

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

IA Firm Name (please print): _____
IA Master Account Number: _____ Service Team: _____

The term "recharacterization" refers to either redesignating an IRA contribution or reversing a Roth IRA conversion. You can recharacterize part or all of the contribution or conversion. The issues around recharacterization are complex, and Schwab suggests that you contact a tax advisor with reference to a specific situation.

Do not use this form to convert a traditional IRA to a Roth IRA. Please use the Schwab Institutional® IRA Application or IRA Distribution Form. Any of the three transfers below must include attributable earnings and must be completed before your tax filing deadline for the tax year in which the conversion was completed or the tax year for which the contribution is designated. If you are redesignating a contribution and do not already have an account of the type to which you want to transfer, you will need to complete and enclose an IRA Application with this form.

1. Reason for Recharacterization (Select only one.)

- Reverse a conversion made on _____ for tax year _____.
Note: You may not reverse a conversion until the later of (a) the calendar year following the original conversion or (b) 30 days after recharacterization.
- Redesignate a traditional IRA contribution as a Roth IRA contribution.
- Redesignate a Roth IRA contribution as a traditional IRA contribution.

2. Authorization to Transfer

From: Schwab Account # _____ Traditional IRA
 Roth IRA

To: Schwab Account # _____ Traditional IRA
(or attach IRA Application if no account number) Roth IRA

I hereby certify that I am requesting this transaction before my tax filing deadline for the tax year in question.

My tax filing deadline for _____ is _____.
Tax year mm/dd/yy

(If you requested an extension from the Internal Revenue Service for your tax filing deadline, please contact your investment advisor. Additional forms may be required.)

3. Total or Partial Transfer (Select only one.)

You may request to transfer all or part of your account either in kind (as existing shares) or as cash. If you want to liquidate any securities in your IRA before this transfer takes place, please contact your investment advisor.

- Total Account Transfer**
Transfer all assets (cash balance and security positions).
My Schwab IRA account should (select one): Remain open Be closed

Partial Account Transfer

A. Transfer Amount

The transfer amount will be the original conversion/contribution, plus the earnings, if any.

Amount of original conversion/contribution \$ _____ plus earnings \$ _____ = total transfer amount \$ _____

Indicate below if you want Charles Schwab & Co., Inc. ("Schwab") to calculate your earnings on the amount of your original conversion/distribution and transfer the appropriate amount.

- By selecting this circle, you are accepting the calculation method and earnings amount determined by Schwab to be accurate.

For Charles Schwab Use Only

Account Number _____ Date Approved (mm/dd/yy) _____
Print Name of Approver _____ Signature _____



3. Total or Partial Transfer (Continued)

B. Transfer of Assets

- Transfer sweep money fund balance (select one): Entire balance Specific amount (please specify) \$ _____
- Transfer specific shares listed below.

If applicable, list all securities to be transferred. (List additional securities on a separate sheet.)

| | | | |
|------------------|------------------|------------------|------------------|
| Name of security | Number of shares | Name of security | Number of shares |
| _____ | _____ | _____ | _____ |
| Name of security | Number of shares | Name of security | Number of shares |
| _____ | _____ | _____ | _____ |

4. Please Read and Sign

By signing below, I acknowledge that I have read and understood this form in its entirety. I certify that all information contained herein is true and correct. I authorize Schwab to execute the instructions I have provided above.


Date _____
(mm/dd/yy)

| |
|---------------------------------------------------------------|
| <i>For Charles Schwab Use Only</i> _____ Account Number |
|---------------------------------------------------------------|