

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

IA Firm Name (please print): _____
IA Master Account Number: _____ Service Team: _____
Advisor Contact Information (if follow-up is required): _____

Note: This form is appropriate for CRA and IRA combinations. This form cannot be used for distributions from Custodial, 529 Plan, Education Savings, IRA (excluding IRA combinations), 403(b)(7), Individual 401(k) or Qualified Retirement Plan (QRP) accounts. Please contact your investment advisor for the appropriate form.

1. Standing Instructions (Optional—IA firm must be named above.)

Please initial below only if you want your IA to initiate cash distributions on your behalf. All Schwab account holders must initial below. (An X is not sufficient.) You may revoke this authorization by notifying Schwab. The following account registrations are not eligible for Standing Instructions for this form: Estate, Conservatorship, Testamentary Trust or Guardianship.

Account Holder/
Trustee

Add'l Account Holder/
Co-Trustee

Add'l Account Holder/
Co-Trustee

I authorize Schwab to accept instructions from my IA to transfer cash from this account as designated in Section 3. IA's authority does not include requesting disbursements to other payee(s), Schwab accounts or other financial institution accounts not identified below. I hereby acknowledge that this authority is effective regardless of any differences in payee(s) or registration between these two accounts. I 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 these Standing Instructions and (2) Schwab's execution of my IA's instructions.

2. Schwab Account Information

Please check all that apply: Implement new instructions Change existing instructions
 Implement additional instructions Terminate existing instructions

Schwab Account Number: _____

Name(s) on Schwab account (List all names on the account.) _____

3. Distribution Instructions (Choose one.)

- A. Mail a check.
- Send a check by overnight delivery. (Optional. Fees apply. Contact your IA for details.)
 - To the address listed on my Schwab account, made payable to the account registration.
 - To the following address, which is different from the one listed on my Schwab account, made payable to the account registration.

Street Address City State Zip

Memo (optional)

- To the name and address listed on my Schwab account, made payable to the following third party:

Payee First Name Middle Last

Memo (optional)

- To the following third-party address, made payable to the third party.

Payee First Name Middle Last

Street Address City State Zip

Memo (optional)

For Charles Schwab Use Only

Account Number



3. Distribution Instructions (Continued)

B. Journal to Schwab account number: _____

Name(s) on Schwab account (List all names on the account.) _____

- Move original cost basis with journal.
- Use fair market value as of _____ for cost basis in the "To" account (for accounts needing step-ups).
(mm/dd/yyyy)
- This is a contribution to an IRA for tax year: _____
(yyyy)

4. Frequency of Distribution: One-Time, Periodic or Total

Contact your IA if you want to liquidate any securities in your account before this distribution is issued.

Choose one:

- A. **One-Time** (on request)
- Distribute entire cash balance.
 - Distribute \$ _____ from my cash balance.
 - Distribute specific shares of securities listed below.
 - Distribute, in certificate form, specific shares of securities listed below.*

If you indicated that you want securities distributed, please list the securities here.

Number of Shares	Name of Security	Number of Shares	Name of Security

(Please list additional securities on a separate sheet.)

B. **Periodic** (on schedule)

- Fixed Amount
Beginning _____, and continuing until I instruct otherwise, distribute \$ _____ from my cash balance.
(mm/dd/yyyy)
- Frequency (select one): Weekly Semi-monthly Monthly Last business day of each month
 Every two months Quarterly Semi-annually Annually
- Income Payment
Beginning _____, and continuing until I instruct otherwise, distribute the income specified below on the last business day of
(mm/dd/yyyy)
the month. Choose "All Income Plan" in Option (1) below or up to three income payment options from Option (2) below.
- (1) All Income Plan (includes dividends, interest and money market; will be consolidated into a single payment)
- (2) Flexible Income Plan
 - Dividends (includes capital gains distributions; will be consolidated into a single payment)
 - Interest (includes fixed income and CDs; will be consolidated into a single payment)
 - Money market income (includes Schwab One® Interest and Schwab Bank Interest; will be consolidated into a single payment)

Use this form for checks and journals only. For electronic payments of dividends, interest and money market income, use the Electronic Dividend and Interest Payment Authorization Form.

C. **Total**

- Please distribute entire account assets in kind. (For journal use only.)
- Distribute all cash equivalents and/or all securities in certificate form from my Schwab account.*

My Schwab account should (select one): Be closed (account holder signature required) Remain open

*Allow approximately four to six weeks to process distributions of securities in certificate form. The value of the distribution (including securities) is determined as of the closing price on the business day the distribution is issued. Schwab charges a per-certificate fee for physical stock certificates. Please refer to the *Charles Schwab Institutional® Pricing Guide* for more information. Mutual funds, certificates of deposit and Treasuries cannot be delivered in certificate form.

5. Please Read and Sign (Signatures and dates required.)

By signing below, I acknowledge that Schwab will not process my distribution request if there are not sufficient available funds in the account. I understand that Schwab reserves the right to terminate automatic transfers, at its election, for any reason. I certify that the information provided on this form is correct, and Schwab may rely on my certification without further investigation or inquiry.

Note: At least one account holder **MUST** sign below if assets are moving to a party other than the account holder(s) or when requesting to close a Schwab account.

All account holders MUST sign if you set up Standing Instructions for your IA in Section 1.

▶	Signature: Account Holder/Trustee/Executor	Print Name	Date
			(mm/dd/yyyy)
▶	Signature: Additional Account Holder/Co-Trustee/Co-Executor	Print Name	Date
			(mm/dd/yyyy)
▶	Signature: Additional Account Holder/Co-Trustee/Co-Executor	Print Name	Date
			(mm/dd/yyyy)
▶	Signature: Investment Advisor (if applicable and so authorized)	Print Name	Date
			(mm/dd/yyyy)

Investment advisor may sign only if account holder has granted disbursement authority and the receiving account registration is identical to the Schwab account registration.

