




## Important instructions for completing this form

The form you requested follows this page. You can either complete it on your computer and then print it out, or print it out first and fill it in by hand. Please complete the form in English.

Follow these easy steps to complete your form:

1. Scroll down and type the requested information in the corresponding field. 
  - You can move among the fields by using your mouse or the “Tab” key.
  - If you’d like to clear all the fields you’ve completed, click the  button.

2. When you’ve completed the form, click the  button.

**Please note: Adobe® Reader® does not allow you to save your work. It's very important that you print out your form immediately after completing it.**

3. When your form is complete, please review, sign and mail it to one of the following addresses:

**Standard mail:**

International Operations  
Charles Schwab & Co., Inc.  
P.O. Box 2912  
Phoenix, AZ 85062-2912  
USA

**Overnight delivery:**

International Operations  
Charles Schwab & Co., Inc.  
2423 E. Lincoln Drive  
Phoenix, AZ 85016-1215  
USA

Be sure to enclose any accompanying materials with your form (such as a cheque for an initial deposit to open a new account). Should you have any questions or need help, just call us at either of the numbers above.

Approved by Charles Schwab U.K., Limited, authorised and regulated by the Financial Services Authority and entered on the FSA Register under Registration Number 225116. Registered in England and Wales No. 4709153. Registered office: 78–84 Colmore Row, Birmingham B32AB. Designated a foreign branch office of Charles Schwab & Co., Inc. (member FINRA/SIPC).

# Transfer Your Account



charles SCHWAB

- Use this form to transfer securities and/or funds from another financial institution (e.g., brokerage, mutual fund company, bank or insurance company) into your Charles Schwab & Co., Inc. ("Schwab") account.
- To initiate your transfer online, visit [www.schwab-global.com](http://www.schwab-global.com).
- To roll over assets from a 401(k) or other qualified employer-sponsored retirement plan, please call a Schwab Rollover Consultant at 1-877-686-1937 (inside the U.S.) or +1-415-667-8400 (outside the U.S.).
- If you're opening a new Schwab account, please attach a completed application to this form.

[www.schwab-global.com](http://www.schwab-global.com)  
 1-877-686-1937 (inside the U.S.)  
 +1-415-667-8400 (outside the U.S.)

## 1. Account Information

Schwab respects your privacy. We will use the information you provide to process your transfer-of-account request. Read about Schwab's privacy policy at [www.schwab-global.com/privacy](http://www.schwab-global.com/privacy). **The name(s) and title of the account you are transferring should be identical to those of your Schwab account.** If they are not, be sure to complete Section 4 on page 2. Attach a copy of your most recent statement (dated within 90 days).

### Schwab Account

Account Holder Name (First)	(Middle)	(Last)
Additional Account Holder Name (First)	(Middle)	(Last)
Your Schwab Account Number (If you are opening a new account, leave blank.)		
Social Security/Tax ID Number	Daytime Telephone Number ( )	

### Account You Are Transferring (Attach a copy of your most recent statement.)

Name of Firm Currently Holding Your Account	
Your Account Number	Account Registration
Name(s) and Title of Account You Are Transferring (as it appears on your statement)	
Transferring Firm's Telephone Number ( )	

## 2. Transfer Instructions (Please complete only one of the following sections: A, B or C. If necessary, attach additional sheets with all account holders' signatures.)

### A. Brokerage, Trust Company or Dividend Reinvestment Plan Account Transfer (Select the appropriate option and sign Section 3.)

- Transfer my **entire** account in kind.  
 Transfer **only** the following assets from my account. (Attach additional sheets if necessary.)

Description of Asset (money market, stocks, bonds, etc.) (partial transfers only)	Quantity (number of shares or "ALL")	Description of Asset (money market, stocks, bonds, etc.) (partial transfers only)	Quantity (number of shares or "ALL")

### B. Mutual Fund Company Transfer (Complete table below and skip to Section 3. Do NOT complete this section if Section A is marked. Please use a separate Transfer Your Account form for each mutual fund company. Indicate below how you would like your shares transferred and your dividends and capital gains credited. If you do not indicate a choice, Schwab will transfer all shares requested in kind and reinvest your dividends and capital gains distributions. If dividend reinvestment is not available at Schwab for the shares you are transferring, Schwab will automatically pay all future dividends and capital gains distributions in cash.)

Description of Asset/ Name of Mutual Funds	Symbol	Quantity (number of shares or "ALL")	Transfer of Asset (check one)		Fund Account Number (if held at fund company)	Mutual Fund		
			In Kind	Sell		Dividend/Gain Option (check one)		
						Pay Dividends and Capital Gains in Cash	Reinvest Dividends and Capital Gains	Pay Dividends in Cash and Reinvest Capital Gains

### C. Bank, Savings & Loan, Credit Union, CD or Insurance Company Annuity Transfer (Select one option and sign in Section 3. We do not transfer checking accounts. For checking account transfer, please write a check and send it to Charles Schwab & Co., Inc. or take it to your local branch.)

- Transfer only cash. Choose one:  All or  Portion \$ \_\_\_\_\_.
- Liquidate CD at maturity and transfer cash. Specify maturity date: \_\_\_\_\_ (Submit two to three weeks before maturity date.)
- Liquidate entire CD or annuity\* immediately and transfer cash. I am aware of and acknowledge any penalty I will incur from an early withdrawal.
- Liquidate a portion of annuity\* immediately: \$ \_\_\_\_\_. I am aware of and acknowledge any penalty I will incur in excess of the penalty-free amount.

**\*Important Annuity Information:** To transfer your annuity assets, a surrender or liquidation of your annuity contract assets must generally occur. This may result in the following consequences: surrender charges, loss of vested living or death benefits, taxable earnings and possible tax penalties. For annuities not held in an IRA account, Section 1035 of the Internal Revenue Code allows you to make a tax-free exchange of one annuity contract for another annuity contract. Some annuities require the submission of the original policy to complete a transfer; please consult with your Insurance Company and submit the original policy if needed.

I have read and I understand the important annuity information above, and it is my decision to proceed with the annuity transfer request.

<b>CHARLES SCHWAB USE ONLY: Letter of Acceptance—To the prior custodian:</b> Please be advised that Charles Schwab & Co., Inc. will accept the above-captioned account as successor custodian.	
Successor Custodian Authorized Signature	Date
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Trust <input type="checkbox"/> IRA <input type="checkbox"/> Rollover <input type="checkbox"/> Roth IRA <input type="checkbox"/> Keogh/QRP	



**3. Authorization to Transfer.** (All account holders are required to sign.)

Be sure to attach a complete copy of the most recent statement (dated within 90 days) for each account you are transferring to Schwab.

**To Delivering Firm:** Unless otherwise indicated in the instruction in Section 2 on the previous page, please transfer all assets in my account to Charles Schwab & Co., Inc. ("Schwab"). I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by New York Stock Exchange Rule 412 or similar rule of the Financial Industry Regulatory Authority or other designated examining authority. Unless otherwise indicated in the instruction in Section 2, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account, and transfer the resulting credit balance to the successor custodian. I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in their

name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books. I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

**For Retirement Accounts:** If this transfer of account is for a qualified retirement account, I have amended the applicable plan so that it names Schwab as successor custodian. If this transfer of account is for an IRA, I hereby adopt or reaffirm my adoption of the Charles Schwab & Co., Inc. Individual Retirement Plan. If I am transferring an IRA and the IRA type indicated on my statement is different from the IRA I currently maintain at Schwab (e.g., Traditional IRA vs. Rollover IRA), I hereby authorize Schwab to commingle my IRA assets.

**Fees:** If the assets I am transferring are considered nonstandard assets at Schwab (such as limited partnerships), I understand that I will be charged set-up and maintenance fees.

I understand that fractional shares of stock are nontransferable, and I agree that any fractional shares will be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation.

I understand that the delivering firm may or may not assess account fees for the transfer and/or termination of my account with them.

**Mutual Fund Dividends and Capital Gains (Account Transfers via ACAT Only):** I understand that my delivering broker may provide Schwab with mutual fund dividends and capital gains distribution instructions for each mutual fund position so that Schwab may implement these instructions. In the event that the instructions are not provided by the delivering broker or the dividend and/or capital gains distribution option requested is not available at Schwab, the instructions will default to reinvest (unless reinvestment isn't available, in which case dividends and capital gains will be paid in cash).

**Liquidations:** I understand that buying and selling securities during the account transfer process may complicate and delay my transfer. Some firms may even "freeze" an account that is in the process of being transferred, meaning that no trades will be permitted until the transfer is complete. As a result, I should avoid trading during the transfer process. If I am concerned about not being able to sell my stock during the transfer process, I should consider selling and waiting until I have received the proceeds before entering the transfer request.

By signing below, I acknowledge that I have read and I understand this form in its entirety.

**Signature(s) and Date(s) Required**

**X**  
Account Holder/Trustee Signature \_\_\_\_\_ Date \_\_\_\_\_

**X**  
Additional Account Holder/Trustee Signature \_\_\_\_\_ Date \_\_\_\_\_

Medallion Signature Guarantee (for Charles Schwab Use Only)

Medallion Signature Guarantee (for Charles Schwab Use Only)

**4. Discrepancies of Account Name and Type** (Required if the account name[s] and/or type you are transferring do not match your Schwab account.)

I/we hereby authorize the transfer of my/our account being held at the firm listed above registered as \_\_\_\_\_  
(Account name[s]/type at delivering firm: for example, First Name, Last Name, Joint Account)

to my/our account at Schwab registered as \_\_\_\_\_  
(Account name[s]/type at Charles Schwab & Co., Inc.: for example, First Name, Last Name, Joint Trust Account)

**Signature(s) and Date(s) Required**

**X**  
Account Holder/Trustee Signature \_\_\_\_\_ Date \_\_\_\_\_

**X**  
Additional Account Holder/Trustee Signature \_\_\_\_\_ Date \_\_\_\_\_

**4. Discrepancies of Account Name and Type** (Continued)**Receiving Firm Information**

Name and Address	Overnight Mailing Address	Tax ID Number
International Operations Charles Schwab & Co., Inc. P.O. Box 2912 Phoenix, AZ 85062-2912 USA	International Operations Charles Schwab & Co., Inc. 2423 E. Lincoln Drive Phoenix, AZ 85016 USA	94-1737782 <b>Schwab Clearing Number</b> 0164

**For Delivering Firm Use Only****All DTC-Eligible Securities**

All deliveries **MUST** include client name and Schwab account number.

Delivery to DTC Clearing Number 0164, Code 40.

**Dividend Reinvestment or Closed-End Mutual Funds**

All deliveries **MUST** reference client name and Schwab account number.

The client's Schwab account number must not be included in the mailing address. Do not establish an account in the name of Charles Schwab & Co., Inc. FBO (for benefit of) the client.

Issue a certificate for all whole shares, liquidate all fractional shares and discontinue dividend reinvestment.

**Physical Delivery of Checks and/or Securities**

All deliveries **MUST** reference client name and Schwab account number.

**Name and Address:**

International Operations  
Charles Schwab & Co., Inc.  
P.O. Box 2912, Phoenix, AZ 85062-2912 USA

**Overnight Mailing Address:**

International Operations  
Charles Schwab & Co., Inc.  
2423 E. Lincoln Drive, Phoenix, AZ 85016 USA

**Fed Book-Entry Securities (e.g., Treasury Notes)**

All deliveries **MUST** include client name and Schwab account number.

JPM CHASE/CCC

ABA #: 021000021

Charles Schwab A/C G69873

FBO: 8-digit customer A/C # and name.

**Liquidate Money Fund and transfer cash according to instructions listed in the next section, titled "Fed-Wired Monies."**

**Fed-Wired Monies**

All deliveries **MUST** include client name and Schwab account number.

Wire to: Citibank NA, 111 Wall Street, New York, NY 10005

ABA #: 021000089

FBO: Charles Schwab & Co., Inc.

A/C #: 40553953

For the Account of Schwab A/C #: \_\_\_\_\_

**Foreign Securities**

All deliveries **MUST** include client name and Schwab account number.

Call 1-877-686-1937 (inside the U.S.) or +1-415-667-8400 (outside the U.S.) for delivery instructions.

# Transfer Your Account

## Checklist for a Successful Transfer

- Attach a complete copy of your most recent statement (dated within 90 days) for each account you are transferring.
- Use a separate form for each account you are transferring. Photocopies are acceptable.
- Transfers should occur between “like” accounts; e.g., a joint registered account should transfer to a joint account at Schwab, an IRA to an IRA. (Otherwise, see Section 4 for instructions.)
- Complete all information and have all account holders sign.
- Mail your completed form to: Charles Schwab & Co., Inc., P.O. Box 52114, Phoenix, AZ 85072-2114.

## Additional Information

- Visit [www.schwab-global.com](http://www.schwab-global.com) for a status update on your transfer or to initiate your transfer online.
- To transfer funds from one Schwab account to another, enter keyword search “Transfer and Payments” at [www.schwab-global.com](http://www.schwab-global.com) or use the Letter of Authorization (LOA) Transfer Assets Between Schwab Accounts form.
- To obtain additional forms, visit [www.schwab-global.com](http://www.schwab-global.com) or call 1-877-686-1937 (inside the U.S.) or +1-415-667-8400 (outside the U.S.).

## Types of Transfers

### Brokerage, Trust Company or Dividend Reinvestment Plan Account Transfers

- If you want dividend reinvestment on your stocks, you will need to call 1-877-686-1937 (inside the U.S.) or +1-415-667-8400 (outside the U.S.) after your transfer is complete.

### Mutual Fund Company Transfers

- If dividend reinvestment is not available for your shares, Schwab will automatically pay all future dividends and capital gains distributions in cash.

- Requests to sell mutual fund positions are dependent upon the delivering firm receiving and processing the request and may take several weeks to complete.
- If your fund is not transferable as shares, you may consider initiating a redemption at the fund company and request that they deliver cash to your Schwab account for a faster transfer.

### Bank or Credit Union Transfers

- If you are transferring a maturing certificate of deposit, submit the transfer request no more than two or three weeks before the maturity date. Otherwise, you may incur early withdrawal penalties.
- If a phone number for your bank is not on your account statement, please write one in to prevent any delays.
- Your bank may charge a wire fee to transfer funds to Schwab.

### Insurance Company Annuity Transfers/Exchanges

We recommend that you contact your existing insurer to verify the status of any charges or benefits before you proceed with your transfer/exchange request. Please also note that, in order to process your request, additional documentation and information may be required by Schwab or the current insurer.

### Rollovers from Company Retirement Plans

Please consult with your plan administrator before initiating a transfer request. Then, to roll over your 401(k) or another employer-sponsored retirement plan, call a Schwab Rollover Consultant at **1-877-412-6116**. From filling out paperwork to answering your questions and helping you work with your plan administrator, a dedicated Rollover Consultant will personally manage the process for you from start to finish, making it easy to roll over to a new IRA.

### Contingent Orders

Schwab will not accept or honor any oral or written instructions from you to purchase or sell securities with the proceeds of the cash and/or transferred securities before we have actual receipt of your assets and the transfer process is complete.

## Frequently Asked Questions

### How long will it take?

Depending on the type of securities, a typical transfer will take approximately three weeks. However, some may take up to six weeks or even longer.

Please remember that while we make every effort to ensure a swift transfer, the actual transfer time depends on how quickly securities are liquidated and released or transferred by the financial institution currently holding your investments.

### Will I be charged a fee?

An exit fee may be charged by your previous financial institution upon receiving your transfer request.

### Are my funds transferable?

Schwab can transfer over 6,000 different mutual funds. Some financial firms issue their own (proprietary) mutual funds, and these funds typically cannot be transferred to any firm. Also, there are some mutual fund companies with whom Schwab has not established an agreement with the fund issuer to hold a particular mutual fund. If the mutual fund cannot be transferred, then you may be notified by mail.

### How do I sell assets prior to transfer?

If there are assets that need to be sold before being transferred to Schwab, please instruct the delivering firm to sell assets in your brokerage or trust company account and cancel dividend reinvestment **prior** to sending this form to Schwab. This helps ensure that liquidations proceed efficiently, because many brokerage or trust companies will not accept instructions from Schwab to sell assets.

On a mutual fund transfer where the fund is held directly with the mutual fund company, you may utilize Section 2B of the Transfer Your Account form to facilitate the liquidation (sell).

**Questions? Call 1-877-686-1937 (inside the U.S.) or +1-415-667-8400 (outside the U.S.).**

**Thank you for investing with Charles Schwab.**