

Investment Advisor ("IA") Information (This portion to be completed by IA.)	
IA Firm Name (please print): _____	
IA Master Account Number: _____	Service Team: _____

1. Signature and Document Requirements

Please read this section to identify the signature notarization and/or document requirements needed to establish your Trust Account.

- (1) All Living Trust Account Applications and changes in Trustees and/or Trustee Powers for existing or new Living Trust Accounts must be either: (a) **notarized** OR (b) if not notarized, accompanied by photocopies of the following pages from the Trust document: title page(s) containing the name and date of the Trust, the Trustor(s) and the Trustee(s); pages setting forth Trustees' investment powers identified in Section 3; and signature page(s).
Exception: Revocable Living Trust Account Applications where the Trustor(s), Trustee(s) and current Beneficiary(ies) are all the same individual(s) do not require (a) or (b) above, but all Trustees must complete this Application and sign Section 3.
- (2) All Testamentary Trust Account Applications must be either: (a) **notarized** OR (b) if not notarized, accompanied by photocopies of the following pages from a certified copy of the Decree of Final Distribution (or other Court Order establishing the Trust): title page(s), containing the name of the Testator, the Court and matter number; page(s) appointing Trustee(s); pages setting forth Trustees' investment powers identified in Section 3; and signature page(s) showing date, judge's signature and clerk's certification.
- (3) All Business Trust Account Applications must be signed, notarized and accompanied by photocopies of the complete Trust document.
- (4) Foreign Trust Accounts may be opened only if the Trustor is a non-U.S. person (non-citizen or non-resident). Foreign Trust Account Applications must be signed, notarized and accompanied by photocopies of the pages in the Trust document authorizing Trustees' powers identified in Section 3. If you are unable to obtain notarization, please provide photocopies of the following pages from the Trust document: title page(s) containing the name and date of the Trust, the Trustor(s) and the Trustee(s); pages setting forth Trustees' investment powers identified in Section 3; and signature page(s).

All Trustees who will conduct business in the Schwab account will also be required to sign this Application and other account documentation. Although the Trust documentation may allow a Trustee to act individually, independently and without the consent of the other Co-Trustee(s) for all purposes related to the Trust Account, certain Schwab policies may require that the approval of all Co-Trustees be obtained.

2. Trust Information

Type of Trust (select only one)

- Revocable Living Trust where the Trustor(s), Trustee(s) and current Beneficiary(ies) are all the same individual(s) (Notarization not required.)
- Other Revocable Living Trust Irrevocable Living Trust Testamentary Trust (created through probated will only)
- Business Trust Foreign Trust (non-U.S. Trustors only) Fiduciary Trust Other (please indicate): _____

Schwab Account Number	Date of Trust
Trust Name (Decedent's name if a Testamentary Trust)	Date of Trust
Trust Tax ID Number	By Whom Is It Revocable and Amendable?
Trustor/Grantor/Settlor Name	This Trust Is Governed by the Laws of the State of (if applicable)
<input type="radio"/> U.S. <input type="radio"/> Other (please specify): _____	<input type="radio"/> U.S. <input type="radio"/> Other (please specify): _____
Trustor/Grantor/Settlor Country of Citizenship	Trustor/Grantor/Settlor Country of Legal Residence

For Charles Schwab Use Only	
Account Number	Date Approved (mm/dd/yyyy)
Print Name of Approver	Signature



2. Trust Information (Continued)

Please list all Trustee(s) that will act on behalf of the Trust. For more than four Trustees, attach the Schwab Institutional® Account Application Addendum.

Trustee

First Name	Middle	Last
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Co-Trustee (if applicable)

First Name	Middle	Last
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First Name	Middle	Last
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First Name	Middle	Last
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Only if the Trust Beneficiaries are to be listed in the account registration, please list them here:

Trust Beneficiary	Additional Trust Beneficiary
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Has the original Trust Agreement been amended or restated? Yes No _____
Date(s) of Amendment(s) or Restatement(s)

3. Certification, Trust Indemnity and Agreement

In consideration of Charles Schwab & Co., Inc. ("Schwab") opening and/or maintaining Account(s) for the Trust named above (the "Trust"), the undersigned Trustees of the Trust represent, warrant and certify that the representations made herein are true, complete and accurate; that the undersigned Trustees are all of the Trustees of the Trust; that the Trust is in full force and effect; and that the Trust Agreement (as defined above) has not been revoked, modified or amended in any manner that would cause the representations contained in this Certification to be inaccurate or incorrect. The undersigned Trustee(s) represent, warrant and certify that Schwab is authorized to follow the instructions of any Trustee to deliver funds, securities or any other assets in the Account(s) to any Trustee or on any Trustee's instructions, because either (1) the Trust Agreement expressly provides that each Trustee is authorized to act individually, independently and without the consent of the other Trustees for all purposes related to the Account(s), or (2) if the Trust does not contain such an express provision, the Trustee so acting has obtained the requisite consent of the other Trustees in accordance with the requirements of the Trust Agreement. If there is more than one Trustee, and no one Trustee has the authority, acting individually and without notice to any other Trustee, to deal with Schwab independently, Schwab is authorized to follow the instructions of any of the Trustees listed below and to deliver funds, securities or other assets in the Account(s) to any Trustee or on any Trustee's instructions on the presumption that the Trustee so acting has obtained the requisite consent of the other Trustees in accordance with the Trust Agreement. It is the responsibility of the designated Trustee(s) to consult with all the other Trustees before giving Schwab any instructions regarding the Account(s). Schwab is not responsible for determining the purpose or propriety of any instructions received from any Trustee or for the disposition of payments or deliveries among Trustees. Any notice sent to one Trustee shall constitute notice to all Trustees.

The undersigned Trustee(s) represent, warrant and certify that either the Trust Agreement or

applicable law grants the Trustee(s) the power to (1) delegate to others (such as Advisor or Managers, as each are defined in the Trust's Account Application ["Application"]) the authority to give trading instructions (and, if applicable, other instructions) with respect to the Account(s), including, without limitation, the Investment Advisor and Manager authorizations that are described and/or indicated in the Application relating to the Trust's Account(s); and (2) pay advisory and related fees to Advisor and, if applicable, Managers, from the Account(s). The Trustee(s) further represent, warrant and certify that (1) the Trustee(s) have the power under the Trust Agreement to enter into transactions for the purchase and sale of securities and other investments, including, without limitation, stocks (preferred or common), bonds, mutual funds and certificates of deposit; (2) if the Margin Borrowing feature is not or has not been declined with respect to any of the Account(s), the Trust Agreement specifically authorizes the Trustee(s) to maintain a Margin and Short Account and through such account to purchase securities on margin, to sell securities that the Trust does not own (i.e., short sales) and to borrow securities in connection therewith, to borrow money, to secure the performance of the Trust's obligations to the Account(s) and to grant authority to the brokerage firm, acting as principal or otherwise, to pledge, repledge, hypothecate or rehypothecate assets of the Trust; (3) if options are traded with respect to any of the Account(s), the Trust Agreement specifically authorizes the Trustee(s) to trade in all types of options, including, without limitation, the purchase of puts and calls and the writing (sale) of covered and uncovered puts and calls; (4) if the Trustee(s) pledge Trust assets (including securities owned by the Trust) to secure obligations owed to Schwab, the Trust Agreement expressly authorizes the Trustees to enter into such pledges; and (5) the Trust Agreement authorizes the Trustee(s) to grant a lien and right of setoff in favor of Schwab to secure the repayment of all present or future indebtedness. **The Trustee(s) agree to decline the Margin Borrowing feature if such authorizations for borrowing are not contained in the Trust. Note: Additional documents are required to add someone with Power of Attorney. In order to trade**

options in a Trust Account through Schwab, the Trust must meet certain financial requirements, and the Trustee(s) must meet certain investment experience requirements and complete a separate Schwab Option, Margin and Short Account Application.

The Trustee(s) acknowledge and agree that all prior designations, consents and authorizations which may have previously been agreed to by any prior Trustee(s) acting on behalf of the Account(s) shall continue to apply both with respect to the Trust and to the Trustee(s). The Trustee(s) further acknowledge and agree that the Account will remain subject to any prior agreements (including any addenda, and/or amendments thereto) as may currently be applicable to the Account(s), including but not limited to, the terms and conditions of any Account Agreement(s) and Disclosures relating to the Trust, as each may be amended from time to time. The Trustee(s) agree to assume by way of assignment from any prior trustee(s) all trustee obligations and liabilities set forth in any of the applicable Trust Agreement(s), whether or not each Trustee personally executed such agreement(s) on behalf of the Trust.

Schwab will rely on this Certification and upon the representations made herein unless and until it receives written notice of changed Trustee(s) or written notice of any events affecting the representations of the Trustee(s)' powers made in this Certification. The undersigned Trustee(s) agree to send written notice promptly to Schwab of any change in Trustee(s), of any amendment or modification to the Trust Agreement that would cause the representations contained in this Certification to be or become inaccurate or incorrect, or of the occurrence of any event that would affect the Trust's revocability, the Trustee(s)' powers or any representations made in this Certification.

The undersigned Trustee(s) hereby jointly and severally indemnify Schwab and each of its officers, directors, employees and agents from, and hold such persons harmless against, any claims, judgments, surcharges, settlement amounts or other liabilities or costs of defense or settlement (including attorneys' fees) arising out of, or related to, any actual or alleged

3. Certification, Trust Indemnity and Agreement (Continued)

improper or unsuitable actions taken at such Trustee(s)' instructions in connection with the Account(s). This indemnification is made by the undersigned Trustee(s) both in their capacities as Trustee(s) and in their individual capacities, and shall not be limited by the Trustee(s)' provision to Schwab of independent documentation concerning the representations made herein.

All names and terms that are not specifically defined in this form (including this Certification) have the same meanings as in the Application (as defined above). In addition, all terms and conditions specified in the Application apply to this form. When completed, signed and accepted by Schwab, this form (including this Certification) will be part of the Application.

The representations and obligations stated herein shall survive termination of the Trust Agreement and the Account Agreement relating to the Account(s).

By signing this Agreement, Trustee(s) acknowledge that they have received a copy of the Account Terms to retain for their records.

All Trustees must sign here.

▶ _____ Signature: Trustee	_____ Print Name	Date _____ (mm/dd/yyyy)
▶ _____ Signature: Co-Trustee	_____ Print Name	Date _____ (mm/dd/yyyy)
▶ _____ Signature: Co-Trustee	_____ Print Name	Date _____ (mm/dd/yyyy)
▶ _____ Signature: Co-Trustee	_____ Print Name	Date _____ (mm/dd/yyyy)

For notarization requirements, refer to Section 1.

State of _____, County of _____ Subscribed and sworn to (or affirmed) before me on this _____ day of _____, 20____, by _____, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.* WITNESS my hand and official seal. Notary Public _____ Expiration Date _____ <small>(Signature of Notarizing Officer) (mm/dd/yyyy)</small>	(NOTARY SEAL)
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*Notaries outside of California may attach the appropriate notarizing declaration in lieu of the above.

State of _____, County of _____ Subscribed and sworn to (or affirmed) before me on this _____ day of _____, 20____, by _____, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.* WITNESS my hand and official seal. Notary Public _____ Expiration Date _____ <small>(Signature of Notarizing Officer) (mm/dd/yyyy)</small>	(NOTARY SEAL)
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*Notaries outside of California may attach the appropriate notarizing declaration in lieu of the above.

For Charles Schwab Use Only _____ <small>Account Number</small>
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3. Certification, Trust Indemnity and Agreement (Continued)

<p>State of _____, County of _____</p> <p>Subscribed and sworn to (or affirmed) before me on this _____ day of _____, 20____, by _____, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.*</p> <p>WITNESS my hand and official seal.</p> <p>Notary Public _____ Expiration Date _____ <small>(Signature of Notarizing Officer) (mm/dd/yyyy)</small></p> <p>*Notaries outside of California may attach the appropriate notarizing declaration in lieu of the above.</p>	<p>(NOTARY SEAL)</p>
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<p>State of _____, County of _____</p> <p>Subscribed and sworn to (or affirmed) before me on this _____ day of _____, 20____, by _____, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.*</p> <p>WITNESS my hand and official seal.</p> <p>Notary Public _____ Expiration Date _____ <small>(Signature of Notarizing Officer) (mm/dd/yyyy)</small></p> <p>*Notaries outside of California may attach the appropriate notarizing declaration in lieu of the above.</p>	<p>(NOTARY SEAL)</p>
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These terms relate to your account and are part of the Account Agreement between each account holder and Schwab. Please retain for your records.

In consideration of Charles Schwab & Co., Inc. ("Schwab") opening and/or maintaining Account(s) for the Trust named above (the "Trust"), the undersigned Trustees of the Trust represent, warrant and certify that the representations made herein are true, complete and accurate; that the undersigned Trustees are all of the Trustees of the Trust; that the Trust is in full force and effect; and that the Trust Agreement (as defined above) has not been revoked, modified or amended in any manner that would cause the representations contained in this Certification to be inaccurate or incorrect.

The undersigned Trustee(s) represent, warrant and certify that Schwab is authorized to follow the instructions of any Trustee to deliver funds, securities or any other assets in the Account(s) to any Trustee or on any Trustee's instructions, because either (1) the Trust Agreement expressly provides that each Trustee is authorized to act individually, independently and without the consent of the other Trustees for all purposes related to the Account(s), or (2) if the Trust does not contain such an express provision, the Trustee so acting has obtained the requisite consent of the other Trustees in accordance with the requirements of the Trust Agreement. If there is more than one Trustee, and no one Trustee has the authority, acting individually and without notice to any other Trustee, to deal with Schwab independently, Schwab is authorized to follow the instructions of any of the Trustees listed below and to deliver funds, securities or other assets in the Account(s) to any Trustee or on any Trustee's instructions on the presumption that the Trustee so acting has obtained the requisite consent of the other Trustees in accordance with the Trust Agreement. It is the responsibility of the designated Trustee(s) to consult with all the other Trustees before giving Schwab any instructions regarding the Account(s). Schwab is not responsible for determining the purpose or propriety of any instructions received from any Trustee or for the disposition of payments or deliveries among Trustees. Any notice sent to one Trustee shall constitute notice to all Trustees.

The undersigned Trustee(s) represent, warrant and certify that either the Trust Agreement or applicable law grants the Trustee(s) the power to (1) delegate to others (such as Advisor or Managers, as each are defined in the Trust's Account Application ["Application"]) the authority to give trading instructions (and, if applicable, other instructions) with respect to the Account(s), including, without limitation, the Investment Advisor and Manager authorizations that are

described and/or indicated in the Application relating to the Trust's Account(s); and (2) pay advisory and related fees to Advisor and, if applicable, Managers, from the Account(s). The Trustee(s) further represent, warrant and certify that (1) the Trustee(s) have the power under the Trust Agreement to enter into transactions for the purchase and sale of securities and other investments, including, without limitation, stocks (preferred or common), bonds, mutual funds and certificates of deposit; (2) if the Margin Borrowing feature is not or has not been declined with respect to any of the Account(s), the Trust Agreement specifically authorizes the Trustee(s) to maintain a Margin and Short Account and through such account to purchase securities on margin, to sell securities that the Trust does not own (i.e., short sales) and to borrow securities in connection therewith, to borrow money, to secure the performance of the Trust's obligations to the Account(s) and to grant authority to the brokerage firm, acting as principal or otherwise, to pledge, repledge, hypothecate or rehypothecate assets of the Trust; (3) if options are traded with respect to any of the Account(s), the Trust Agreement specifically authorizes the Trustee(s) to trade in all types of options, including, without limitation, the purchase of puts and calls and the writing (sale) of covered and uncovered puts and calls; (4) if the Trustees pledge Trust assets (including securities owned by the Trust) to secure obligations owed to Schwab, the Trust Agreement expressly authorizes the Trustees to enter into such pledges; and (5) the Trust Agreement authorizes the Trustee(s) to grant a lien and right of setoff in favor of Schwab to secure the repayment of all present or future indebtedness. **The Trustee(s) agree to decline the Margin Borrowing feature if such authorizations for borrowing are not contained in the Trust. Note: Additional documents are required to add someone with Power of Attorney. In order to trade options in a Trust Account through Schwab, the Trust must meet certain financial requirements, and the Trustee(s) must meet certain investment experience requirements and complete a separate Schwab Option, Margin and Short Account Application.**

The Trustee(s) acknowledge and agree that all prior designations, consents and authorizations which may have previously been agreed to by any prior Trustee(s) acting on behalf of the Account(s) shall continue to apply both with respect to the Trust and to the Trustee(s). The Trustee(s) further acknowledge and agree that the Account will remain subject to any prior agreements (including any addenda, and/or

amendments thereto) as may currently be applicable to the Account(s), including but not limited to, the terms and conditions of any Account Agreement(s) and Disclosures relating to the Trust, as each may be amended from time to time. The Trustee(s) agree to assume by way of assignment from any prior trustee(s) all trustee obligations and liabilities set forth in any of the applicable Trust Agreement(s), whether or not each Trustee personally executed such agreement(s) on behalf of the Trust.

Schwab will rely on this Certification and upon the representations made herein unless and until it receives written notice of changed Trustee(s) or written notice of any events affecting the representations of the Trustee(s)' powers made in this Certification. The undersigned Trustee(s) agree to send written notice promptly to Schwab of any change in Trustee(s), of any amendment or modification to the Trust Agreement that would cause the representations contained in this Certification to be or become inaccurate or incorrect, or of the occurrence of any event that would affect the Trust's revocability, the Trustee(s)' powers or any representations made in this Certification.

The undersigned Trustee(s) hereby jointly and severally indemnify Schwab and each of its officers, directors, employees and agents from, and hold such persons harmless against, any claims, judgments, surcharges, settlement amounts or other liabilities or costs of defense or settlement (including attorneys' fees) arising out of, or related to, any actual or alleged improper or unsuitable actions taken at such Trustee(s)' instructions in connection with the Account(s). This indemnification is made by the undersigned Trustee(s) both in their capacities as Trustee(s) and in their individual capacities, and shall not be limited by the Trustee(s)' provision to Schwab of independent documentation concerning the representations made herein.

All names and terms that are not specifically defined in this form (including this Certification) have the same meanings as in the Application (as defined above). In addition, all terms and conditions specified in the Application apply to this form. When completed, signed and accepted by Schwab, this form (including this Certification) will be part of the Application.

The representations and obligations stated herein shall survive termination of the Trust Agreement and the Account Agreement relating to the Account(s).