Household Exception Form

charles SCHWAB

- Use this form to link eligible accounts that are not already linked together in your household.
- See Section 3 for a list of eligible account types and authorization requirements.
- Provide information and signatures for the accounts you would like to add in Section 4.
- Provide account holder signatures for the existing accounts in your household in Section 5.

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1-800-662-6068 (Multilingual Services)
+1-415-667-5009 (outside the U.S.)

1. Consolidate Your Accounts in a Household Relationship[1]

Schwab makes a reasonable effort to link qualified accounts of persons with the same last name at the same home address for the purposes of your household relationship. Schwab may link other accounts upon your request if account holders are in the same family and are living at the same home address, there is a dependent relationship, or in certain other similar instances at Schwab's discretion. The assets of linked accounts are not commingled, and clients retain control over, and responsibility for, their individual accounts whether linked or not.

Some accounts may not be eligible for linking. For a list of eligible account types that can be consolidated into a household, please refer to the chart in Section 3 of this form. Organization accounts (Corporate, LLC, Partnership, non-incorporated association accounts, and Doing Business As accounts) may be included in the Accounts of Your Household if the underlying organization is solely owned by or established for the benefit of your family. Trustees may link trust accounts to other accounts in the current trust beneficiary's household to benefit such beneficiary.

Account holders are obligated to notify Schwab if their accounts should not be linked as part of a household. If you have an account for which you are acting in a fiduciary capacity, it is your responsibility (and not Schwab's) to consider whether it is appropriate to consider the balances and activities of that account in Household Calculations, which could benefit the fiduciary account and/or other Accounts of Your Household. You must contact Schwab to request that the balances and activities of your fiduciary account not be included in Household Calculations if you determine that it is not appropriate.

By signing this Household Exception Form, you consent to the disclosure of limited information relating to you and the accounts listed in Section 4. Schwab may share this limited information between you and the other account holders of the Accounts of Your Household. Schwab may use general information about your Household Balance and activities to provide or explain Household Calculations or Services available to you and other holders of Accounts of Your Household.

If your household is enrolled in Independent Investing Signature and has established a Designated Billing Account, you understand that by linking the account(s) listed in Section 4 to the Accounts of Your Household, the service fees for such account(s) will be paid by the Designated Billing Account.

2. Authorize Schwab to Include Retirement Plan Accounts in Your Household

If you have a 403(b)(7), Company Retirement Account (CRA), Qualified Retirement Plan (QRP) or Keogh account (collectively "Retirement Plan Account"), it is not automatically included in your household. It may be possible to include a Retirement Plan Account in your household, provided that the Retirement Plan Account holder authorizes Schwab to do so by indicating in Section 4.[2]

To authorize Schwab to include an eligible Retirement Plan Account in your household, check the "Retirement Plan Account" box next to each eligible Retirement Plan Account you would like to include in your household and sign in Section 4. By checking the box and signing in Section 4, you authorize Schwab to add the Retirement Plan Account(s) referenced herein to the Accounts of Your Household. You understand that you may act as a fiduciary in making decisions to add Retirement Plan Accounts to your household. You understand that when you decide to include Retirement Plan Accounts with other accounts in your household, your decision must be made for the benefit of each of the Retirement Plan Accounts that are included. You further understand that you are responsible for complying with any and all legal and fiduciary obligations, and you agree to hold Schwab harmless from any loss, claim, expense, or other liability, including attorneys' fees, arising out of or related to your authorization to include a Retirement Plan Account in your household.

If your household is enrolled in Independent Investing Signature and has established a Designated Billing Account, you understand that by linking the Retirement Plan Account(s) listed in Section 4 to the Accounts of Your Household, the service fees for such account(s) will be paid by the Designated Billing Account.

[1]Schwab aggregates the asset balances and activities of your accounts to determine certain fees that you as an account holder and other account holders in your household will pay, whether fee waivers apply, the interest rate that certain cash balances receive, and whether your account may qualify for certain benefits or features ("Household Calculations"). If an account is added to your household, any impact on Household Calculations may not take effect until the following quarter. Please see your account agreement and/or the applicable Pricing Guide or fee schedule for more information about Household Calculations.

[2]Retirement Plan Accounts are not eligible for inclusion in households enrolled in the Schwab Independent Investing Foundational™ Service.

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Branch Office and Account Number			—					—					

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3. Account Eligibility Chart

Account Type	Authorization Requirements
Schwab One®, Schwab Access® and Schwab Accounts • Individual and Joint accounts (Joint Tenants with Rights of Survivorship, Tenants-in-Common, Community Property, Tenancy-by-the-Entirety) • Trust accounts where the trust is established under the trustee's Social Security number • Trust accounts where the trustee wishes to link to the accounts in the current beneficiary's household to benefit such beneficiary • Custodial (UGMA/UTMA) • Guardianship and Conservatorship accounts[3] • Estate accounts[4] **Education Accounts** • 529 College Savings Plan • College Saver accounts • Education Savings accounts **Individual Retirement Accounts (IRAs)** • Traditional, Roth, Rollover, Inherited, SEP-, SARSEP- and SIMPLE IRAs (excluding SIMPLE Master or Group Plan accounts)	Account Holder(s) must provide written authorization (complete Section 4) if: • Account(s) are for family members at same address • Account(s) are for dependents of a member of the household • Trust accounts where the trustee wishes to link to the accounts in the current beneficiary's household to benefit such beneficiary **Note:** Spouses and domestic partners with a different last name or address may link their accounts by calling Schwab. No written authorization is required.
Organization Accounts (Must be solely owned by, or established for, the benefit of the family) • Corporate • LLC • Partnership • Non-incorporated association • Doing Business As accounts	Organization accounts require written authorization from Account Holder(s). Please complete Section 4.
Retirement Plan Accounts • 403(b)(7) accounts • Company Retirement Accounts (CRAs) (excluding pooled retirement plan asset accounts) • Keogh and QRP accounts (excluding QRP Master and Holding accounts)	Retirement Plan Accounts require written authorization from Account Holder(s). Please complete Section 4.
Schwab Fund for Charitable Giving® accounts, Schwab Personal Choice Retirement Account® (PCRA) and Investment Clubs	These accounts cannot be householded with other accounts.

4. Provide Account Information and Account Holder Signatures for the Accounts You Would Like to ADD to the Accounts of Your Household

One owner of each of the accounts listed below must sign this form to authorize Schwab to include these accounts in the Accounts of Your Household.

By signing below, you (1) affirm that all accounts are eligible to be included in the Accounts of Your Household; (2) instruct Schwab to include the accounts in the Accounts of Your Household; (3) understand that you are responsible for complying with any and all legal and fiduciary obligations; (4) if applicable, authorize Schwab to include your Retirement Plan Account in the Accounts of Your Household; (5) consent to the disclosure of limited information as described above; and (6) agree to indemnify and hold Schwab harmless from and against any loss, claim, expense, or other liability, including attorneys' fees, arising out of or related to your authorization to include the accounts in the Accounts of Your Household.

This form and the instructions and authorizations contained herein supersede all prior instructions relating to the Accounts of Your Household and authorizations relating to Retirement Plan Accounts.

One account holder of each of the accounts listed in this section must provide signatures to authorize Schwab to include these accounts in the Accounts of Your Household.

[3] Guardianship and Conservatorship accounts are included in the household of the ward and are not permitted to be included in the household of the Guardian or Conservator unless there is a dependent relationship.

[4] Estate accounts are included in the household of the decedent and are not permitted to be included in the Executor's household.

4. Provide Account Information and Account Holder Signatures for the Accounts You Would Like to ADD to the Accounts of Your Household (Continued)

Add accounts:

Account 1 One account holder must sign.

Account Number (leave blank for new account)	Account Name
Check the Retirement Plan Account box to authorize the addition of a Retirement Plan Account to the Accounts of Your Household. ☐ Retirement Plan Account	
If you did not select the Retirement Plan Account box above, select at least one of the following applicable boxes: ☐ Family Member Residing at the Same Address ☐ Dependent ☐ Family-Owned Organization Account ☐ Trustee Linking Trust Account for the Benefit of Current Beneficiary	

Signature and Date Required

X

Signature Print Name Date

Account 2 One account holder must sign.

Account Number (leave blank for new account)	Account Name
Check the Retirement Plan Account box to authorize the addition of a Retirement Plan Account to the Accounts of Your Household. ☐ Retirement Plan Account	
If you did not select the Retirement Plan Account box above, select at least one of the following applicable boxes: ☐ Family Member Residing at the Same Address ☐ Dependent ☐ Family-Owned Organization Account ☐ Trustee Linking Trust Account for the Benefit of Current Beneficiary	

Signature and Date Required

X

Signature Print Name Date

Account 3 One account holder must sign.

Account Number (leave blank for new account)	Account Name
Check the Retirement Plan Account box to authorize the addition of a Retirement Plan Account to the Accounts of Your Household. ☐ Retirement Plan Account	
If you did not select the Retirement Plan Account box above, select at least one of the following applicable boxes: ☐ Family Member Residing at the Same Address ☐ Dependent ☐ Family-Owned Organization Account ☐ Trustee Linking Trust Account for the Benefit of Current Beneficiary	

Signature and Date Required

X

Signature Print Name Date

Account 4 One account holder must sign.

Account Number (leave blank for new account)	Account Name
Check the Retirement Plan Account box to authorize the addition of a Retirement Plan Account to the Accounts of Your Household. ☐ Retirement Plan Account	
If you did not select the Retirement Plan Account box above, select at least one of the following applicable boxes: ☐ Family Member Residing at the Same Address ☐ Dependent ☐ Family-Owned Organization Account ☐ Trustee Linking Trust Account for the Benefit of Current Beneficiary	

Signature and Date Required

X

Signature Print Name Date

FOR CHARLES SCHWAB USE ONLY:													
Branch Office and Account Number			—					—					

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5. Provide Account Holder Signatures for the EXISTING Accounts of Your Household

All account holders already in the Accounts of Your Household must provide signatures to authorize Schwab to add the account(s) listed in Section 4.

Account holder names for the existing Accounts of Your Household are provided below. Please sign, date and return this form. Your signature below constitutes agreement for the Accounts of Your Household that you own as well as any and all Accounts of Your Household over which you have authority.

Authorization of account holders of EXISTING household accounts:

Account Holder 1

Signature and Date Required

X
Signature Print Name Date

Account Holder 2

Signature and Date Required

X
Signature Print Name Date

Account Holder 3

Signature and Date Required

X
Signature Print Name Date

Account Holder 4

Signature and Date Required

X
Signature Print Name Date

Account Holder 5

Signature and Date Required

X
Signature Print Name Date

Account Holder 6

Signature and Date Required

X
Signature Print Name Date

FOR CHARLES SCHWAB USE ONLY:										
CHRiS Group ID Number										

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