

## Important Instructions

1. Attach a complete copy of your most recent statement (within 90 days) for each account you are transferring.
2. Be sure all authorized signatories (trustees for trust accounts) sign the form.
3. If you are also opening a Schwab account, enclose a completed account application and any other applicable forms.
4. Return your completed Transfer of Account Form, statement and new account application (if applicable) to your Independent Investment Advisor.
5. For assistance in completing this form, please contact your Investment Advisor.

## Additional Information

In order to expedite the transfer of assets to Schwab, the following helpful points will assist you in understanding the transfer process and will provide the delivering firm with the appropriate information necessary to avoid delays.

### 1. Possible Fees

Please note that the delivering firm may charge a fee to your account before completing the transfer to Schwab, for any of the following reasons: wired funds, IRA termination, outgoing transfer, surrender of assets. This list is not meant to be exhaustive.

### 2. Timing of Transfers and Access to Assets

Completion of transfers may take several weeks depending on the type of securities being transferred and the procedures of the institution sending the assets. During the transfer process, the assets may be unavailable for trading, liquidating or meeting your cash needs. Consult with your Investment Advisor or the delivering firm if you have any questions about the transfer process.

### 3. Non-Standard Assets

Certain assets may not be transferable to Schwab. Please call your Investment Advisor for help in identifying these non-standard assets. Also note that Schwab charges a registration fee and an annual maintenance fee for non-standard assets such as Registered Limited Partnerships. Non-standard assets will require completion of Schwab's Alternative Investment Custody Agreement. (Please contact your Investment Advisor for the appropriate form.)

### 4. Liquidating Assets Prior to Transfer

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

On a mutual fund transfer, where the fund is held directly with the mutual fund company, you may utilize Section 3B of the Transfer of Account Form to facilitate the liquidation.

### 5. Additional Documentation

Some account transfers may require new account documents (e.g., Certification of Trustee, Partnership Agreement). Please note the following:

**Trust Accounts**—Please attach a notarized copy of the Schwab Certification of Trustee, or a non-notarized Certification of Trustee accompanied by selected pages of the trust (showing name and date of the trust, names of trustors and trustees, pages setting forth investment powers and signature page).

**Partnership Accounts**—Please attach a copy of the Partnership Agreement.

**Corporate Accounts**—Please attach a complete copy of either (a) the company's corporate resolution or (b) a Schwab Organization Account Agreement listing the individuals who are authorized to act on behalf of the account.

**Custodial Accounts**—If a minor is now of age and is transferring assets into a single account, please supply a copy of the birth certificate or a copy of the driver's license. In addition, a letter of resignation signed by the prior custodian is required. Both the custodian and minor should sign the Transfer of Account Form.

### 6. Insurance Company Annuity Transfers

Schwab Institutional® can accept proceeds from liquidated annuities. To transfer non-qualified annuity assets to The Schwab Variable Annuity™ contact Schwab's Annuity Transfer Service for Advisors at 1-888-667-2145 for more information. Annuity contracts are issued by Great-West Life & Annuity Insurance Company (in New York State, by First Great-West Life & Annuity Insurance Company) and distributed by Charles Schwab & Co., Inc.

Your insurance company may charge a fee for liquidation.

## Important Details for Completing the Transfer Form

### Section 1—Schwab Account Information

1. If you are opening an account, please remember to attach an account application to this form.
2. Please be sure the title of your account type/registration as recorded on the transfer form is “like to like.” For example:  
Delivering Firm Account Title: John Doe IRA Rollover  
Schwab Account Title: John Doe IRA Rollover
3. If your account type/registration title is not the same, please call your Investment Advisor to discuss your alternatives.

### Section 2—Information About the Account You Are Transferring

(If account types/registrations are not identical, please ask your Investment Advisor for eligibility and/or additional comments.)

1. Please refer to the statement for the account which you are transferring to find the information requested in this section.
2. **Attach a complete copy of your latest statement (no more than 90 days old) to this form.**

### Section 3—Type of Transfer

1. Please use a separate form for each account you transfer.
2. **Please complete only ONE of the following sections: A, B or C.**

#### Section A—Brokerage, Trust Company or Dividend Reinvestment Plan Account Transfer

1. **Attach a complete copy of your most recent statement (no more than 90 days old) for each account you are transferring.**
2. Call your Investment Advisor to make sure that all of your assets are transferable to Schwab. In some cases, Schwab does not accept Class B and C shares. If liquidation is necessary, instruct the delivering firm to complete the liquidation and cancel dividend reinvestment prior to submitting this form to Schwab. You cannot designate liquidation (sell) instructions on the transfer form for mutual funds or other securities held in a brokerage account.

3. If you are also opening a Schwab account, enclose a completed account application and other appropriate forms.
4. Complete a separate form for each account you are transferring.
5. For full account transfers, skip to the Signature Section (4).
6. **If you are transferring part of your account, list only the assets you want transferred to Schwab.**

#### Section B—Mutual Fund Company Transfer

1. Call your Investment Advisor to make sure that your fund is transferable to Schwab.
2. Do NOT complete this section if Section A is marked.
3. Please use a separate form for each mutual fund company and account type from which you are transferring assets.
4. You can list six mutual funds from one fund company on the same form. (If you have more than six funds from the same fund company, please fill out a separate form and attach, along with your signature.)
5. To transfer your mutual fund position, check “In Kind.” If you would like to sell your fund and have dollars transferred, check “Liquidate.”
6. Be sure to choose a dividend reinvestment option when transferring your mutual funds in kind.
7. If you do not indicate how you would like your shares transferred and your dividends and capital gains credited, Schwab will transfer all requested shares and reinvest your dividends and capital gains distributions. If dividend reinvestment is not available at Schwab for the shares you are transferring, Schwab will automatically pay all future dividends and capital gains distributions in cash.
8. Requests to sell mutual fund positions are dependent upon the delivering firm receiving and processing the request and may take several weeks to complete.

#### Section C—Bank, Savings & Loan, Credit Union or Insurance Company Annuity Transfer

1. Please use one form for each account you are transferring.
2. To transfer the proceeds of a maturing CD, initiate your transfer two or three weeks before the maturity date.
3. If you are liquidating and transferring a CD before it matures, you may incur an early withdrawal penalty. Check with your bank to determine the penalty amount.
4. Schwab Institutional® can accept proceeds from liquidated annuities. Your insurance company may charge a fee for liquidation.
5. Funds in an annuity money market subaccount may still be subject to surrender charges.
6. **Most insurance/annuity companies require policy holders to complete their documents to facilitate a transfer/rollover. Please contact your insurance/annuity company to confirm if they require additional documentation, and then forward all required documents to Schwab for further processing.**

#### Section 4—Authorization to Transfer

1. All Account Holders on the account you are transferring, as well as the Schwab account, must sign and date where noted.

#### Section 5—Discrepancies of Account Name and Type

1. If the account name(s) do not match your Schwab account, you will need to have all account holders from the account you are transferring sign here.

Schwab Clearing Number: 0164

**1. Schwab Account Information** Schwab respects your privacy. We will use the information you provide to process your transfer of account request.

Name as It Appears on Your Account

Account Type/Registration

Schwab Account Number (eight digits)

Social Security Number/Tax ID

**2. Information About the Account You Are Transferring**

In order to transfer this account, a complete copy of your most recent statement (no older than 90 days) is required and must be attached.

Name of Firm, Mutual Fund Company or Insurance Company

Your Account Number

Name and Title of the Account as Shown on Your Statement

Account Type/Registration

**3. Type of Transfer** Please complete only **ONE** of the following sections: A, B or C.

**A. Brokerage, Trust Company or Dividend Reinvestment Plan Account Transfer** (Select the appropriate option.)

- Transfer my entire account. (Please skip to Section 4.)
- Transfer only the following assets from my account. (Please **DO NOT COMPLETE** the following section if you are transferring your entire account or if you are transferring from a mutual fund company. This section is to be used for **PARTIAL TRANSFERS ONLY**. Please attach additional forms if necessary.)

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

**B. Mutual Fund Company Transfer**

(**DO NOT COMPLETE** this section if Section A is marked. Please use a separate Transfer of Account Form for each mutual fund company. Indicate below how you would like your shares transferred and your dividends and capital gains credited. **If you do not indicate a choice, Schwab will transfer all shares requested in kind and reinvest your dividends and capital gains distributions.** If dividend reinvestment is not available at Schwab for the shares you are transferring, Schwab will automatically pay all future dividends and capital gains distributions in cash.)

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

**C. Bank, Savings & Loan, Credit Union or Insurance Company Annuity Transfer** (Select only one.)

- Transfer only cash. Choose one:  ALL  PORTION \$ \_\_\_\_\_
- Liquidate CD or annuity immediately and transfer cash. I am aware of and acknowledge any penalty I will incur from an early withdrawal.
- Liquidate CD or annuity at maturity and transfer cash. Specify maturity date: \_\_\_\_\_ (Submit two to three weeks before maturity date.)
- Liquidate a portion of annuity immediately: \$ \_\_\_\_\_. I am aware of and acknowledge any penalty I will incur in excess of the penalty-free amount.

**Letter of Acceptance** (For Charles Schwab Use Only)

To the prior custodian: Please be advised that Charles Schwab & Co., Inc. will accept the above-captioned account as successor custodian.

Successor Custodian Authorized Signature

Date Approved (mm/dd/yyyy)

- Single  Joint  Trust  IRA  Rollover  Roth IRA  Keogh/QRP



**4. Authorization to Transfer** All account holders are required to sign this form.

**To Delivering Firm:** Unless otherwise indicated in the instruction in Section 3 on the previous page, please transfer all assets in my account to Charles Schwab & Co., Inc. ("Schwab"). I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the Financial Industry Regulatory Authority or other designated examining authority. Unless otherwise indicated in the instruction in Section 3, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to the successor custodian. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in their name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer

instruction, you will cancel all open orders for my account on your books. I understand that neither I nor my Investment Advisor ("IA") can place trades in my Schwab account with the cash and/or transferred securities until the transfer process is completed, and that my IA and I will be responsible for monitoring my Schwab account to determine when the transfer process is completed. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

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

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


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


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

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

**Liquidations:** Please be aware that buying and selling securities during the account transfer process may complicate and delay your transfer. Some firms may even freeze an account that is in the process of being transferred, meaning that no trades are permitted until the transfer is complete. You should avoid trading during the transfer process. If you are concerned about not being able to sell your stock during the transfer process, you might consider selling and waiting until you have received the proceeds before entering the transfer request.

By signing below, I acknowledge that I have read and understood this form in its entirety.


 \_\_\_\_\_ Date \_\_\_\_\_  
 Account Holder Signature Print Name (mm/dd/yyyy)


 \_\_\_\_\_ Date \_\_\_\_\_  
 Additional Account Holder Signature Print Name (mm/dd/yyyy)

**5. Discrepancies of Account Name and Type.** (Required if the account name[s] and/or type/registration you are transferring do not match your Schwab account.)

I/we hereby authorize the transfer of my/our account being held at the firm listed above registered as \_\_\_\_\_  
(Account name[s], type/registration at delivering firm, for example: First Name, Last Name, Joint Account)

to my/our account at Schwab registered as \_\_\_\_\_  
(Account name[s], type/registration at Charles Schwab & Co., Inc., for example: First Name, Last Name, Joint Trust Account)

 \_\_\_\_\_ Date \_\_\_\_\_  
 Account Holder Signature Print Name (mm/dd/yyyy)

 \_\_\_\_\_ Date \_\_\_\_\_  
 Additional Account Holder Signature Print Name (mm/dd/yyyy)

**Delivery Instructions** (For Schwab use only)

**All DTC-Eligible Securities**

All deliveries **MUST** include client name and Schwab account number.  
 Delivery to DTC Clearing 0164, Code 40

**Dividend Reinvestment or Closed-End Mutual Funds**

All deliveries **MUST** include client name and Schwab account number.  
 Issue a certificate for all whole shares, liquidate all fractional shares and discontinue dividend reinvestment.

**Physical Delivery of Securities**

All deliveries **MUST** include client name and Schwab account number.  
 Charles Schwab & Co., Inc., Attn: Transfer of Accounts  
 P.O. Box 52013, Phoenix, AZ 85072

**Fed Book-Entry Securities** (e.g., Treasury Notes)

All deliveries **MUST** include client name and Schwab account number.  
 JPM CHASE/CCC  
 ABA #: 021000021  
 Charles Schwab A/C# G 69873  
 FBO: \_\_\_\_\_  
(Eight-digit Schwab customer account number and name)

**Liquidate Money Fund and transfer cash according to instructions listed in the next sections titled "Fed-Wired Monies" or "Forward Checks."**

**Fed-Wired Monies**

All deliveries **MUST** include client name and Schwab account number.  
 Wire to: Citibank NA, 111 Wall Street, New York, NY 10043  
 ABA #: 021000089  
 FBO: Charles Schwab & Co., Inc.  
 A/C #: 40553953  
 For the Account of Schwab A/C #: \_\_\_\_\_  
 F/F/C Client Name: \_\_\_\_\_

**Forward Checks**

All deliveries **MUST** include client name and Schwab account number.  
 Charles Schwab & Co., Inc., Attn: Transfer of Accounts  
 P.O. Box 52013, Phoenix, AZ 85072  
**Overnight Mailing Address:**  
 Charles Schwab & Co., Inc., Attn: Cashiering  
 2423 East Lincoln Drive, Phoenix, AZ 85016-1215

**ACAT Mutual Fund Registration Instructions**

All deliveries **MUST** include client name and Schwab account number.  
 Charles Schwab & Co., Inc.  
 Attn: Mutual Funds, 101 Montgomery Street, San Francisco, CA 94104  
 Dividend & Capital Gains Option  Reinvest  Deposit to New Plan

**Broker Instructions (if broker agreement exists)**

All deliveries **MUST** include client name and Schwab account number.  
 Charles Schwab & Co., Inc.  
 211 Main Street, San Francisco, CA 94105