

**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): \_\_\_\_\_

Use this form to enroll in Schwab MoneyLink and establish a standing authorization to transfer funds electronically between your Schwab account and your account at another United States financial institution. You may also use this form to authorize your IA to request such transfers on your behalf by completing Section 5. However, please note that you must be an account holder on both accounts to enable your IA to request transfers from another financial institution to your Schwab account. Please read the important eligibility information on the back page. You may not use Schwab MoneyLink to transfer funds to financial institutions outside the territorial jurisdiction of the U.S. Complete a separate form for each bank account. Allow up to two weeks to receive and enroll your account before you request your first transfer.

Do not use this form to request a distribution from an IRA or Education Savings Account. Use the IRA and ESA Distribution Request Form.

To set up an electronic funds transfer for a Schwab Bank account, contact a Schwab Bank representative at 1-800-515-2157 or visit [www.schwaballiance.com](http://www.schwaballiance.com) and click on the Banking tab.

**1. Schwab Account Information** (required)

Complete all sections below. We respect your privacy. Schwab will use the information you provide to service your accounts, communicate with you, and provide information about products and services. Read about Schwab's privacy policy at [www.schwaballiance.com/privacy](http://www.schwaballiance.com/privacy).

Schwab Account Number: \_\_\_\_\_

Name(s) on Schwab Account (List all names as they appear on your Schwab statement.): \_\_\_\_\_

**Schwab MoneyLink is not available for some account registrations, including SEP-IRA, SIMPLE IRA, Individual 401(k), QRP, 403(b)7, Estate, Guardianship or Conservatorship accounts.**

**2. Transfer Instructions** (Check one.)

**A. Set up or terminate instructions.**

- Set up new instructions. (Complete all applicable sections.)
- Set up an additional bank account without removing existing instructions. (Complete all applicable sections.)
- Terminate existing instructions. (Complete Sections 3 and 6.)

**B. Change existing instructions.**

- Change amount for recurring transfer and/or frequency and start date instructions. (Complete Sections 4B and 6.)
- Change direction for on-request transfer instructions. (Complete Sections 4A and 6.)
- Add IA authorization only. (Complete Sections 3, 5 and 6.)
- Remove IA authorization only. (Complete Sections 3 and 6.)

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\_\_\_\_\_   
 Branch Office and Account Number



**3. Other Financial Institution Account Information**

Account Number: \_\_\_\_\_ ABA Transit Routing Number: \_\_\_\_\_

Type of Account (Check one.):  Personal Checking Account  Corporate/Organization Checking Account\*  
 Personal Savings Account  Corporate/Organization Savings Account\*

\*For more information about Corporate or Organization accounts, see the back page.

Attach an original preprinted voided check (required).

Name must be  
preprinted and  
unaltered.

Dana Jones 123 Main Street Anytown, NY 12345		_____ 20 _____	803
Pay to the order of	<b>REQUIRED</b>		\$ <input type="text"/>
<b>Tape your voided check here.</b>			Dollars
<b>(Use a preprinted deposit slip for savings accounts.)</b>			
National Bank Delaware		VOID	
⑆ 321070010 ⑆		803 ⑆ 1 234 56789 ⑆	
ABA Transit Routing Number		Account Number	

Alternative acceptable documentation for accounts without checks:

- Preprinted savings account deposit slip, which includes account title, account number, account type and ABA Transit Routing Number; or
- A letter from your Other Financial Institution, on its letterhead and signed by an officer, which includes account title, account number, account type and ABA Transit Routing Number.

**4. Type of Transfer****A. On-Request Transfers.** (Select one direction only—if you do not make a selection, your account will be set up for on-request transfers into and out of your account.)On-request transfers allow you the flexibility to move funds into or out of your account on the date and in the amount that you specify. Once you establish the Schwab MoneyLink® setup, you must contact Schwab or log on to [www.schwaballiance.com](http://www.schwaballiance.com) to make the first on-request transaction.

- into my Schwab account
- out of my Schwab account
- into and out of my Schwab account

**B. Recurring Transfers.** (Select one direction only.)

If this application is not received in time to make the first requested transfer date, we will start on the next transfer date in the sequence.

- into my Schwab account in the amount of \$ \_\_\_\_\_
- out of my Schwab account in the amount of \$ \_\_\_\_\_
- into my Schwab IRA account, beginning for tax year (yyyy) \_\_\_\_\_ in the amount of (up to the annual contribution limit) \$ \_\_\_\_\_

**Indicate Frequency and Start Date Below.** (Select one.)

- weekly, every \_\_\_\_\_, beginning (mm/dd) \_\_\_\_\_  
(M, T, W, Th, F)
- two times per month, beginning on first transfer date (mm/dd) \_\_\_\_\_ and second transfer date (mm/dd) \_\_\_\_\_
- monthly, beginning (mm/dd) \_\_\_\_\_
- monthly; last business day of each month, beginning (mm/dd) \_\_\_\_\_
- quarterly, beginning (mm/dd) \_\_\_\_\_
- two times per year, beginning (mm/dd) \_\_\_\_\_
- annually, beginning (mm/dd) \_\_\_\_\_

5. Investment Advisor (IA) Authorization

Please initial below only if you want your IA to initiate Schwab MoneyLink® transactions on your behalf (and on the behalf of any other holder[s] of the Other Financial Institution account). At least one Schwab account holder must initial below (an "X" is not sufficient). Only Schwab account holders, not holders of the Other Financial Institution account, may initial this authorization. You may revoke this authorization by notifying Schwab. IAs are not permitted to initiate MoneyLink transactions for testamentary trusts.

Account Holder/Trustee/Custodian

Add'l Account Holder/Co-Trustee

I/We authorize Schwab to accept instructions from my/our IA to electronically transfer funds between my/our Schwab account and my/our Other Financial Institution account specified in Section 3. IA's authority includes giving Schwab instructions on my/our behalf and changing existing instructions for one-time (on-request) transfers and recurring transfers, IRA contributions, stopping transfers, and canceling the Schwab MoneyLink Service (and reestablishing it within 60 days of cancellation). My/Our IA's authority does not include enrolling other Schwab accounts or Other Financial Institution accounts in the Service. The authority I/we am/are granting to my/our IA is subject to the Terms and Conditions of the Service and this Authorization Form. I/We understand that this authorization only allows my/our IA to provide MoneyLink instructions between my/our Schwab account and my/our Other Financial Institution account, and does not enable my/our IA to instruct Schwab to make other types of disbursements from my Schwab account (for example, wire, journal or check requests).

6. Authorization to Transfer Funds

A. Terms for Schwab Account Holders. By signing this Agreement, I/we am/are signing up for the Schwab MoneyLink Service (the "Service"). Terms and Conditions for the Service will be sent to me/us when this form is processed. Those Terms and Conditions will govern all transactions initiated under the Service, and my/our use of such Service will confirm that I/we have received, reviewed and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until I/we cancel the Service as described in the Terms and Conditions. If this is a Custodial account, I/we represent and warrant that all one-time and recurring withdrawals from a Custodial account will be in accordance with the authority granted under the applicable enactment of the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act, and will be for the benefit of the minor. If this is a Trust account, I/we certify, as Trustee, that all one-time and recurring withdrawals from the Trust account will be in accordance with the authority granted under the trust instrument and applicable law.

B. Terms Relating to the Other Financial Institution Account. By signing this Agreement, I/we authorize Charles Schwab & Co., Inc. ("Schwab") to (i) initiate credit entries to my/our account indicated in Section 3 (the "Other Financial Institution Account") and to credit that account, (ii) to initiate debit entries to the Other Financial Institution Account and to debit that account, and (iii) to initiate reversals to the Other Financial Institution 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 or verbal notification from me (or any 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 Account a reasonable opportunity to act on it.

If I am the sole account holder on the Schwab Account and the Other Financial Institution Account, my signature below constitutes my agreement with the terms set forth in Sections 6A and 6B. If I am an account holder of the Other Financial Institution Account, by signing below I am acknowledging my agreement with the terms set forth in Section 6B.

SIGNATURES ARE REQUIRED BELOW FOR:

A. AT LEAST ONE SCHWAB ACCOUNT HOLDER

B. ALL OTHER FINANCIAL INSTITUTION ACCOUNT HOLDERS (or, for Corporate, Partnership or other Organization Accounts, only two authorized agents) if your Transfer Instructions in Section 2 are one of the following:

- Set up new instructions
· Set up an additional bank account without removing existing instructions
· Change direction for on-request transfer instructions

Signature(s) and Date(s) Required: Schwab Account Holders

Signature lines for Schwab Account Holders with X marks and fields for Print Name and Date.

Signature(s) and Date(s) Required: All Other Financial Institution Account Holders

Signature lines for All Other Financial Institution Account Holders with X marks and fields for Print Name and Date.

For Charles Schwab Use Only
Branch Office and Account Number



# Schwab MoneyLink® Electronic Funds Transfer Information

## Important Eligibility Information

### Organization or Corporate Accounts

- If the account at the Other Financial Institution is a corporation, partnership, sole proprietor or other organization account and is not identically registered as the Schwab account, a copy of the corporate resolution, partnership or sole proprietor letter, organization paperwork, or a signed letter from the bank (on bank letterhead, with authorized signers and pertinent account information listed) is required to determine authorized signers.
- For Investment Club accounts, transfers are permitted only between accounts with the same titling.

### Custodial Accounts

Withdrawals from Custodial accounts are permitted only when any one-time and recurring withdrawals from a Custodial account will be in accordance with the authority granted under the applicable enactment of Uniform Gifts to Minors Act or Uniform Transfers to Minors Act, and will be for the benefit of the minor.

### Loan Products

Generally speaking, electronic transfers are not available for loan products (such as HELOCs).

### Retirement Accounts

- This form **cannot** be used to request a distribution from an IRA or Education Savings Account. Use the IRA and ESA Distribution Request Form.
- Schwab MoneyLink is **not** available for transfers into or out of Schwab SEP-IRA, SIMPLE IRA, Individual 401(k), QRP or 403(b)7 accounts.
- For transfers into IRAs, if you do not specify a contribution limit or if you do not establish a regular contribution schedule, we will set your limit at the current federal maximum annual contribution limit based upon your age. If you have questions about the maximum annual contribution limit for a given tax year, please consult with your tax advisor. For each contribution year, transfers will stop once you have reached the contribution limit or at the end of the year, and your existing transfer schedule will resume in January for the next contribution year. If you would like to change your limit, call us at 1-800-515-2157, or contact your investment advisor.