



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

IA Firm Name (Please print.): _____

IA Master Account Number: _____ Service Team: _____

IA Contact Information (if follow-up is required): _____

1. Schwab Account Information

Type of Account: Traditional/Rollover IRA Roth IRA SEP-IRA/SARSEP-IRA SIMPLE IRA Inherited IRA Inherited Roth IRA

Schwab Account Number	Social Security/Tax ID Number	
Account Holder's Name (First)	(Middle)	(Last)

2. Type or Reason for Distribution (Refer to Section 8 on page 8.)

Please check 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.

- This is a new distribution request.
- This is a change to my existing distribution request for the recurring amount of \$ _____.
- This is a conversion to a Roth IRA.
- This is a request for a Required Minimum Distribution (RMD). (Skip to Section 3.)
- This is a request to add or update an IA distribution authorization. (Complete Sections 4, 6, 7, and 8.)
- This is a request for a direct rollover to an Employer Plan.*

Employer Plan Name (or Employer Plan Account at Schwab, if applicable)

Type of Plan: 401(k)/Profit-Sharing Plan Money Purchase Plan Thrift Savings Plan 403(b) Plan

*"Employer Plan" means a qualified retirement plan, a 403(b) annuity or Custodial account, or a 457(b) eligible deferred compensation plan maintained by a state or any "political subdivision, agency or instrumentality thereof." If you are making a distribution to an Employer Plan held at Schwab, additional documentation may be required. Ask your IA for details.

Income Distributions:

Complete this section to set up ongoing payments of income (dividends, interest, and money market account income) from your Schwab IRA to your Schwab Bank account, an account at another financial institution, or your non-retirement Schwab One® account, or you can choose to have payments mailed directly to you.

Select an Income Option, Frequency of Distribution, Start Date, and Income Distribution Method (in Section 4), and then go to Section 6.

Select one:

- Implement new instructions
- Change existing instructions
- Terminate existing instructions

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Account Number									



2. Type or Reason for Distribution (Continued)(1) **Income Options** (Choose "All Income" in Option A below OR up to three income payment options from Option B below.)**Note: The maximum amount that can be transferred in a single transaction is \$500,000.**A. All Income Plan (All dividend, interest, and money market account income will be consolidated into a single payment.)

OR

B. Flexible Income Plan

 Dividends (includes capital gains distributions; will be consolidated into a single payment.) Interest (includes fixed income and CD; will be consolidated into a single payment.) Money Market (includes Schwab One® Interest and Schwab Bank interest; will be consolidated into a single payment.)(2) **Payment Interval and Start Date** (Check one payment interval only and enter your preferred start date.)**Note: If payment interval and start date are not provided, your account will be set up to begin paying income on the earliest available last business day of the month.** As Accrued (Your account will be debited on the first business day after the day on which income is credited to your account. Generally, your outside bank account will be credited one business day after the debit occurs.) (Available only for transfers to Schwab Bank or Other Financial Institution.) Last Business Day of the Month (Income is aggregated on the last business day of each month, and your account is debited on the first business day of the next month [excluding December]. Generally, your outside bank account will be credited one business day after the debit occurs.)**Preferred Start Date:** _____ and continue until notified otherwise.
(mm/dd/yyyy)**3. Required Minimum Distribution****Complete this section only if you are age 70½ or older and you wish Schwab to calculate and distribute your Required Minimum Distribution (RMD).**

If this is your first RMD request, list the tax year you are requesting.

This request is for tax year: _____.
(yyyy)

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.

For RMDs only (choose one): I want Schwab to calculate my RMD with no distribution at this time. (Continue completing Section 3 and then go to Section 8.)**Note: RMD calculation is not available for any Inherited IRAs.** I want Schwab to calculate my RMD and distribute from this Schwab IRA only.**A. Determining Your Life Expectancy Factor****The Uniform Lifetime 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.(1) Your date of birth: _____.
(mm/dd/yyyy)

Determining if Joint Life Expectancy applies:

(2) 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.(3) Your spouse's date of birth: _____.
(mm/dd/yyyy)

(4) 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 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 in the current calendar year (60-day rollover), indicate the amount of the rollover:

\$ _____.



3. Required Minimum Distribution (Continued)

- 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 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 \$ _____

4. Distribution Method (Check only one option—A, B, C, D, or E.)

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.

You may authorize your IA to initiate the following distributions on your behalf by completing Section 7.

A. Transfer my distribution assets (listed in Section 5) to my Schwab account.

Schwab Account Number	Name(s) on Schwab Account (List all names on the account.)
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B. Convert my IRA assets to my Schwab Roth IRA. Use this option only if you are converting your Traditional IRA, SEP-IRA or SIMPLE IRA.

Schwab Roth IRA Account Number

C. Mail my distribution. Choose only one option below.

- Payable to the account registration and mail to the address listed on my Schwab IRA.
- Payable to the account registration and mail to an address different from the address listed on my Schwab account. (Please provide address below.)

Street Address	City	State	Zip Code
Memo (optional)			

- Payable to a third party.
 - Mail to my home address.
 - Mail to my IA.
 - Mail to the following address:

Payee Name (First)	(Middle)	(Last)
Street Address	City	State
Zip Code		
Memo (optional)		

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Account Number									



4. Distribution Method (Continued)

- Payable to a charity. (Ask your IA or your tax advisor if your distribution is eligible for a qualified charitable distribution [QCD].)
- Mail to my home address.
- Mail to my IA.

Payee Name
Memo (optional)

Optional:

- Overnight mail delivery.*

D. Wire funds.*

Bank Name	ABA Transit Routing Number	Bank Phone Number ()
Bank Account Number	Bank Account Registration	
Name of Final Beneficiary (if applicable)	Further Credit/Escrow Account Number (if applicable)	
Final Beneficiary Street Address (if different from Schwab account registration)	City	State Zip Code

*Fees may apply. Ask your IA for details.

E. Electronic funds transfer with Schwab MoneyLink®

Recurring MoneyLink RMD distributions are recalculated automatically if you are requesting the RMD for this account only. For recurring RMD distributions that include outside assets or other IRAs processed through MoneyLink, the annual RMD amount must be recalculated manually at your or your IA's request. To have Schwab recalculate your RMD distributions that include outside assets or other IRAs using MoneyLink in subsequent years, please submit your updated instructions in Section 3 each year.

Select all that apply:

- Implement new instructions and take a distribution.
- Implement new instructions with no distribution at this time.
Distributions will be processed as **gross distributions** (i.e., before taxes are withheld). Select **net distribution** in Section 5 if you would prefer to take a distribution after taxes are withheld.
- Implement additional instructions.
- Change existing instructions.
- Terminate existing instructions.

Other Financial Institution Account Number
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Other Financial Institution Account Number
--

By enrolling in Schwab MoneyLink, you are establishing a standing authorization to request electronic funds transfers from your Schwab IRA to the Other Account specified below (collectively, the "MoneyLink Service"). Please allow up to three weeks after Schwab receives this form before requesting your first transfer. Generally, two business days are required to complete a transfer.

(1) Schwab Bank or Other Financial Institution Account Information and Authorization

The Other Financial Institution must be an Automated Clearing House (ACH) member. Enter the information requested below for the account that will receive the electronic transfers of your income distribution payments.

Account Number	ABA Transit Routing Number
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This is a:

- Personal Checking Account Personal Savings Account
- Corporate/Organization Checking Account Corporate/Organization Savings Account

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Account Number									



5. Frequency of Distribution: One-Time, Recurring, or Total (Continued)

B. Recurring Distribution

This is a:

- New request
- Change from my current request
- Cancellation of my current request

Distribute \$ _____ from my cash or sweep money fund balance.

Begin my distributions on _____ and continue until I instruct otherwise.
(mm/dd/yyyy)

This amount is a:

- Gross distribution**—before taxes are withheld (**default**).
- Net distribution**—after taxes are withheld.

Frequency (select one):

- Weekly
- Semimonthly
- Monthly
- Last business day of each month
- Bimonthly
- Quarterly
- Semiannually
- Annually

C. Total Distribution

- Distribute entire account assets according to instructions in Section 4.
- Distribute all cash and sweep money fund proceeds and all securities in certificate form from my Schwab IRA.[†]
Your Schwab account will remain open upon distributing the entire balance unless indicated below.
 - Close account.

Investment Advisor Information Access (Only applies if you are requesting to close the account.)
Complete this section if you want your IA to have access to information about your account after you close it.

After delinking or closing the account listed in Section 1, I authorize the IA to receive the information specified below, at IA's request (select one or more):

- Tax reporting information produced for my account while my account was under IA's management through the end of the calendar year _____.
(yyyy)
- Account statements, beginning with the month that the IA began to manage my account, through the end of the calendar month _____.
(mm/yyyy)
- Trade confirmations, beginning with the date that the IA began to manage my account, through _____.
(mm/dd/yyyy)

[†]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 Pricing Guide for Clients of Independent Investment Advisors* for more information. Some securities cannot be delivered.

6. Tax Withholding Election

This section is not applicable if you are not a U.S. citizen or a legal resident of the U.S.

Distributions from your IRA (excluding distributions from Roth IRAs) are generally subject to federal (and possibly state) income tax. Unless otherwise provided below, Schwab will not withhold taxes on distributions from Roth IRAs, not including excess distributions with earnings. Even if you elect in writing not to have federal and/or state income tax withheld, you are liable for payment of federal and state income taxes, if applicable, 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 payment of estimated tax, if any, are not adequate.

Your tax withholding election will remain in effect on all distributions from this IRA until you change or revoke it. You may change or revoke your tax withholding election at any time by submitting your request to Schwab.

A. Federal Income Tax Withholding You may elect not to have withholding apply, or you may elect to increase the rate of withholding. **If you do not make an election on this form and you do not have a previous election request on file, Schwab is required to withhold 10% for payment of federal income tax from your gross distribution. If you do not make an election on this form and have previously submitted an election request, Schwab will default to that election request for this distribution and all future distributions until you change or revoke your request by entering a different withholding amount using this form.**

- I **do not want** federal income tax withheld.
- I **want** federal income tax withheld, in the amount shown below. (Federal tax withholding must be a whole number, at least 10%, and not more than 99% when combined with state income tax withholding.)
- 10%

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6. Tax Withholding Election (Continued)

Other percentage (specify _____%)

B. State Income Tax Withholding State tax withholding may be required from your distribution. In some cases, you may elect not to have withholding apply, or you may elect to increase the rate of withholding. In other cases, state tax withholding is not available. Refer to the State Income Tax Withholding Information sheet for specific information concerning your state's withholding rates.

While Schwab makes every effort to obtain information about state tax laws from sources believed to be reliable, Schwab cannot guarantee the accuracy or timeliness of state tax withholding information because state laws are subject to constant change and interpretation. We recommend that you contact your tax advisor regarding your tax withholding elections and to answer any questions that you may have regarding your state's withholding laws.

If you do not make an election, Schwab will apply withholding (if required) at the minimum rate based on your state of residency as determined by your legal address of record on your account.

I **do not want** state income tax withheld.

I **want** state income tax withheld at the rate of (specify _____%) (State tax withholding must be at least your state's minimum tax rate, either a whole number [e.g., 15%] or a whole and fractional number to one decimal point [e.g., 15.5%], and not more than 99% when combined with federal income tax withholding.)

If you move between states with differing income tax withholding laws, Schwab will apply state income tax withholding (if required) at the rate you have provided above or at the minimum rate based on the laws for your new state of residency, whichever is higher.

7. Investment Advisor (IA) Disbursement Authorization (Optional)

Please initial below only if you want your IA to initiate distributions on your behalf as indicated in Section 4. You must initial below (an "X" is not sufficient). You may revoke this authorization by notifying Schwab.

Account Holder I have authorized my IA, and I instruct Schwab to permit my IA to transfer assets from my Schwab IRA in accordance with instructions I have designated on this form. IA's authority does not include designating or changing the identity of the payee(s), the address, or any other information about the payee(s) designated. 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.

If I have selected the Schwab MoneyLink® Service, IA's authority includes giving Schwab instructions on my behalf and changing existing instructions regarding the amount or frequency of transfers for one-time (on request) transfers and recurring transfers, stopping transfers, and canceling Schwab MoneyLinks and reestablishing it within 60 days of cancellation. IA's authority does not include authority to designate or change the destination of the transfer, the account number of the destination account, the address, or any other information about the destination contained in the client's instruction.



8. Please Read and Sign

Withdrawal of Assets

You may withdraw assets—funds or securities—from a Traditional/Rollover IRA, Roth IRA, Inherited IRA, Inherited Roth IRA, SEP/SARSEP-IRA, or SIMPLE IRA at any time.

Taxation of IRAs

For more information, see IRS Publication 590 or consult a tax advisor.

In general, qualified withdrawals from a Roth IRA (including contributions and investment earnings) and distributions of the nondeductible contributions to a Traditional/Rollover IRA and Roth IRA are free from federal income tax. All other IRA distributions, including deductible contributions and investment earnings, are subject to federal (and possibly state) income tax at ordinary income tax rates.

Rollover Exception. 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 (e.g., a distribution from a Roth IRA may be rolled over only into another Roth IRA, not a Traditional IRA). You may do this only once in a rolling 12-month period.

Early Withdrawal Penalty. If you are not yet age 59½, a 10% early withdrawal penalty applies to the taxable portion of distributions from the Traditional/Rollover IRA, Roth IRA, SEP-/SARSEP-IRA or SIMPLE 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.

The 10% penalty described above will not apply if the distribution is:

- (1) used for qualified higher education expenses, qualified home purchase expenses, certain medical expenses, or certain health insurance expenses during periods when you are unemployed;
(2) made after your death or disability;
(3) paid in substantially equal payments over your life or life expectancy; or
(4) paid on account of an IRS levy.

If you convert your Traditional/Rollover 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.

Required Minimum Distributions. When you reach age 70½, you are required to begin taking distributions from your Traditional/Rollover IRA. This is not required for a Roth IRA. For more information, consult your investment advisor or IRS Publication 590.

Schwab MoneyLink® Accounts (if applicable).

You authorize Charles Schwab & Co., Inc. to direct transfers of money electronically according to the instructions outlined on this form from your Schwab account to your bank or Other Financial Institution account as designated above, and authorize that bank or Other Financial Institution to credit and/or debit the same to such accounts, subject to the applicable terms and conditions contained in this form, your Schwab Account Agreement, and the Electronic Funds Transfer Terms and Conditions, which you will receive separately once you are enrolled in the MoneyLink Service. You acknowledge that Schwab may rely on the account information you provide and shall have no obligation to verify additional recipient account registration information.

This standing authorization will remain in effect on your Schwab IRA until Schwab terminates the MoneyLink Service or has received notification from you (or any of the account holders or IA) of termination in such time and in such manner as to allow Schwab and your other bank or financial institution a reasonable opportunity to act on it.

Custodial Accounts. 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.

Disbursement Authorization. If you have indicated on this form that your IA will have disbursement authority over your account, you authorize Schwab to accept instructions from your IA to transfer assets from your Schwab IRA to the account at the designated Other Financial Institution. IA's authority includes giving Schwab instructions on your behalf. If you have selected Schwab MoneyLink Service, IA's authority also includes changing existing instructions for one-time (on request) transfers and recurring transfers, stopping transfers, and canceling the MoneyLink Service (and reestablishing it within 60 days of cancellation). IA's authority does not include requesting disbursements to other Schwab accounts or Other Financial Institution accounts not identified above.

Termination of Authorizations (if applicable).

The IA authorization you have granted in this form will remain effective until you or IA have revoked or terminated it by giving notice to Schwab, either by mail, telephone, facsimile, telegraph, messenger, electronic mail, voice mail or otherwise, provided, however, that Schwab reserves the right to require written notice or confirmation that such authorization has been terminated or revoked. You understand that you may revoke or terminate the authorization conferred herein at any time. Unless revoked or terminated by you or IA, authorization conferred herein to IA shall continue to apply to IA's successors or assigns. Such revocation will not affect your obligation resulting from transactions initiated prior to Schwab's receipt of such notice. You understand that if Schwab terminates its IA Service Agreement with IA, Schwab will not be obligated to honor any further instructions from IA; you will have exclusive control over, and responsibility for, your account; and unless Schwab notifies you otherwise, your account will become a Schwab retail IRA subject to all terms and conditions applicable thereto, including fees and commissions for investment products and other services available to Schwab retail customers. Schwab will notify you as soon as reasonably possible after any such termination.

Indemnification for Authorizations (if applicable).

You 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 authorizations granted in this form and (2) Schwab's execution of IA's instructions.

IMPORTANT DISCLAIMER: This summary is intended to provide a general statement of the rules affecting withdrawals from IRAs and is not intended to provide specific guidance. The rules affecting withdrawals from IRAs are complex and subject to change. Please consult your own financial, tax or legal advisor regarding the application of the rules regarding your particular situation before requesting a distribution.

FOR CHARLES SCHWAB USE ONLY: Account Number [grid]



8. Please Read and Sign (Continued)

Please distribute cash and/or securities from the 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.

Note: If Section 4C(2), 4C(3), or 4E is completed, if no federal or mandatory state income tax withholding is selected in Section 6, or if this is a first-time distribution request from this account, the account holder must sign below. In other cases, the IA may sign only if the account holder has granted disbursement authority and, if applicable, the receiving account registration is identical to the Schwab account registration or the account holder has previously granted authority under Section 7.

A. By signing below, I acknowledge that I have read and I understand the information in Section 8 of this form. I authorize Schwab to distribute cash and/or securities from my IRA according to the elections I made on this form, and I certify that (1) the information on this form is correct and (2) Schwab may rely on my elections and certification without further investigation or inquiry.

B. Schwab MoneyLink® Authorization—Terms for Schwab Account Holders. By signing this Agreement, I am signing up for the Schwab MoneyLink Service (the "Service"). Terms and Conditions for the Service will be sent to me when this form is processed. Those 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.

C. Schwab MoneyLink Authorization—Terms Relating to the Other Financial Institution Account. My signature below authorizes Schwab to (1) initiate credit entries to my account indicated on this form (the "Other Account") and credit that account; (2) initiate debit entries to the Other Account and debit that account; and (3) initiate reversals to the Other Account of erroneous or duplicate credit or debit entries and credit or debit such account as appropriate. This authorization will remain in full force and effect until Schwab receives written or verbal notification from me (or any of us) of its termination. Schwab may request a written confirmation if the notification is provided verbally. 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.

▶ _____ Date _____
Signature: Account Holder/Other Financial Institution Account Holder Print Name (mm/dd/yyyy)

▶ _____ Date _____
Signature: Account Holder/Other Financial Institution Account Holder Print Name (mm/dd/yyyy)

▶ _____ Date _____
Signature: Account Holder/Other Financial Institution Account Holder Print Name (mm/dd/yyyy)

▶ _____ Date _____
Signature: Account Holder/Other Financial Institution Account Holder Print Name (mm/dd/yyyy)

▶ _____ Date _____
Signature: Investment Advisor (if applicable and so authorized) Print Name (mm/dd/yyyy)

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