schwab. Please retain for your files.

## Account Opening Authorizations

By signing this application, each individual in his or her representative and individual capacity ("you") represents and warrants that all of the information supplied in this application is true and correct. You also agree that you have received and read a copy of the attached Application Agreement, which contains a predispute arbitration clause. You acknowledge and agree that this arbitration clause is a binding obligation of both the Organization and of you with respect to your capacity as an Authorized Individual on the account(s).

You represent and warrant that you have all the requisite power and authority to (1) provide the tax certifications and (2) establish, maintain and operate an account(s) with Schwab on behalf of the Organization and to bind the Organization to the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One Account Agreement and the applicable *Charles Schwab Pricing Guide*, each as amended from time to time (the "Agreement and Disclosures"). You represent and warrant that the organizational documents, resolutions, agreements and laws governing the Organization permit the establishment and maintenance of the account(s) in accordance with the Agreement and Disclosures. You represent and warrant that you will not take any action or provide any instruction to Schwab that exceeds your authority under organizational

documents, resolutions, agreements and laws governing the Organization.

You represent and warrant that each Authorized Individual listed on this application or subsequently provided to Schwab is authorized by the Organization to act individually, independently and without the consent of the board or any director, officer or other person of the Organization. You represent and warrant that any notice sent to any Authorized Individual will constitute notice to the Organization. You represent and warrant that nothing in the organizational documents, agreements and laws governing the Organization imposes any obligation upon Schwab for determining the purpose or propriety (i) of any instructions received from any Authorized Individual or (ii) of payments or deliveries to or among Authorized Individuals.

You authorize Schwab to apply the Beneficial Ownership information provided in this Update Form to all other similarly registered Organization accounts with the same Taxpayer Identification Number (TIN) maintained at Schwab.

You authorize Schwab to inquire from any source, including a consumer reporting agency, as to the identity of you and any organization you represent (as required by federal law), creditworthiness and ongoing eligibility of the account(s) (and that of your spouse, if you live in a community property state) at account

opening, at any time throughout the life of the account(s), and thereafter for debt collection or investigative purposes.

You agree to notify Schwab immediately in writing of any change that would cause these representations and warranties to become incorrect or incomplete. You hereby, jointly and severally, in both personal and representative capacities, agree to indemnify Schwab, its affiliates, officers, directors, employees and agents from, and to hold such persons harmless against, any claims, judgments, surcharges, settlements or other liabilities or costs of defense or settlement (including investigative and attorneys' fees) arising out of or related to any act or omission to act by any Authorized Individual with respect to the account(s), the breach of any agreement with Schwab or any dispute involving you and the Organization.

The representations and obligations stated in this certification will survive the termination of the account(s).

By signing this application, you represent and warrant that this application and the incorporated Agreement and Disclosures constitute a legal, valid and binding obligation enforceable against the Organization. You also agree, in your personal capacity, that your relationship with Schwab with respect to the account(s) will be governed by the Agreement and Disclosures.

## Certificate of Authority and Corporate Resolution: President or Secretary

The Corporation adopts the following Certificate of Authority and Corporate Resolution:

1. Each individual whose signature appears in Section 8 (each, an Authorized Individual) is authorized to (1) provide tax certifications; (2) establish, maintain and operate an account(s) with Schwab on behalf of the Corporation and to bind the Corporation to the Application Agreement and all incorporated agreements and disclosures, including, but not limited to, the Schwab One Account Agreement and the applicable *Charles Schwab Pricing Guide*, each as amended from time to time (the "Agreement and Disclosures"); and (3) designate persons to operate such account(s).

2. Each Authorized Individual is authorized to act individually, independently and without the consent of the board, any director, officer or other person of the Corporation. Notice sent to any Authorized Individual will constitute notice to the Corporation. Nothing in the organizational documents, agreements and laws governing the Corporation imposes any obligation upon Schwab for determining the purpose or propriety (i) of any instructions received from any Authorized Individual or (ii) of payments or deliveries to or among Authorized Individuals.

3. The authority thereby conferred is not inconsistent or in conflict with the Certificate of Incorporation, charter, bylaws, resolution

or other applicable constituent documents of the Corporation and is within the Corporation's corporate power and authority and agreements and laws governing the Corporation.

The information set forth in this Certificate of Authority and Corporate Resolution is true and correct, and Schwab may conclusively rely upon this Certificate of Authority and Corporate Resolution until the Corporation delivers a written replacement Certificate of Authority and Corporate Resolution to Schwab at an address specified by Schwab.

## Schwab One Account Application Agreement for Incorporated Organizations

You hereby request that Charles Schwab & Co., Inc. ("Schwab") open a brokerage account (the "Account") in the names listed as Account Holders on this Schwab One Account

Application ("Application"). You agree to read and be bound by the terms of the Account Agreement (which includes information on the cash account and, if applicable, the Schwab

Sweep Funds, the margin and short account, Disclosure of Credit Terms and Policies, the Schwab StockBuilder Plan® and other written agreements between you and Schwab that



apply to your brokerage account) as currently in effect and as amended from time to time. If, in the future, you add features to this Account governed by the foregoing agreements (e.g., a money fund or margin trading), you agree to be bound by their terms and conditions. If you do not receive or understand the Account Agreement, you will notify Schwab.

In accordance with Section 8 of Brokerage Services in the Schwab One Account Agreement, you agree that all debts and other obligations owed to Schwab by any party to the Account Agreement will be secured by a lien on all securities and other property now or hereafter held, carried or maintained in any of your present or future non-retirement brokerage accounts with Schwab, whether individually or jointly held with others, or in any non-retirement brokerage account at Schwab in which you have an interest.

#### **Required Arbitration Disclosures.**

Regulatory authorities require that any brokerage agreement containing a predispute arbitration agreement must disclose that this agreement contains a predispute arbitration clause. This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this Agreement.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

1. the class certification is denied;
2. the class is decertified; or
3. the customer is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.

#### **Arbitration Agreement.**

Any controversy or claim arising out of or relating to (i) this Agreement, any other agreement with Schwab, an instruction or authorization provided to Schwab or the breach of any such agreements, instructions, or authorizations; (ii) the Account, any other Schwab account or Services; (iii) transactions in the Account or any other Schwab account; (iv) or in any way arising from the relationship with Schwab, its parent, subsidiaries, affiliates, officers, directors, employees, agents or service providers ("Related Third Parties"), including any controversy over the arbitrability of a dispute, will be settled by arbitration.

This arbitration agreement will be binding upon and inure to the benefit of the parties hereto and their respective representatives, attorneys-in-fact, heirs, successors, assigns and any other persons having or claiming to have a legal or beneficial interest in the Account, including court-appointed trustees and receivers. This arbitration agreement will also inure to the benefit of third-party service providers that assist Schwab in providing Services ("Third-Party Service Providers") and such Third-Party Service Providers are deemed to be third-party beneficiaries of this arbitration agreement.

The parties agree that this arbitration agreement will apply even if the application to open the Account is denied and will survive the closure of your Account and/or the termination of services rendered under this Agreement.

Such arbitration will be conducted by, and according to the securities arbitration rules and regulations then in effect of, the Financial Industry Regulatory Authority (FINRA) or any national securities exchange that provides a forum for the arbitration of disputes, provided that Schwab is a member of such national securities exchange at the time the arbitration is initiated. Any party may initiate arbitration by filing a written claim with FINRA or such

eligible national securities exchange. If arbitration before FINRA or an eligible national securities exchange is unavailable or impossible for any reason, then such arbitration will be conducted by, and according to the rules and regulations then in effect of, the American Arbitration Association (AAA). If arbitration before the AAA is unavailable or impossible for any reason, the parties agree to have a court of competent jurisdiction appoint three (3) arbitrators to resolve any and all disputes or controversies between or among the parties. Each party shall bear its own initial arbitration costs, which are determined by the rules and regulations of the arbitration forum. In the event of financial hardship, the arbitration forum may waive certain costs in accordance with such rules. At the conclusion of the hearing, the arbitrators will decide how to assess the costs of the arbitration among the parties.

Any award the arbitrator makes shall be final and binding, and judgment on it may be entered in any court having jurisdiction. This arbitration agreement shall be enforced and interpreted exclusively in accordance with applicable federal laws of the United States, including the Federal Arbitration Act. Any costs, fees or taxes involved in enforcing the award shall be fully assessed against and paid by the party resisting enforcement of said award.

For FINRA arbitrations, FINRA will appoint a single public arbitrator in customer cases decided by one arbitrator. In customer cases decided by three arbitrators, investors have the option of choosing an arbitration panel with two public arbitrators and one non-public arbitrator (Majority-Public Panel Rule) or a panel of all public arbitrators (Optional All-Public Panel Rule). If the customer declines to elect a panel selection method in writing by the applicable deadline, the Majority-Public Panel Rule for selecting arbitrators will apply.

All notices from one party to the other involving arbitration shall be considered to have been fully given when so served, mailed by first-class, certified or registered mail, or otherwise given by other commercially accepted medium of written notification.

In addition to the above provisions, if a party to this Agreement is or becomes a non-U.S. resident at the time of any controversy subject to this arbitration agreement, such party acknowledges and agrees to the following additional provisions:

- (1) The rules of the organization administering the arbitration specifically provide for the formal designation of the place at which the arbitration is to be held.
- (2) Entering into this Agreement constitutes consent to submit to the personal



jurisdiction of the courts of the state of California, U.S.A., to interpret or enforce any or all of these arbitration provisions. Judgment on any arbitration award may be entered in any court having jurisdiction, or application may be made to such court for judicial acceptance of the award and an order of enforcement, as the case may be.

- (3) The exclusive language to be used by the parties and the arbitrators in the arbitration proceedings shall be English. Any party wishing an interpreter shall make all arrangements directly with the interpreter and shall assume all costs of the service.
- (4) If a party is a foreign government or state, state-owned or state-operated enterprise or other instrumentality of a foreign government or state, such party waives all rights of sovereign immunity and neither the Federal Act of State doctrine nor the doctrine of sovereign immunity shall apply insofar as any enforcement in courts located in the U.S.A. is concerned.

**Schwab One Accounts.** If applicable, you further request Bank of New York Mellon Investment Servicing Trust Company (BNY IST) to issue checks and Visa® Platinum debit card(s). You authorize Schwab to make inquiries for the purpose of verifying your creditworthiness. Such inquiries may include verifying information you have given in your Application, contacting your employer and obtaining credit reports. You further authorize Schwab to disclose information to others about you and your Account(s) when it is necessary for completing transactions; to comply with a government agency request or court order, such as the IRS or the SEC; to verify the existence and condition of your Account(s) for a third party, such as a credit bureau or merchant; and as otherwise authorized by the Schwab One Account Agreement.

For Account Holders with more than one Account at Schwab: This authorization further authorizes Schwab to direct transfers between your Accounts at Schwab when no written authorization is requested.

**Trading Authorization.** If you have indicated on this Application that the Investment Advisor ("IA") named above, which you understand may be referred to as "Investment Manager" or "IM" in other documentation relating to your Account, will have the authority to direct Schwab to execute trades in your Account, you authorize Schwab to accept instructions from IA regarding your Account, and to take all other actions necessary or incidental to the execution of such instructions, as IA shall direct. If your Account has a margin feature, Schwab is authorized to accept instructions from IA to trade on margin, to sell short, to borrow securities, to otherwise cause credit to be extended through the Account, and to secure

the performance of obligations in the Account with any assets held in the Account (the "Account Assets"). If your Account is authorized for option trading, Schwab is authorized to accept instructions from IA to purchase and sell (write) index participation contracts and covered and uncovered option contracts on securities and securities-related indexes, up to your approved level of options trading strategy. Schwab, and other people to whom Schwab has given instructions in order to implement the IA's instructions, may rely on IA's instructions without obtaining your approval, counter-signature or co-signature. IA's authority will include, without limitation: the authority to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, covered and uncovered options (if you have authorized trading covered and uncovered options, and only up to your approved level of option trading strategy), mutual fund shares, evidences of indebtedness and any other securities, instruments or contracts relating to securities.

You authorize Schwab to take such actions as Schwab deems reasonably necessary to carry out instructions Schwab receives from you and/or IA. You further authorize Schwab, acting upon IA's instructions, to aggregate transaction orders for your Account with orders for one or more other accounts over which IA has trading authorization or to accept or deliver assets in transactions executed by other broker-dealers where IA has so aggregated orders. You agree that if any such aggregated order is executed in more than one transaction, your portion of such order may be deemed to have been executed at the weighted average of the prices at which all of such transactions were executed.

**Fee Payment Authorization.** If you have indicated on this Application that your IA will have fee payment authority over your Account, you authorize Schwab to pay investment advisory and related fees from your Account to your IA in the amount of your IA's instructions. You have authorized your IA in writing to receive fee payments directly from your Account. Schwab may rely on the instructions submitted by your IA, and will have no responsibility to confirm those instructions with you or verify the fees. Schwab may redeem money market fund shares in your Account to the extent necessary to pay these fees. IA's fees debited from your Account will appear on Schwab's statements of your Account.

**Disbursement Authorization.** If the organization has indicated on this AA that IA will have trading and disbursement authority over my Account, the organization authorized IA to take the following actions, and instructs Schwab to permit IA to (1) place trades in my account as provided under the Trading Authorization

heading in this Account Application Agreement; (2) remit checks at the address of record; and (3) journal cash and/or securities to a Schwab brokerage account on which organization is named account holder (known as a first-party transfer). This disbursement authorization does not apply to wire disbursements; Schwab MoneyLink® distributions; or direct, ongoing electronic payments of dividends, interest, and money market income, which use separate forms.

**Role of Charles Schwab & Co., Inc.** You acknowledge and agree that: Schwab will merely carry out transactions as directed by you and/or IA as the case may be; you (and not Schwab) are responsible for investigating and selecting IA; except in the case of Schwab's affiliated IA, Charles Schwab Investment Management, Inc. ("CSIM"), IAs are not affiliated with, or controlled or employed by, Schwab; and Schwab has no duty to supervise or monitor trading by you or by IA, including CSIM, in your Account. Schwab will send you confirmations of your trades executed through Schwab and statements of all activity in your Account. If your IA and/or you direct Schwab to act as custodian of nonpublicly traded assets, you acknowledge and agree: (1) that nonpublicly traded assets generally lack a liquid market and that the value of such assets may be difficult to ascertain; (2) that any estimated value reflected on your account statement or for other communication from Schwab is for informational purposes only and may be significantly different from the actual market value or the liquidation value of such assets; (3) that Schwab has no responsibility for, nor does Schwab guarantee the accuracy of, any such valuation of assets, even if the assets have been valued by a pricing service selected by Schwab; (4) that Schwab may require that you sign an addendum to your Account Agreement if Schwab agrees, in the exercise of its discretion, to accept custody of any nonpublicly traded assets in your Account. You authorize Schwab to obtain from IA, and IA to provide to Schwab, information regarding your Account as Schwab may reasonably request. If any of IA's employees is associated with a member of FINRA or an affiliate, Schwab is authorized to deliver information concerning your Account to such member upon request.

You acknowledge, understand and agree that (1) Schwab Advisor Network® ("Network") member advisors ("Network member advisors") pay Schwab fees to be members; (2) Network member advisors, including IA, are independent and not employees or agents of Schwab; (3) Schwab prescreens Network member advisors and checks their experience and credentials against criteria Schwab sets; (4) neither an IA's membership in Schwab Advisor Network nor CSIM's affiliation with Schwab changes that (A) you are solely responsible for (i) the decision to hire IA, (ii) what authority to give IA and (iii)



evaluating IA's services and performance; and (B) Schwab (i) does not supervise IA and (ii) takes no responsibility to monitor IA's performance or transactions in the Account; and (5) if you were referred to IA through the Schwab Advisor Network® or referred to Windhaven® Strategies or ThomasPartners® Strategies that are managed by CSIM, you received, read and understood the Schwab Advisor Network Disclosure Documents and the Disclosure Brochures for Windhaven and ThomasPartners Strategies managed by CSIM.

**Products and Services Provided to IA.** Schwab may provide IA, at no fee or at a discounted fee, with research, software and other technology, information and consulting services, and other products and services that benefit IA. Schwab's provision of these products and services to IA may be based upon clients of IA placing a certain amount of assets in their brokerage accounts at Schwab (i.e., custodial assets at Schwab) within a certain period of time. IA may be influenced by this commitment in recommending or requiring that its clients establish brokerage accounts at Schwab. These products and services may not necessarily benefit your Account.

**Pricing.** Schwab and IA may agree to pricing (including commissions and transaction account and service fees) for your Account and IA's other clients' accounts at Schwab based upon the nature and scope of business that IA transacts with Schwab, including the current and future expected amount of IA's clients' assets custodied at Schwab, the types of securities managed by IA and/or expected frequency of IA's trading. Schwab may change this pricing if the nature and scope of business that IA transacts with Schwab changes or does not reach agreed-upon levels, in which case pricing for IA's clients' accounts, including your Account, may increase to an amount determined by Schwab not to exceed Schwab's standard pricing as published in the then-current applicable *Charles Schwab Pricing Guide*.

**Termination of Authorizations.** The authorizations you have granted in this Application will remain effective until you or IA have revoked or terminated any of them by giving notice to Schwab, either by mail, telephone, facsimile, telegraph, messenger, electronic mail, voice mail or otherwise, provided, however, that Schwab reserves the right to require written notice or confirmation that such authorization has been terminated or revoked. You understand that you may revoke or terminate all authorizations or designations conferred herein at any time. Unless revoked or terminated by you, all authorizations and designations conferred herein to IA shall continue to apply to IA's successors or assigns. Such revocation will not affect your obligation resulting from transactions initiated prior to

Schwab's receipt of such notice. You understand that if Schwab terminates its Investment Manager Service Agreement with IA, Schwab will not be obligated to honor any further instructions from IA; you will have exclusive control over, and responsibility for, your Account; and unless Schwab notifies you otherwise, your Account will become a Schwab retail brokerage account subject to all terms and conditions applicable thereto, including fees and commissions, investment products, and other services available to Schwab retail customers. Schwab will notify you as soon as reasonably possible after any such termination.

**Indemnification.** You agree to indemnify and hold harmless Schwab, its affiliates and their directors, officers, employees and agents from and against all claims, actions, costs and liabilities, including attorneys' fees, arising out of or relating to: (1) their reliance on this Application, and (2) Schwab's execution of IA's instructions.

**Verification.** You authorize Schwab to inquire from any source, including a consumer reporting agency, as to your identity (as required by federal law), creditworthiness and ongoing eligibility for the Account (and that of your spouse, if you live in a community property state) at account opening, at any time throughout the life of the Account, and thereafter for debt collection or investigative purposes.

**Suitability.** From time to time, Schwab may make available investment research and information ("Schwab Research"). You agree and acknowledge that your IA and you are responsible for the transactions in your Account, including assessing the suitability of transactions for your Account, even if Schwab Research was used in making the investment decisions for your Account.

**Unclaimed Property.** If no activity occurs in the Account within the time period specified by applicable state law, the Account may be transferred to the appropriate state.

**Account Handling Instructions.** Schwab will automatically hold all securities purchased, as well as all sale proceeds, dividends and interest, unless you specify otherwise.

**Schwab's Privacy Policy and Disclosure of Information.** Schwab respects your privacy. Schwab will use the information you provide to open and service your Account, to communicate with you when necessary, to provide you with additional information about products and services, and to provide to your IA, and certain third parties as your IA directs Schwab, information as provided in this Application. Pursuant to your Account Agreement, Schwab may disclose information about you and your Account to certain other third parties.

Please call Schwab at 1-800-515-2157 for a copy of Schwab's privacy policy.

You consent to Schwab: (i) sending, by mail, electronic delivery and/or other means, duplicate copies of account trade confirmations, account statements and any other information relating to you and your Accounts to your IA and MM, if and in such manner as requested by your IA and MM; (ii) sending such information about you and your Accounts to third parties as your IA or MM shall direct Schwab; and (iii) disclosing information about you and your Accounts to other third parties as provided in Schwab's privacy policy, this Account Application and the Account Agreement.

**Information About SIPC.** To obtain information about Securities Investor Protection Corporation (SIPC), including an explanatory SIPC brochure, please contact SIPC at [www.sipc.org](http://www.sipc.org) or 1-202-371-8300.

**Impartial Lottery for Securities Subject to Partial Call or Partial Redemption.** If Schwab holds securities for you in street name, in Schwab's name, or in bearer form that are subject to partial call or partial redemption, then in the case of a partial call or partial redemption Schwab will use an impartial lottery system to select the securities to be called or redeemed from among accounts holding those securities. For a description of Schwab's lottery system, please visit [www.schwab.com/PartialCalls](http://www.schwab.com/PartialCalls). If you would like a printed description of Schwab's lottery system mailed to you, please contact Schwab Alliance at 1-800-515-2157.





# Cash Features Program

## General Terms and Conditions

The automatic investment of your free credit balance, including the frequency and the amount of each sweep, is governed by the terms and conditions set forth in the Cash Features Program Disclosure Statement and in the Account Agreement applicable to your account. The material in this document is intended for informational purposes only. If there is any conflict between the descriptions in this document and the terms of the Cash Features Program Disclosure Statement, the Cash Features Program Disclosure Statement will control.

How the Cash Features Program Works	Schwab's Cash Features Program is the service (described in the Cash Features Program Disclosure Statement) that we provide to automatically invest, or "sweep," the free credit balance in your account into a liquid investment to earn interest. The program permits you to earn income while you decide how those funds should be invested longer term.
Available Cash Features	<p>The available cash features currently consist of:</p> <ul style="list-style-type: none"><li>▪ The free credit balance in your eligible account (the "Schwab One® Interest feature"), on which Schwab pays interest;</li><li>▪ Interest-bearing deposit accounts at one or more Program Banks (the "Bank Sweep feature" for most accounts and the "Bank Sweep for Benefit Plans feature" for retirement plan accounts); and</li><li>▪ For some accounts, an affiliated money market mutual fund (the "Money Fund Sweep feature").</li></ul>
Eligibility	Eligibility for each cash feature is based on the registered ownership and the type of account. Not all account registrations and account types will be eligible for all cash features. Some account registrations and account types will be eligible for only one cash feature. Please see your Account Application and the Cash Features Program Disclosure Statement for more complete eligibility details.
Duty to Monitor Eligibility for Cash Features	It is your responsibility to monitor your eligibility for the cash features and determine the best cash feature available to you. Schwab is not responsible for contacting you if you are, or later become, eligible for other higher-yielding cash features.
Interest Rates and Yields	<p>The interest rates and yields for the different cash features vary over time. There is no guarantee that the interest rate and yield on any particular cash feature will be or will remain higher than the interest rate and yield on any other cash features over any period. Current interest rates and yields can be obtained by contacting your independent investment advisor or your Financial Consultant, or by calling us at 1-800-435-4000. If you already have an account, you can visit our website at <a href="http://www.schwab.com/sweep">www.schwab.com/sweep</a>. If your account is an Advisor Services account, please contact your advisor, visit <a href="http://www.schwab.com/SA_sweep">www.schwab.com/SA_sweep</a>, or call Schwab Alliance at 1-800-515-2157.</p> <ul style="list-style-type: none"><li>▪ The interest rate on the Schwab One Interest feature is set by Schwab. We have the option to pay as low a rate as possible consistent with our view of prevailing market and business conditions. With certain exceptions, the rate may be tiered based upon the overall free credit balance within your account.</li><li>▪ The interest rates paid on the Bank Sweep feature are set by the Affiliated Program Banks, and may be set as low as possible consistent with prevailing market and business conditions. Retirement accounts will be paid a reasonable rate consistent with applicable legal and regulatory requirements. With certain exceptions, the rate may be tiered based upon your account type and the combined amount of your account's Bank Sweep deposits at the Program Bank(s).</li></ul>

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value



<b>Interest Rates and Yields</b> (Continued)	<ul style="list-style-type: none"> <li>▪ The interest rates paid on the Bank Sweep for Benefit Plans feature will be a reasonable rate consistent with applicable legal and regulatory requirements. This may be lower than some competitors' rates. Interest rates do not vary by tiers and do not vary based on your cash balances.</li> <li>▪ The money market mutual fund offered through the Money Fund Sweep feature seeks to achieve the highest yield (less fees and expenses) consistent with prudence and the fund's investment objectives.</li> </ul> <p>Cash features are not intended to be long-term investments, and yields on any of our cash features may be lower than those of similar investments or deposit accounts offered outside the Cash Features Program. If you desire to maintain cash balances for other than a short-term period and/or are seeking the highest yields currently available in the market, please contact your Schwab representative or visit <a href="http://www.schwab.com/cash-investments">www.schwab.com/cash-investments</a> for investment options that may be available outside of the Cash Features Program to help maximize your return potential consistent with your investment objectives and risk tolerance. If your account is an Advisor Services account, please contact your advisor, visit <a href="http://www.schwab.com/SA_cash">www.schwab.com/SA_cash</a>, or call Schwab Alliance at 1-800-515-2157.</p>
<b>Benefits to Schwab</b>	<p>We charge fees and receive certain benefits under the different cash features. We share a portion of these fees and benefits with our investment professionals. Because of these fees and benefits, we have a financial incentive to select the particular cash features included in the Cash Features Program.</p>
<b>Differing Risks and Account Protection</b>	<p>The different cash features are subject to different risks and account protection:</p> <ul style="list-style-type: none"> <li>▪ The Schwab One® Interest feature is not subject to market risk and value loss but is subject to the risk of Schwab's failure. In the unlikely event that Schwab fails, cash is eligible for SIPC coverage up to a limit of \$250,000 (including principal and interest) per client in each insurable capacity (e.g., individual or joint). Free credit balances held at Schwab are not insured or guaranteed by the FDIC.</li> <li>▪ The Bank Sweep and Bank Sweep for Benefit Plans features are not subject to market risk and value loss but are subject to the risk of the failure of one or more of the Program Banks. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks (<a href="http://www.schwab.com/cashfeaturesdisclosure">www.schwab.com/cashfeaturesdisclosure</a>). Certain conditions must be satisfied for FDIC insurance coverage to apply. In the unlikely event that one or more of the Program Banks fails, deposits at each bank are eligible for FDIC insurance protection up to a limit of \$250,000 (including principal and interest) per depositor in each insurable capacity (e.g., individual, joint, and plan participant). This limit includes any other deposits you may have at that bank outside of the Bank Sweep and Bank Sweep for Benefit Plans features. <b>You are responsible for monitoring your bank balances in the Bank Sweep and Bank Sweep for Benefit Plans features and the balances in any of your other bank accounts at each Program Bank to determine if these, in total, exceed FDIC insurance limits. Monies held in both features are not covered by SIPC.</b></li> <li>▪ The Money Fund Sweep feature invests in high-quality, short-term securities and seeks to maintain a stable value, but is subject to market risks and potential value loss. It is not a bank account and is not subject to FDIC insurance protection. It is instead covered by SIPC, which protects against the custodial risk (and not a decline in market value) when a brokerage firm fails by replacing missing securities and cash up to a limit of \$500,000, of which \$250,000 may be cash. Shares held through the Money Fund Sweep feature are not considered cash, but are treated as securities for SIPC coverage.</li> </ul>

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value



# Important Information About Your Informed Consent to Receive Paperless Documents

## The Purpose and Effect of Your Consent

This disclosure and informed consent applies to all communications for those accounts, products and services offered in person or available via schwab.com, schwaballiance.com, or via a Schwab mobile website or mobile application used to access those accounts, products or services, to the extent they are not otherwise governed by the terms of a separate disclosure and informed consent.

We are required to provide to you "in writing" certain records and disclosures about our relationship and transactions in your account. You are entitled to receive those documents on paper. With your affirmative consent, we can provide the documents to you electronically instead via the Schwab Paperless Documents program ("Paperless Documents"). The information below will help you understand the conditions and requirements relating to Paperless Documents. You can always find the most up-to-date version of this important information at schwab.com/paperless\_consent.

Paperless Documents categories include: tax forms, trade confirmations, shareholder materials, statements and account documents (e.g., account statements and other documents associated with the account, including account agreements and amendments thereto, program disclosures, fund prospectuses, and regulatory and other disclosures, including investment advisory disclosures and service notices). Each of these document categories is described in detail below. If you are opening an account, the account agreements and account and program disclosures delivered to you as part of the account opening process are also included in Paperless Documents. Electronic documents specific to your transactions and account will be available online for up to 10 years from the date of initial delivery. Your consent to receive documents electronically is not limited in duration and does not expire.

Depending on where you reside, the initial scope of your Paperless Documents enrollment, and whether you have made modifications to your enrollment, not all document categories may apply to you. Certain documents that are not currently included in Paperless Documents may continue to be delivered to you via postal mail. In the future, some or all of these documents may be added to Paperless Documents and made available to you electronically in accordance with your informed consent to this disclosure. If you are uncertain which documents are covered by your Paperless Documents enrollment, please check online at schwab.com/paperless\_services or call or email Schwab or Schwab Bank using the contact information below.

For additional information about Schwab Bank account statements, see the "Addendum" on the following page.

You indicate your consent to Paperless Documents by providing an email address and signing an account agreement, or by clicking or touching an "I consent" or other button indicating assent to or acceptance of the conditions and requirements relating to Paperless Documents, and we record your consent. The method of consent may depend on whether you are opening an account or separately enrolling in Paperless Documents for an existing account. If you do not provide consent, Schwab or Schwab Bank will send you paper copies. Your consent will be effective until you cancel your enrollment in Paperless Documents or Schwab or Schwab Bank notifies you that the program is discontinued. If you are a joint account holder, your consent binds the other account holder.

By providing consent, you confirm that you have the ability to access Schwab on the web, and the ability to open, view, save, retain, and print PDF documents as described below. These abilities demonstrate that you can receive the documents we will deliver to you. You also confirm that you have provided a valid email address as part of the account opening or Paperless Documents enrollment process.

We may, if necessary and at our discretion, end your participation in Paperless Documents, or change the terms and conditions relating to Paperless Documents and electronic communications. It is your responsibility to review any updates in a timely manner. We will provide you with notice of any discontinuation or update as required by law.

## Our Contact Information to Request Paper or Ask Questions

To access the document and print a copy, log in to your Schwab or Schwab Bank account, select the "Accounts" tab, then select "Statements." To

request paper, ask questions about, or report problems concerning Paperless Documents, you may contact us as follows:

To contact us by email, log in to schwab.com, click "Contact Us," and then click "Send a Secure Message." Advisor Services clients, please log in to schwaballiance.com. To contact us by phone:

- Investor Services clients: 1-800-435-4000.
- Schwab Bank Investor Checking™ (or other Schwab Bank) clients: 1-888-403-9000.
- Clients in the U.K.: 00 800 0826-5001.
- Clients in other countries: +1-415-667-8400.
- Advisor Services clients: Contact your independent advisor or call 1-800-515-2157.
- Schwab Intelligent Portfolios Solutions™ clients: 1-855-694-5208.
- Institutional Intelligent Portfolios® clients: 1-877-805-3399.

## To Withdraw Your Consent

When you change your preference back to postal mail delivery, this cancels your enrollment in Paperless Documents and withdraws your consent for the document categories you indicate. You can do this by logging in to schwab.com/paperless\_services, or by calling or emailing Schwab or Schwab Bank using the contact information above. Allow 48 hours for processing. Your consent will remain effective for other document categories for which you maintain a paperless delivery preference.

*Important note for Schwab Advisor Services clients:* Canceling or modifying your enrollment may make your account(s) ineligible for lower commission rates, and the commissions you pay can increase.

*Important note for Schwab Intelligent Portfolios Solution and Institutional Intelligent Portfolios clients:* Intelligent Portfolios is an all-electronic service. If in the future you request paper documents, withdraw your consent, or are unable to receive Paperless Documents, Schwab may terminate your account.

## Electronic Notification When a Paperless Document Is Ready

We send you an email to let you know a document is available. For some documents, the email itself will be the paperless document. For other documents, the email will contain a link that will allow you to access or download the document, and your login may be required prior to such access.

## Keeping Your Email Address Current and Actions Schwab or Schwab Bank Will Take If There Is a Problem

Please note that after three consecutive months of unsuccessful electronic delivery attempts of your tax forms, trade confirmations, or statements and account documents, your account(s) will revert back to postal mail delivery. This will cancel your enrollment in Paperless Documents and withdraw your consent to receive Paperless Documents.

It is your responsibility to notify Schwab or Schwab Bank of any change in your email address by logging in to the Schwab site and going to Service > My Profile > Email Addresses or using the contact information above. In addition to the unenrollment process outlined above, if we receive any indication either that the email notification did not reach you successfully or that there is a problem with your email address or service, we will take the following actions:

- **Tax Forms**—Send a letter by postal mail within two business days to inform you that we were unable to deliver your tax form electronically. In certain circumstances, as may be required by law or regulation or for other reasons, we may send you the tax form itself by postal mail within the time period prescribed by the relevant legal or regulatory requirements.
- **Trade Confirmation**—Send a paper copy of trade confirmation by postal mail within 24 hours. Also send a letter by postal mail to inform you that we were unable to deliver your Trade Confirmation to you electronically.



- **Statements and Account Documents**—Send a letter by postal mail informing you that we were unable to deliver your statement or account document electronically.
- **Shareholder Materials**—Send a paper copy of the shareholder materials via postal mail within 24 hours. We will send you a letter informing you that we were unable to deliver your shareholder materials electronically. The account will be unenrolled from Paperless Documents, and we will begin to send you paper shareholder materials.

### Hardware and Software Requirements

Paperless Documents requires you to have access to a device (computer or smartphone) with Internet service and an active email account and address, along with the following:

- A current version of a common Internet browser, with JavaScript enabled.
- A current version of a program, such as Adobe® Reader®, that accurately reads and displays PDF documents. If you do not have Adobe Acrobat installed on your device, you can download the free software at [adobe.com](http://adobe.com).
- An operating system on your device that supports the above.
- A printer that connects to your device, if you wish to print documents.
- Electronic storage connected to your device, if you wish to retain records in electronic form. (If you are using your computer, just save documents to your local hard drive.)

If you use your smartphone, you must access the full Schwab website to view and print your documents. If you have questions relating to hardware and software requirements, please call or email Schwab using the contact information on the previous page.

### Security and Privacy Information

Unless expressly stated, email notifications for Paperless Documents are not encrypted. For security and confidentiality, unencrypted emails will not include your name, full account number, or any other personal identifier. Be aware, however, that some email addresses may use part of your name or your entire name. If you use a work email address, your employer or other employees may have access to your email. To help you identify your account, we may include some portion, but not all, of your account number. Schwab or Schwab Bank may use a vendor to deliver Paperless Documents.

Whether Schwab, Schwab Bank, or a vendor delivers the documents, Schwab's privacy policy applies.

### Records and Disclosures Included in Schwab and Schwab Bank's Paperless Documents Program

#### Tax Forms ("eTax Documents")

A tax document provides important information you need to complete your tax returns. Much of the information we provide in tax documents is also reported to the IRS. This includes any corrected tax documents and accompanying notices. When a tax document is ready, we will send an email notification with the subject line "IMPORTANT TAX RETURN DOCUMENT AVAILABLE" and containing a web link to the document available after you log in.

#### Trade Confirmations ("eConfirmations")

A trade confirmation is an official record of your securities transaction. It includes the price, number of shares, and the commission we charge you, as well as disclosures required under federal law. If you choose to receive paperless trade confirmations, the terms and conditions of your transaction will appear in the email and on a web page you can link to from the email. Your consent to receive paperless trade confirmations also includes paperless delivery of prospectuses or other regulatory information we provide to you at the time of your trade. Your consent to receive paperless trade confirmations also covers paperless delivery of Trade Confirmation Reports (TCRs) if you elect this alternative as part of your Managed Account enrollment.

#### Statements and Account Documents ("eStatements")

An account statement provides important information about your account, including the price and quantity of securities you hold, the transactions

conducted, other activity in your account, and terms and conditions governing your account. Account statements are sent at the end of each month or quarter depending on activity in your account. With your account statements, we often include accompanying account-related notices and other regulatory information, including, but not limited to, Schwab's Statement of Financial Condition, pricing changes, changes to payment features, privacy policy, annual notices, amendments to your account agreements, and any other documents, notices, and disclosures required by law or regulatory rules to be provided to you. At account opening and from time to time thereafter, we also send you notifications about your account. Collectively, we call these documents, notices, and disclosures "account documents." When you consent to paperless account statements, you also consent to paperless account documents.

#### Investment Advisory Program Disclosures and Notices (A Sub-Category of Account Documents)

Your consent to paperless Statements and Account Documents encompasses regulatory and other disclosures, which includes but is not limited to investment advisory program disclosures, brochure supplements with information about individual Schwab representatives, and related materials such as periodic updates or annual summaries of any changes to those documents ("Form ADV Disclosures") as Schwab makes these available in the future. The investment advisory programs may include but are not limited to Schwab Managed Portfolios™, Schwab Managed Account Services™, the Schwab Advisor Network®, Schwab Intelligent Portfolios Solutions™, and other similar advisory services, and fee-based Financial Planning Services. In addition to Schwab's and its affiliates' own Form ADV Disclosures, your consent also covers Form ADV Disclosures from third-party investment advisors whose services you select through Schwab. Paperless Form ADV Disclosures may accompany your account statements or be sent via electronic mail independently. If the third party does not make its Form ADV Disclosures available electronically, you will instead receive the standard printed materials by postal mail.

#### Shareholder Materials ("Electronic Delivery")

Shareholder materials include regulatory information such as prospectuses; prospectus supplements; quarterly, semi-annual, and annual reports; and proxy materials. You will receive an email notification with a web link to shareholder materials if you have a position in an equity or mutual fund as of the record date for a particular shareholder distribution and the materials are made available electronically by the issuer or third party. If the issuer or third party does not make shareholder materials available electronically, you will instead receive the standard printed materials by postal mail. By providing your consent to receive electronic delivery of shareholder material, you also consent to electronic householding. This means that if you and someone else enroll in this paperless service using the same email address, we may send one email announcement to this email address if each account holds securities of the same issuer. This avoids duplicate mailings of shareholder documents. If you no longer want electronic householding of your shareholder materials, you must modify your Paperless Documents enrollment as described above. Your shareholder materials may include electronic proxies. You may elect to vote your proxy online at [proxyvote.com](http://proxyvote.com) by entering the control number included in your email announcement and the last four digits of your Social Security number or Taxpayer Identification Number as your PIN.

#### Addendum for Schwab Bank Paperless Statements ("eStatements")

Schwab Bank Paperless Documents categories include statements and account documents and tax forms. The above information regarding the purpose and effect of your consent, including how to request paper delivery, how to ask questions, how to withdraw consent for paperless delivery, electronic notification of ready statements, keeping a current email address, hardware and software requirements, and security and privacy information, are all applicable to Schwab Bank accounts. Paperless Documents include account statements and tax forms. In addition, account statements for your Investor Checking account(s), Investor Savings account(s), and Pledged Asset Line® account(s) provide important information about your accounts, including the account balance; the transactions conducted; other activity in your accounts; and other information, terms, and conditions governing your accounts.

**Investment and Insurance Products: Not a Deposit • Not FDIC Insured • Not Insured by any Federal Government Agency • No Bank Guarantee • May Lose Value**

Charles Schwab Bank, SSB and Charles Schwab & Co., Inc. are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products offered by Charles Schwab & Co., Inc. are not insured by the FDIC, are not deposits or obligations of Charles Schwab Bank, SSB and are subject to investment risk, including the possible loss of principal invested. Deposit and other lending products and services are offered by Charles Schwab Bank, SSB, Member FDIC and an Equal Housing Lender. Charles Schwab Bank, SSB is not acting or registered as a securities broker-dealer or investment advisor.

