

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

IM Firm Name (please print) _____

IM Master Account Number _____ ISG Team _____

1. Schwab IRA Account Information (For information about Schwab's privacy policy, refer to Section 7.)

Schwab IRA Account Number (eight digits) _____

Account Holder's First Name	Middle	Last	Social Security Number
_____	_____	_____	_____

*Recipient (if other than Account Holder): First Name	Middle	Last
_____	_____	_____

Recipient's Social Security/Tax ID Number	Recipient's Daytime Telephone Number (area code/number)
_____	_____

*Allowable under Qualified Domestic Relations Order (QDRO) or Death Distribution.

2. Reason for Withdrawal (Refer to Section 7 on page 4.)

Please select ONLY one of the following. This information is required for IRS reporting purposes. If you authorize Schwab to make future distributions, you represent that the reason shown below will apply to these distributions, unless you notify Schwab of changes.

- A. **Normal Distribution, age 59½ or older.** (Code 7 or T)
Use even if you intend to roll over the distribution to another IRA or to a Qualified Retirement Plan within 60 days.
 This is my Required Minimum Distribution (RMD)—Complete Section 3, if applicable.
- B. **Early Distribution, under age 59½** (subject to 10% early withdrawal penalty). (Code 1 or J)
Use even if you intend to roll over the distribution to another IRA or to a Qualified Retirement Plan within 60 days OR for the following distributions, which are exempt from the 10% early withdrawal penalty: (1) unreimbursed medical expenses exceeding 7.5% of your adjusted gross income; (2) health insurance costs for yourself or your family, if you have received unemployment compensation for at least 12 weeks during the year the distribution occurs; (3) certain first-time home purchases (\$10,000 lifetime limit); or (4) certain higher education expenses. For additional information, refer to IRS Form 5329 and instructions.
- C. **Early Distribution, under age 59½** (not subject to 10% early withdrawal penalty). (Code 2 or T)
Use for substantially equal payments.
- D. **Early SIMPLE IRA Distribution, under age 59½** (subject to 25% early withdrawal penalty). (Code S)
- E. **Disability Distribution, under age 59½** (not subject to 10% early withdrawal penalty). (Code 3, T or 3M)
- F. **Divorce Distribution.** Please call your Investment Manager for the additional documentation required.
- G. **Distribution Due to Death of Account Holder.** (Code 4) Call your Investment Manager for the additional documentation required.
- H. **Withdrawal of Excess Contribution.** (Code 8/P)
Use when withdrawing funds **prior** to the tax filing deadline for the year in which the excess contribution was made.
I am withdrawing the excess contribution I made on _____ for the tax year _____ in the amount of \$ _____,
(mm/dd/yy)
plus earnings on the excess contribution of \$ _____. Indicate below if you would like Schwab to calculate your earnings.
 By selecting this circle, you are accepting the calculation method and earnings amount determined by Schwab to be accurate.
My tax filing deadline for _____ is _____.
Tax Year (mm/dd/yy)
Note: If you are removing an excess amount after the date listed above, it must be reported as a Normal Distribution. (Code 1, 7, T or J)
- I. **Education Savings Account Distribution.** (Code M) See IRS Form 5329.
- J. **Direct Rollover from a Rollover IRA to a Qualified Plan.** (Code H)
- K. **Conversion to a Roth IRA.** (Code 2 or 7) If this is a reconversion of previously recharacterized assets, you may only reconvert to a Roth IRA the following calendar year or 30 days later, whichever is greater.
- L. **IRA Revocation within seven days of opening account.** (Code 8)

(Continued on page 2.)

For Charles Schwab Use Only

Account Number: _____

3. Required Minimum Distribution

Complete this section only if you are 70½ or older and you wish Schwab to calculate and distribute your Required Minimum Distribution (RMD).

If this is your first Required Minimum Distribution request, list the tax year you are requesting.

This request is for tax year: _____

Remember that although an RMD amount must be calculated for all your IRAs, you can take an RMD from each account, or take the full amount from a single account.

A. Determining Your Life Expectancy Factor

Please note that calculation is based on the final regulations effective April 2002. The Uniform Table will be used in the majority of cases. If you have a sole spouse beneficiary who is more than 10 years younger than you, the Joint Life Expectancy Table will be used.

i. Your date of birth: _____
(mm/dd/yy)

Determining if Joint Life Expectancy applies:

ii. Is your spouse your sole beneficiary **and** more than 10 years younger than you? Yes No

If you answered "No," proceed to Section B below.

iii. Your spouse's date of birth: _____
(mm/dd/yy)

iv. Your spouse's name: _____

B. Fair Market Value (FMV) Adjustments

Check any of the following situations that apply to you and fill in the necessary information:

If you transferred your IRA to Schwab from another firm in the current calendar year and have not yet taken the RMD for that account this year, indicate the fair market value (FMV) of that IRA as of December 31 of last year: \$ _____

If you withdrew funds from an IRA after November 1 of the previous calendar year, and subsequently rolled the funds into the IRA identified in Section 1 above in the current calendar year (60-day rollover), indicate the amount of the rollover:
\$ _____

If you completed a Roth conversion in the previous calendar year, did you recharacterize any or all of that conversion and transfer it to the IRA identified in Section 1 above in the current calendar year? Yes No

Note: If you remove your RMD and later recharacterize a prior-year contribution, you must recalculate your year-end FMV to include the recharacterization plus attributable earnings.

If you would like your RMD calculated for IRA assets held outside of Schwab, indicate the FMV of your IRA(s) as of December 31 of last year:

Custodian Name: _____ FMV \$ _____

Custodian Name: _____ FMV \$ _____

Custodian Name: _____ FMV \$ _____

C. Distribution Instructions

Calculate only. No distribution at this time. (Go to Section 8 and sign.)

Calculate and distribute my RMD from this Schwab IRA account only.

Calculate and distribute my RMD from this Schwab IRA account, including the outside IRA assets listed in Section 3B above.

(Continued on page 3.)

For Charles Schwab Use Only

Account Number: _____

4. Tax Withholding Election *(Please select one.)*

If you do not complete this section, we must withhold taxes from your requested distribution.

- I want no income tax withheld.
- I want federal income tax withheld, in the amount shown below. **Note:** Federal tax withholding must be at least 10% and a whole number.
 - 10%
 - Other percentage (specify _____ %) or dollar amount (specify \$ _____).
- California residents' additional withholding:
 - 1% or Other percentage (specify _____ %) or dollar amount (specify \$ _____).

Distributions from your IRA are subject to federal (and possibly state) income tax. Unless you elect to have no income tax withheld, the IRS requires withholding 10% of the distribution for payment of federal income taxes. California residents can have 11% withheld—the additional 1% for California state tax. Even if you elect not to have tax withheld, you are liable for payment of income tax on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your withholding and payments of estimated tax, if any, are not adequate. You may revoke the election at any time. The election shall remain effective until revoked. You may wish to consult your tax advisor or IRS Publication 590 concerning your withholding election.

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

If you plan to receive your distribution through Schwab MoneyLink®, you have the option of selecting *both* One-Time (A) and Periodic (B). All other distribution methods must select One-Time (A), Periodic (B) or Total (C). After you complete this section, go to Section 6 to indicate your preferred method of distribution. **Call your Investment Manager if you want to liquidate any securities in your IRA before this distribution is issued.**

A. ONE-TIME (On Request)

- Distribute entire money market fund balance.
- Distribute \$ _____ from my money market fund.
 - This amount is a:** Before-tax (gross) distribution After-tax (net) distribution
- Distribute specific shares of securities listed below to my non-retirement Schwab account, as listed in Section 6A.
- Distribute, in certificate form, specific shares of securities listed below.*

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

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

(List additional securities on a separate sheet.)

B. PERIODIC (On Schedule)

- This is a: New request Change from my current request Cancellation of my current request
- Beginning _____ and continuing until I instruct otherwise, distribute \$ _____ from my money market fund.
(mm/dd/yy)
- This amount is a:** Before-tax (gross) distribution After-tax (net) distribution
- Frequency *(select one)*: Weekly Semi-monthly Monthly Last business day of each month
 Every two months Quarterly Semi-annually Annually

C. TOTAL

- Distribute entire account assets according to instructions in Section 6.
 - Distribute all cash equivalents and all securities in certificate form from my Schwab IRA Account.*
- My Schwab IRA Account should *(select one)*: Be closed 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 \$50 per certificate fee for physical stock certificates. Mutual funds, certificates of deposit and Treasuries cannot be delivered in certificate form.

(Continued on page 4.)

6. Distribution Method (Please select one.)

Indicate your delivery instructions here. If you do not complete this section, Schwab will automatically mail your distribution (a check and/or securities certificates) to the address listed on your Schwab IRA Account.

A. Deposit my distribution assets (listed in Section 5) to my Schwab Account.

Account Number: _____

B. Deposit my IRA assets to my Schwab Roth Conversion IRA.

Use this option only if you are converting your Traditional IRA, SEP-IRA or SIMPLE IRA to a Roth IRA.

Schwab Roth Conversion IRA Account Number: _____

C. Schwab MoneyLink® electronic funds transfers (If applicable, sign Section 9 on page 5.):

Select one: Implement New Instructions Change Existing Instructions

By enrolling in Schwab MoneyLink, you are establishing a standing authorization for Schwab to execute your electronic fund transfer requests out of your Schwab Account. Transfers are subject to the restrictions and provisions on this form and to the Electronic Funds Transfer Terms and Conditions. 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, contact your Investment Manager. Schwab MoneyLink is not available for SEP-/SARSEP-IRAs or SIMPLE IRAs.

i. Financial Institution Information

This is a: Personal Checking Account Personal Savings Account

Name of Financial Institution Financial Institution Account Number (Attach voided check.)

Name(s) on Account (as they appear on your statement) ABA Routing Number (nine-digit number—located on bottom left of your check)

ii. Maximum Amount Authorized per Transfer: \$ _____

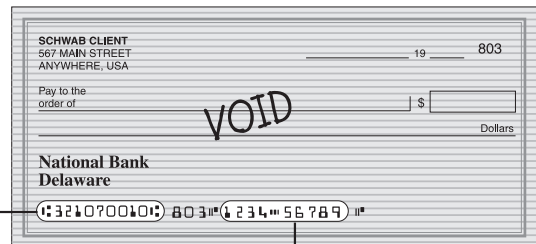
Please specify an amount up to \$100,000. If you do not specify an amount, Schwab will set a default limit of \$100,000.

iii. Please indicate the type(s) of distribution you requested in Section 5: One-Time (On Request) Periodic (On Schedule)

Note: You will receive a letter with your first possible transfer date. Your transfer start date must be at least three weeks from the date that we receive this form.

iv. Attach a Voided Check (to expedite processing):

Attach a voided check (not deposit slip) for checking accounts or preprinted deposit slip for savings account to ensure proper routing.



Transit Routing Number

Account Number

D. Mail my distribution (select one):

- To the address listed on my Schwab IRA Account.
- To an address different from the address listed on my Schwab IRA Account. (No third-party checks are permitted.)

Mailing Address City State Zip Code

Use overnight delivery.*

E. Wire funds.* Please provide the following information:

Bank Name Bank Account Number Bank Telephone Number

Bank Account Registration ABA Routing Number (nine-digit number—located on bottom left of your check)

*Fees may apply. Call your Investment Manager for details.

7. Read and Sign This Agreement.

You may withdraw assets—funds or securities—from a Traditional/Rollover IRA, Roth IRA, Education Savings Account, SEP-/SARSEP-IRA or SIMPLE IRA at any time. **Qualified withdrawals** from a Roth IRA and an Education Savings Account (including contributions and investment earnings) and distributions of the nondeductible contributions to your Traditional/Rollover IRA, Roth IRA and Education Savings Account are free of federal income tax. All other IRA distributions, including deductible contributions and investment earnings, are subject to federal income tax at ordinary income tax rates.

A **qualified withdrawal** from a Roth IRA includes both contributions and earnings on those amounts that are made five years (or more) after the first contribution and:

- after you reach age 59½, or
- if you use the withdrawal (up to \$10,000) toward a “qualified home purchase,” even if you are not yet age 59½, or

- because of your death or disability at any age.
- For Contributory Roth IRAs, the five-year period begins as of January 1 of the year for which you make your first contribution to the account. For Roth Conversion IRAs, the five-year period begins as of January 1 of the year the conversion is made.

A **qualified withdrawal** from an Education Savings Account is made:

- on behalf of the student for whom the Education Savings Account is established, and
- for certain expenses at an eligible post-secondary educational institution (such as tuition, fees, books, supplies, equipment, contributions to a qualified state tuition program and, in some cases, room and board).

Early Withdrawal Penalty. Traditional IRA, Roth IRA, SEP-/SARSEP-IRA and SIMPLE IRA. If you are not yet age 59½, a 10% early withdrawal

(Continued on page 5.)

For Charles Schwab Use Only Account Number: _____

7. Agreement (Continued)

penalty applies to the taxable portion of distributions from the IRA unless the distribution qualifies for an exception to the penalty. In the case of a SIMPLE IRA, the early withdrawal penalty increases from 10% to 25% for a distribution made within the first two years after the account is established.

Exceptions to the Early Withdrawal Penalty. Traditional IRA, Roth IRA, SEP-/SARSEP-IRA and SIMPLE IRA. If you are not yet age 59½, the 10% penalty will not apply if the distribution is (1) used for qualified education expenses, qualified home purchase expenses, or certain medical expenses or certain health insurance expenses during periods when you are unemployed; (2) made after your death or disability; or (3) paid in substantially equal payments over your life. If a distribution from a Roth IRA satisfies the requirements discussed earlier for a **qualified withdrawal**, the 10% penalty tax will not apply even if you are not yet age 59½. If you convert your Traditional IRA to a Roth IRA, the taxable portion of your Traditional IRA is not subject to the 10% penalty regardless of your age at the time of the conversion. Call your Investment Manager for more details and a list of additional forms that may be required.

Withdrawal of Excess Contribution. You are required to file IRS Form 5329 with your tax return. (Please see the section on "Penalty Taxes" in the Schwab IRA Disclosure Statement regarding taxation of excess contributions.) Note that earnings are also withdrawn. If the withdrawal is made after your tax filing deadline, a 6% penalty tax is charged on the excess.

Education Savings Account. The earnings portion of a distribution from an Education Savings Account that is not used to pay for the qualified education expenses of the student for whom the account is maintained is taxable and subject to the 10% early withdrawal penalty. If the distribution exceeds the amount of qualified education expenses during the year, then the 10% penalty will generally apply to the taxable portion unless it is made to the estate of a deceased beneficiary, on account of the beneficiary's disability, or is a refund of an excess contribution (and earnings) made before the due date of the tax return of the contributor.

Sixty-Day Rollover Window. If you make a withdrawal from your IRA, you have 60 days from the date of the withdrawal to roll the same assets back into an IRA (at Schwab or elsewhere) in order to avoid taxes and penalties on the amount withdrawn. The rollover must be made into the same kind of IRA (i.e., a distribution from a Roth IRA may be rolled over only into another Roth IRA, not a Traditional IRA or Education Savings Account).

Required Minimum Distributions. When you reach age 70½, you are required to begin taking distributions from your Traditional/Rollover IRA. This is not required from a Roth IRA. For more information, consult your Investment Manager or IRS Publication 590, which you can request from any IRS office.

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 your IM,

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

Schwab MoneyLink® Accounts. You authorize Charles Schwab & Co., Inc. to direct transfers of money electronically according to the instructions outlined on this form between your Schwab account and your bank or other financial institution as designated above, and authorize that bank or other financial institution to credit and/or debit the same to such accounts.

You agree to be bound by the Electronic Funds Transfer Terms and Conditions, as they may be amended. Until you direct Schwab to discontinue your MoneyLink standing authorization, this authorization will remain in effect on your Schwab account even if ownership roles on the account change. This authorization is to remain in full force and effect until Schwab terminates this service or has received notification from you (or any of the account holders) of its termination in such time and in such manner as to allow Schwab and your bank/financial institution a reasonable opportunity to act on it. Written notification may be addressed to Charles Schwab & Co., Inc., MoneyLink Support Services, 101 Montgomery Street, San Francisco, CA 94104. You may also contact Schwab customer service directly at 1-800-515-2157.

Your Investment Manager (IM) may initiate instructions for MoneyLink transactions only if you have given your IM the disbursement authorization to do so. By signing this authorization, you acknowledge that if you have previously granted your IM disbursement authorization over your account in your Account Agreement authorizations, then he/she can authorize disbursements out of your Schwab account to an account with like registrations, in accordance with such authorizations. This authorization does not grant your IM the ability to authorize transfers into your account. If you have not previously granted your IM disbursement authorization and wish to do so, you will use the Schwab Institutional® LPOA form. You understand that this will authorize your IM to make disbursements from your account as described in your authorization whether or not they are MoneyLink transactions.

If this is a Custodial account, you 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.

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

Important Disclaimer. This summary is intended to provide a general statement of the federal income tax rules affecting withdrawals from your IRAs and is not intended to provide specific guidance. The federal tax rules affecting IRA withdrawals are very complex and change often. You are urged to obtain advice from your own financial, tax or legal advisor in connection with the application of the tax rules to any withdrawal from your IRAs.

8. Signature

Distribute cash and/or securities from my IRA in the manner and for the reasons stated above. I certify that the information on this form is correct. Schwab may rely on my certification without further investigation or inquiry.

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

▶ _____ Date _____
Signature: Recipient (if other than Account Holder) (mm/dd/yy)

▶ _____ Date _____
Signature: Investment Manager (if applicable and so authorized) (mm/dd/yy)

Note: If Section 6B or 6C is completed, Account Holder must sign. In other cases, Investment Manager may sign only if Account Holder has granted disbursement authority and, if applicable, the receiving account registration is identical to the Schwab account registration.

9. Non-Schwab Account Holder(s) Authorization Release (For MoneyLink distributions only)

All account holders or authorized agents from the bank or other financial institution account must sign below. An account holder or authorized agent for the account at the financial institution outside Schwab, who signs the agreement, may contact Schwab to cancel the service, but all other matters must be handled through his/her financial institution.

▶ _____ Date _____
Signature: Account Holder at Bank Print Name (mm/dd/yy)

▶ _____ Date _____
Signature: Additional Account Holder at Bank Print Name (mm/dd/yy)

