



Letter of Authorization for Wire Transfers

Investment Manager "IM" Information (This portion to be completed by IM.)

IM Firm Name (please print) _____

IM Master Account Number _____ ISG Team _____

Wire Transfer Fee: \$25. For foreign wires, contact your Investment Manager for specific information required.

1. Type of Letter of Authorization (Select one.)

- One-time
- Standing instructions

2. Schwab Account Information (For information about Schwab's Privacy Pledge, see Section 4.)

Account Holder Name(s) (as they appear on your statement) _____

Schwab Account Number _____

3. Receiving Bank Information (For examples, see Section 5.)

\$ _____

Amount to Be Wired (in U.S. Dollars)

Receiving Bank Name _____

Bank Phone Number _____

Federal ABA Number of Receiving Bank (nine digits) _____

If Foreign Wire in Currency Other Than U.S. Dollars (Indicate currency type and amount.) _____

Account Number at Receiving Bank _____

Receiving Bank Address (required for foreign bank) _____

Name(s) on Receiving Bank Account (registration) _____

Address of Account Holder at Receiving Bank If Different from Schwab Account Registration (example: Brokerage Firm/Escrow Company) _____

Further Credit/Escrow Account Number (if applicable) _____

Name of Final Beneficiary (if applicable) _____

Address of Final Beneficiary (required if final beneficiary is different from Schwab account registration) _____

4. Please Read and Sign (Signatures required.)

Please note: Schwab cannot guarantee that the receiving bank will post the wired funds for same-business-day credit. However, in most instances, within the U.S., transfers are received by the receiving bank on the same business day that Schwab wires them. **Funds must be cleared on date of the proposed transfer, or my wire may be delayed. In order to withdraw funds within the first 90 days after the account was opened, I may be required to provide additional information. I understand that wiring funds outside of the U.S. may take longer to initiate and three to five business days to complete.**

I authorize Charles Schwab & Co., Inc. to wire funds from my Schwab account pursuant to the above instructions.

For standing instructions only: I understand that Schwab may accept future requests to wire funds from my account according to the above instructions. Such requests may be made by any person having signing authority with respect to my Schwab account and may be delivered orally, in person or by telephone, or may be transmitted by facsimile or delivered in a signed writing.

I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage or liability arising out of or resulting from any action taken by Schwab in reliance upon instructions provided under this Letter of Authorization that Schwab in good faith believes to be genuine.

I understand that these instructions are permanent unless changed or revoked by any person with signing authority to my Schwab account, and that Schwab

reserves the right to decline to act on these instructions at any time without prior notice. If I change the above instructions, I understand that Schwab may require the new instructions in writing.

If a request for a transfer involves a currency other than U.S. dollars, my funds will be exchanged for such other currency at the current rate of exchange on or before the transfer date, in accordance with normal Schwab procedures. Currency exchange rates fluctuate over time, and I acknowledge and accept the risks of such fluctuations between the time I initiate a request for a transfer and the time the transfer is either completed or is unwound due to a cancellation, an amendment, a rejection or a return.

Please note: If this is a Custodial account, I acknowledge and agree that any funds or securities transferred out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

Schwab's Privacy Pledge: Schwab respects your privacy. Schwab will use the information you provide, among other things, 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 your IM and his/her designees with information as provided in this Letter of Authorization. Please call Schwab at 1-800-515-2157 for a copy of Schwab's Privacy Pledge.

Note: Distribution forms are required for retirement accounts. Call your Investment Manager for the correct form.

▶ _____ Date _____
 Signature: Account Holder/Trustee/Custodian/Executor (mm/dd/yy)

▶ _____ Date _____
 Signature: Additional Account Holder/Co-Trustee/Co-Executor (mm/dd/yy)

▶ _____ Date _____
 Investment Manager (if applicable) (Print name and sign.) (mm/dd/yy)

Note: Investment Manager may sign only if the account holder has granted disbursement authority and the final beneficiary registration is identical to the Schwab account registration.

(Please turn to page 2.)

5. Examples

WIRE TRANSFER TO BANK: The account registration at the receiving bank is identical to the Schwab account registration. If the account holder has granted disbursement authority to the Investment Manager ("IM"), then the IM can sign instead of the account holder.

2. Account Information	
JANE B. SAMPLE <small>Account Holder Name(s) (as they appear on your statement)</small>	1234-5678 <small>Schwab Account Number</small>
3. Receiving Bank Information	
\$ 10,000 <small>Amount to Be Wired (in U.S. Dollars)</small>	
BANK USA NA <small>Receiving Bank Name</small>	(123) 456-7899 <small>Bank Phone Number</small>
101000101 <small>Federal ABA Number of Receiving Bank (nine digits)</small>	<small>If Foreign Wire in Currency Other Than U.S. Dollars (Indicate currency type and amount.)</small>
JANE B. SAMPLE <small>Name(s) on Bank Account (registration)</small>	
23456 <small>Account Number at Receiving Bank</small>	<small>Receiving Bank Address (required for foreign bank)</small>

WIRE TRANSFER TO ESCROW/BROKERAGE COMPANY: Although the name of the final beneficiary is the same as the Schwab account registration, the account registration at the receiving bank is different. In this case, the wire is passing through an intermediary account. The address of the intermediary account holder at the bank is required. If the account holder has granted disbursement authority to the IM, then the IM can sign instead of the account holder.

2. Account Information	
JANE B. SAMPLE <small>Account Holder Name(s) (as they appear on your statement)</small>	1234-5678 <small>Schwab Account Number</small>
3. Receiving Bank Information	
\$ 10,000 <small>Amount to Be Wired (in U.S. Dollars)</small>	
BANK USA NA <small>Receiving Bank Name</small>	(123) 456-7899 <small>Bank Phone Number</small>
101000101 <small>Federal ABA Number of Receiving Bank (nine digits)</small>	<small>If Foreign Wire in Currency Other Than U.S. Dollars (Indicate currency type and amount.)</small>
45678 <small>Account Number at Receiving Bank</small>	<small>Receiving Bank Address (required for foreign bank)</small>
TITLE COMPANY USA <small>Name(s) on Bank Account (registration)</small>	
201 MAIN STREET, SAN FRANCISCO CA 94115 <small>Address of Account Holder at Bank if Different from Schwab Account Registration (example: Brokerage Firm/Escrow Company)</small>	← <input type="text" value="Address of Title Company USA"/>
ZZ1234 <small>Further Credit/Escrow Account Number (if applicable)</small>	
JANE B. SAMPLE <small>Name of Final Beneficiary (if applicable)</small>	<small>Address of Final Beneficiary (required if final beneficiary is different from Schwab account registration)</small>

WIRE TRANSFER TO THIRD PARTY: The account registration at the receiving bank is different from the Schwab account registration. The address of the account holder at bank is required. In this case, the IM **cannot** sign instead of the account holder.

2. Account Information	
JANE B. SAMPLE <small>Account Holder Name(s) (as they appear on your statement)</small>	1234-5678 <small>Schwab Account Number</small>
3. Receiving Bank Information	
\$ 10,000 <small>Amount to Be Wired (in U.S. Dollars)</small>	
BANK USA NA <small>Receiving Bank Name</small>	(123) 456-7899 <small>Bank Phone Number</small>
101000101 <small>Federal ABA Number of Receiving Bank (nine digits)</small>	<small>If Foreign Wire in Currency Other Than U.S. Dollars (Indicate currency type and amount.)</small>
98765 <small>Account Number at Receiving Bank</small>	<small>Receiving Bank Address (required for foreign bank)</small>
JOHN Q. DOE <small>Name(s) on Bank Account (registration)</small>	
1234 S. WILLOW DRIVE, SAN FRANCISCO CA 94115 <small>Address of Account Holder at Bank If Different from Schwab Account Registration (example: Brokerage Firm/Escrow Company)</small>	← <input type="text" value="Address of John Q. Doe"/>