



Schwab MoneyLink® Electronic Funds Transfer Authorization Form

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

IM Firm Name (please print) _____
IM Master Account Number _____ ISG Team _____

By enrolling in Schwab MoneyLink, you are establishing a standing authorization to request electronic funds transfers between your Schwab accounts and your accounts at other financial institutions. Transfers are subject to the restrictions and provisions on this authorization form and to the Electronic Funds Transfer Terms and Conditions. **Please allow three weeks** after Schwab receives this form before requesting your first transfer. Generally, two business days are required to complete a transfer.

1. Schwab Account Information (For information about Schwab's privacy policy, see Section 6.)

Please select all that apply: Implement New Instructions Implement Additional Instructions
 Change Existing Instructions Terminate Existing Instructions

Schwab Account Number: _____

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

2. Recurring Transfers (optional)

Complete this section to set up recurring transfers in addition to on-request transfers between the accounts shown above.

Choose one: Into my Schwab account Out of my Schwab account
Transfer amount \$ _____
Please select one and indicate start date. (Start date must be at least three weeks from the day this form is received by Schwab.)
 Monthly Beginning _____ Semi-monthly: 1st Transfer Date _____ 2nd Transfer Date _____
 Quarterly Beginning _____ Last Business Day of Each Month Beginning _____
 Annually Beginning _____ Every _____ Calendar Days (3 to 364) Beginning _____

3. IRA Contributions

MoneyLink is not available for SEP-IRA, SIMPLE IRA, or Qualified Retirement Plan (QRP) accounts.

Recurring contribution will begin for the tax year _____

Your Annual Contribution Limit (up to the maximum amount allowed by law) \$ _____

Schwab will automatically discontinue deposits into your Schwab IRA for a given contribution year when you reach this annual contribution limit. If you do not specify a limit, we will automatically establish your limit up to the maximum amount allowed by law. Your transfer schedule will be reactivated in January of the next contribution year. **For IRA distributions, please use the Schwab Institutional® IRA Distribution Form.**

4. Important Security Information

Maximum Amount Authorized per Transfer \$ _____ (Please specify an amount up to \$100,000. If you do not specify an amount, Schwab will set a default limit of \$100,000.)

5. Authorization (This authorization is optional. Please initial if you want to send this authorization to IM to initiate transfers to account of unlike registration, if applicable.)

Note: This authorization may be revoked by providing notice to Schwab. If more than one person is listed on the account, each account holder must initial the authorization granted below. (An X is not sufficient.)

Acct. Holder/Trustee/
Custodian/Executor

Add'l Account Holder/
Co-Trustee/Co-Executor

Standing Authorization. I authorize Schwab to transfer funds from this Schwab account to the bank account named on this MoneyLink form at the direction of my IM. I have previously granted my IM disbursement authority on this Schwab account. I hereby acknowledge that this authority is effective regardless of any differences in registration between these two accounts.

6. Terms and Conditions

By signing Section 8, I agree that:

I authorize the transfer of funds between my Schwab account and my account at the bank or other financial institution designated above as provided in this Agreement and in the Terms and Conditions for the Service, which will be sent to me when this Agreement is processed. This Agreement, and the Terms and Conditions, will govern all transactions initiated under the Service, and my use of such Service will confirm that I have received, reviewed, and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until I cancel the Service as described in the Terms and Conditions.

Please note that your Account Agreement with Schwab contains a pre-dispute arbitration agreement. Contact us for a copy.

If I have not initialed Section 5 above, but I have given my IM disbursement authorization, my IM may initiate instructions for MoneyLink transactions to the account named above, provided that I am the owner of the account and provided that the account has like registration with the Schwab account from which transfers are to be made. If I have initialed Section 5 above, and if I have given my IM disbursement authorization, my IM may initiate instructions for

(Continued on next page.)

For Charles Schwab Use Only Account Number _____ Date _____
Print Name of Approver _____ Signature _____ (mm/dd/yy)

6. Terms and Conditions *(continued)*

MoneyLink transactions to the account named above even if the account registration is different from that of the Schwab account from which transfers are to be made. This authorization does not grant my IM the ability to authorize transfers into my account. If I have not previously granted my IM disbursement authorization and wish to do so, I will use the Schwab Institutional® LPOA form. I understand that this will authorize my IM to make disbursements from my account as described in my authorization whether or not they are MoneyLink transactions.

For account holders with more than one account at Schwab: This authorization further authorizes Schwab to direct transfers upon request between my accounts at Schwab when no written authorization is required.

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 may require that I provide appropriate documents to set up MoneyLink or any other electronic funds transfer service on corporate or organization accounts.

Please note that certain account types may require customer service assistance to initiate one-time transfer requests.

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 IM, and certain third parties as your IM directs Schwab, information as provided in this form. 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.

7. Non-Schwab Account: Account Holder(s) Authorization Release

A. ACH Authorization for Bank/Other Financial Institution Account Holders *(Sign below.)*

I/We authorize Charles Schwab & Co., Inc. ("Schwab") (i) to initiate credit entries to my (our) account indicated below (the "Other Account") at the financial institution named below and to credit that account, (ii) to initiate debit entries to the Other Account and to debit that account, and (iii) to initiate reversals to the Other Account of erroneous or duplicate credit or debit entries and to credit or debit such account as appropriate. This authorization will remain in full force and effect until Schwab has received written notification from me (or either of us) of its termination. Schwab must receive this notification in a time and manner so as to give Schwab and the other financial institution a reasonable opportunity to act on it.

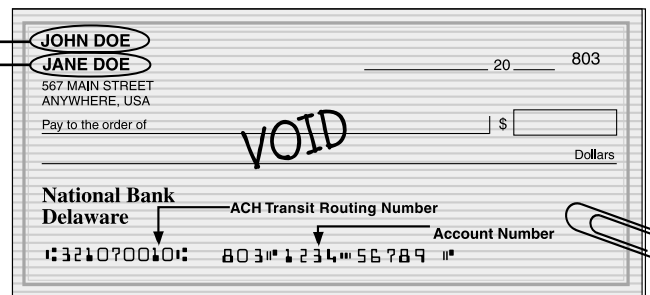
B. Bank/Financial Institution Information

This is a: Personal Checking Account Corporate/Organization Checking Account*
 Personal Savings Account Corporate/Organization Savings Account*

C. Attach a Preprinted, Cancelled, or Voided Check Here *(Required)*. Originals Only, No Photocopies.

Other acceptable documentation for accounts without checks:

- Preprinted deposit slips for savings account
- A letter from your financial institution, signed by an officer, which includes account title, account number, account type and ABA Transit Routing Number



D. All Registered Owners on the Bank/Other Financial Institution Account Must Sign Below.†

Name of Bank or Financial Institution	Account Number
Signature: Primary Account Holder	Date (mm/dd/yy)
Print Name	
Signature: Other Account Holder	Date (mm/dd/yy)
Print Name	

This authorization may be terminated by any of the parties at any time by writing to Charles Schwab & Co., Inc., MoneyLink Support Services, 101 Montgomery Street, San Francisco, CA 94104, or by calling Schwab.

*MoneyLink **cannot** be used to link a personal account to a corporate or organizational account. MoneyLink can be used to link two corporate accounts or two organizational accounts as long as both accounts are registered to the same corporation or organization and the same people have signing authority on both accounts.

†If there are more than two people on the non-Schwab account, you must use an additional Schwab MoneyLink® form.

8. Account Holder Signature(s) Required *(All Schwab account holders must sign below.)*

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

Once you have been enrolled in MoneyLink, you will receive a confirmation letter with Schwab MoneyLink Terms and Conditions. If you do not receive this information within three weeks, please contact your Investment Manager.