

- We may need to confirm your instructions prior to processing your request. To avoid delay, please complete all required fields and provide all telephone numbers requested in Section 2.
  - To give us time to process your request for a transfer, we must receive your request prior to 9:30 a.m. Pacific time (12:30 p.m. eastern time) on the date of the proposed transfer.
  - **Do not use this form for retirement-related accounts.** Visit schwab.com for an online IRA distribution form, or call 1-800-435-4000 for other forms.
- www.schwab.com

Fax your request to 1-877-323-9473

Wire questions? Call 1-877-258-7774

Other questions? Call 1-800-435-4000

1. Type of Letter of Authorization Select one.

☐ One-time

☐ Standing instructions (Allows you to conveniently deliver future wire requests by telephone according to the terms in Section 4.)

2. Schwab Account Information

Schwab Account Number	Home Telephone Number (       )	Business Telephone Number (       )	Alternate Telephone Number Where You Can Be Reached Immediately (       )
Name(s) on Your Schwab Account (registration as it appears on your statement)			

3. Receiving Bank Information For examples, see Section 5.

Amount to Be Wired		<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (Indicate currency type and amount.)	Wire Transfer Fee: \$25
Receiving Bank Name			Receiving Bank Phone Number (       )
Federal ABA Number of Receiving Bank* (9-digit number; please verify with bank.)		If Foreign Wire, Swift Code and/or Routing Numbers of Receiving Bank* (Please verify with bank.)	
Account Number at Receiving Bank	Receiving Bank Address (required for Foreign Bank)		
Name(s) on Receiving Bank Account (registration)			
Address of Account Holder at Receiving Bank, if different from Schwab Account registration (Example: beneficiary address or address of escrow company/brokerage firm/credit union, if for further credit)			
For Further Credit Account Number, if applicable (Example: escrow account number)		Escrow Company Phone Number, if applicable (       )	
Name of Final Beneficiary, if applicable (for further credit)	Address of Final Beneficiary, if applicable (Required for further credit and if Final Beneficiary is different from Schwab account registration.)		

\*To avoid delay, please contact receiving financial institution for accurate routing information.

4. Please Read and Sign

**Please note:** Schwab cannot guarantee that the receiving bank will post the wired funds for same-business-day credit. However, in most instances, within the U.S., transfers are received by the receiving bank on the same business day that Schwab wires them. **Funds must be cleared on date of the proposed transfer, or my wire may be delayed. In order to withdraw funds within the first 90 days after the account was opened, I may be required to provide additional information. I understand that wiring funds outside of the U.S. may take longer to initiate and three to five business days to complete.**

I authorize Charles Schwab & Co., Inc. to wire funds from my Schwab account pursuant to the above instructions.

**For standing instructions only:** I understand that Schwab may accept future requests to wire funds

from my account according to the above instructions. Such requests may be made by any person having signing authority with respect to my Schwab account and may be delivered orally, in person or by telephone, or may be transmitted by facsimile or delivered in a signed writing.

I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage or liability arising out of or resulting from any action taken by Schwab in reliance upon instructions provided under this Letter of Authorization that Schwab in good faith believes to be genuine.

I understand that these instructions are permanent unless changed or revoked by any person with signing authority to my Schwab account, and that Schwab reserves the right to decline to act on these instructions at any time without prior notice. If I change the

above instructions, I understand that Schwab may require the new instructions in writing.

If a request for a transfer involves a currency other than U.S. dollars, my funds will be exchanged for such other currency at the current rate of exchange on or before the transfer date, in accordance with normal Schwab procedures. Currency exchange rates fluctuate over time, and I acknowledge and accept the risks of such fluctuations between the time I initiate a request for a transfer and the time the transfer is either completed or is unwound due to a cancellation, an amendment, a rejection or a return.

**Please note:** 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.

Tenants in common must submit all account holder signatures.

Signatures Required

X

Account Holder's Signature

Date

X

Additional Account Holder's Signature

Date

X

Additional Account Holder's Signature

Date


X

Other Authorized Signer's Signature

Date

FOR CHARLES SCHWAB USE ONLY:

Confirmation call requested ☐



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5. Examples

**WIRE TRANSFER TO BANK:** Account registration at the receiving bank is identical to the Schwab account registration.

2. Schwab Account Information

Schwab Account Number 1 2 3 4 — 5 6 7 8	Home Telephone Number ( )	Business Telephone Number ( )	Alternate Telephone Number Where You Can Be Reached Immediately ( )
Name(s) on Your Schwab Account (registration as it appears on your statement) JANE B. SAMPLE			

3. Receiving Bank Information

Amount to Be Wired \$10,000		<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (Indicate currency type and amount.)	
Receiving Bank Name BANK USA NA		Receiving Bank Phone Number ( 123 ) 456-7899	
Federal ABA Number of Receiving Bank* (9-digit number; please verify with bank.) 1 0 1 0 0 0 1 0 1		If Foreign Wire, Swift Code and/or Routing Numbers of Receiving Bank* (Please verify with bank.)	
Account Number at Receiving Bank 2 3 4 5 6	Receiving Bank Address (required for Foreign Bank)		
Name(s) on Receiving Bank Account (registration) JANE B. SAMPLE			
Address of Account Holder at Receiving Bank, if different from Schwab Account registration (Example: beneficiary address or address of escrow company/brokerage firm/credit union, if for further credit)			

**WIRE TRANSFER TO ESCROW/BROKERAGE COMPANY:** Although the name of the Final Beneficiary is the same as the Schwab account registration, the account registration at the receiving bank is different. In this case, the wire is passing through an intermediary account. **The address of the intermediary account holder at the bank is required.**

2. Schwab Account Information

Schwab Account Number 1 2 3 4 — 5 6 7 8	Home Telephone Number ( )	Business Telephone Number ( )	Alternate Telephone Number Where You Can Be Reached Immediately ( )
Name(s) on Your Schwab Account (registration as it appears on your statement) JANE B. SAMPLE			

3. Receiving Bank Information

Amount to Be Wired \$10,000		<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (Indicate currency type and amount.)	
Receiving Bank Name BANK USA NA		Receiving Bank Phone Number ( 123 ) 456-7899	
Federal ABA Number of Receiving Bank* (9-digit number; please verify with bank.) 1 0 1 0 0 0 1 0 1		If Foreign Wire, Swift Code and/or Routing Numbers of Receiving Bank* (Please verify with bank.)	
Account Number at Receiving Bank 2 3 4 5 6	Receiving Bank Address (required for Foreign Bank)		
Name(s) on Receiving Bank Account (registration) TITLE COMPANY USA			
Address of Account Holder at Receiving Bank, if different from Schwab Account registration (Example: beneficiary address or address of escrow company/brokerage firm/credit union, if for further credit) 201 MAIN STREET, SAN FRANCISCO CA 94115 ← STREET ADDRESS OF TITLE COMPANY USA			
For Further Credit Account Number, if applicable (Example: escrow account number) Z Z 1 2 3 4		Escrow Company Phone Number, if applicable ( 123 ) 456-1000	
Name of Final Beneficiary, if applicable (for further credit) JANE B. SAMPLE		Address of Final Beneficiary, if applicable (Required for further credit and if final beneficiary is different from Schwab account registration.)	

**WIRE TRANSFER TO THIRD PARTY:** The account registration at the receiving bank is different from the Schwab account registration. **The address of the account holder at the bank is required.**

2. Schwab Account Information

Schwab Account Number 1 2 3 4 — 5 6 7 8	Home Telephone Number ( )	Business Telephone Number ( )	Alternate Telephone Number Where You Can Be Reached Immediately ( )
Name(s) on Your Schwab Account (registration as it appears on your statement) JANE B. SAMPLE			

3. Receiving Bank Information

Amount to Be Wired \$10,000		<input type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (Indicate currency type and amount.)	
Receiving Bank Name BANK USA NA		Receiving Bank Phone Number ( 123 ) 456-7899	
Federal ABA Number of Receiving Bank* (9-digit number; please verify with bank.) 1 0 1 0 0 0 1 0 1		If Foreign Wire, Swift Code and/or Routing Numbers of Receiving Bank* (Please verify with bank.)	
Account Number at Receiving Bank 2 3 4 5 6	Receiving Bank Address (required for Foreign Bank)		
Name(s) on Receiving Bank Account (registration) JOHN Q. DOE			
Address of Account Holder at Receiving Bank, if different from Schwab Account registration (Example: beneficiary address or address of escrow company/brokerage firm/credit union, if for further credit) 201 MAIN STREET, SAN FRANCISCO CA 94115 ← STREET ADDRESS OF JOHN Q. DOE			
For Further Credit Account Number, if applicable (Example: escrow account number) Z Z 1 2 3 4		Escrow Company Phone Number, if applicable ( 123 ) 456-1000	

**FOREIGN WIRE TRANSFER:** Receiving bank and receiving party are located in a foreign country. Please verify the wire instructions with the receiving bank for accuracy. **The address of the receiving bank headquarters is required.**

2. Schwab Account Information

Schwab Account Number 1 2 3 4 — 5 6 7 8	Home Telephone Number ( )	Business Telephone Number ( )	Alternate Telephone Number Where You Can Be Reached Immediately ( )
Name(s) on Your Schwab Account (registration as it appears on your statement) JANE B. SAMPLE			

3. Receiving Bank Information

Amount to Be Wired 1000 POUNDS STERLING		<input checked="" type="checkbox"/> Check if foreign wire in currency other than U.S. dollars (Indicate currency type and amount.)	
Receiving Bank Name BANK OF ENGLAND		Receiving Bank Phone Number ( 123 ) 456-7899	
Federal ABA Number of Receiving Bank* (9-digit number; please verify with bank.)		If Foreign Wire, Swift Code and/or Routing Numbers of Receiving Bank* (Please verify with bank.) ENG10100	
Account Number at Receiving Bank 2 3 4 5 6	Receiving Bank Address (required for Foreign Bank) 3 BRITISH LANE, LONDON, ENGLAND CB1 0RN		
Name(s) on Receiving Bank Account (registration) JANE B. SAMPLE			