

## 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.

Follow these easy steps to complete your form:

1. Scroll down and type the requested information in the corresponding field.

Name (First)  
John

- 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 **CLEAR** button.

2. When you’ve completed the form, click the **PRINT** 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 date it, and either:

Bring it into your nearest Schwab branch (Visit [schwab.com/branch](http://schwab.com/branch) to find the one nearest you.)

– or –

**If you live in:**

AK, AZ, CA, CO, HI, IA, ID, KS, MT,  
ND, NE, NM, NV, OK, OR, SD, TX,  
UT, WA, WY, Armed Forces America  
or Armed Forces Pacific

**Mail to:**

**Standard:**

Charles Schwab & Co., Inc.  
P.O. Box 52114  
Phoenix, AZ 85072-2114

**Overnight:**

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

**If you live in:**

AL, AR, CT, DC, DE, FL, GA, IL, IN, KY, LA, MA, MD,  
ME, MI, MN, MO, MS, NC, NH, NJ, NY, OH, PA, RI,  
SC, TN, VA, VI, VT, WI, WV, Armed Forces Europe,  
American Samoa, Guam, Marshall Islands,  
Northern Mariana Islands or Puerto Rico

**Mail to:**

**Standard:**

Charles Schwab & Co., Inc.  
P.O. Box 628291  
Orlando, FL 32862-8291

**Overnight:**

Charles Schwab & Co., Inc.  
1958 Summit Park Drive, Suite 200  
Orlando, FL 32810

Be sure to enclose any accompanying materials with your form (such as a check for an initial deposit to open a new account). Should you have any questions, or need help, just call **1-800-435-4000**.

# IRA & ESA Distribution Request Form

*charles* SCHWAB

- Complete and sign this form and return it to Schwab to request a distribution from or to change existing distribution instructions for your Schwab IRA or Education Savings Account.
- If you are a nonresident alien without a Social Security number, you will need to complete and send IRS Form W-8BEN and a certified copy of your passport to Schwab with this form.

www.schwab.com  
 1-800-435-4000 (inside the U.S.)  
 +1-415-667-8400 (outside the U.S.)  
 1-888-686-6916 (multilingual services)  
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**Do not use this form:**

- If you are an IRA beneficiary and are requesting an initial distribution from the decedent's IRA. Instead, please refer to the Inherited IRA Guide for information and use the Inherited IRA Distribution Election Form.
- If you are making an in-kind transfer (e.g., Traditional IRA to Traditional IRA) to another financial institution. Instead, you need to initiate the transfer by contacting the other financial institution.

**1. Schwab Account Information**

We respect your privacy. Schwab will use the information you provide to process your distribution request or any request to transfer money between your IRA and another financial institution. Read about Schwab's privacy policy at [www.schwab.com/privacy](http://www.schwab.com/privacy).

**Type of Account:**  Traditional/Rollover IRA  Inherited IRA  SEP-IRA/SARSEP-IRA  SIMPLE IRA  Roth IRA  ESA

Account Holder's Name (First) (Middle) (Last)		
Schwab IRA or ESA Account Number	Social Security/Tax ID Number	Daytime Telephone Number

**Check one:**  This is a new distribution request.  This is a change to my recurring distribution request previously established in the amount of \$\_\_\_\_\_.

**2. Reason for Distribution** Choose only one from Sections A–C below. For a “Withdrawal of Excess Contribution,” skip to Section 3, or for a “Transfer Pursuant to Divorce,” skip to Section 4.

**A. From a Traditional IRA, Rollover IRA, Inherited Traditional IRA, SEP-IRA, SARSEP-IRA or SIMPLE IRA Only:**

- Normal Distribution (Code 7)**  
Use for any of the following when the taxpayer is age 59½ or older: Normal Distribution, a distribution that will be rolled over to another IRA or an employer plan\* within 60 days, an IRA revocation, or a Roth IRA conversion or reconversion.
- Early Distribution, no known exception (Code 1)**  
Use for a distribution when the taxpayer has **not** reached age 59½ and no known exception under Section 72(t) applies (see Section 9), including a distribution that will be rolled over to another IRA or an employer plan within 60 days when the taxpayer is younger than age 59½, or for an IRA revocation when the taxpayer is younger than age 59½.
- Early Distribution, exception applies (Code 2)**  
Use for a distribution when the taxpayer has not reached age 59½ but an exception under Section 72(t) applies (see Section 9), or for a Roth IRA conversion or reconversion when the taxpayer is younger than age 59½.
- Disability Distribution (Code 3)**  
Use for a distribution due to permanent disability within the meaning of IRS Section 72(m)(7). Consult your tax advisor.
- Death Distribution from an Inherited Traditional IRA (Code 4)**  
Use only for distributions from an Inherited IRA. **Note:** To request an initial Death Distribution, please use the Inherited IRA Distribution Election Form.
- Direct Rollover to an Employer Plan\* (Code G)**  
**This option is not available for Inherited IRAs or for IRA-to-IRA movement of money.** Use only for a rollover to an employer plan.\* Provide the Employer Plan Name and Address in the space below:

Employer Plan Name (or Schwab Qualified Retirement Plan Account Number, if applicable)	Employer Plan Address
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\*“Employer plan” means a qualified retirement plan such as a 401(k), 403(b), or 457(b) eligible deferred compensation plan.

- Early Distribution from a SIMPLE IRA, no known exception (Code S)**  
Use for a distribution from a SIMPLE IRA taken within two years of the date the first contribution was made if the taxpayer has not reached age 59½ and none of the exceptions under Section 72(t) applies (see Section 9).

**B. From a Roth IRA or Inherited Roth IRA Only:**

- Qualified Distribution from a Roth IRA (Code Q)**  
Use for a distribution if the five-year holding period has been completed and the taxpayer has reached age 59½, if the taxpayer is disabled, or for a distribution from an Inherited Roth IRA.

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**2. Reason for Distribution** (Continued)

- Roth IRA Distribution, exception applies** (Code T)  
Use for a distribution if it is not known if the five-year holding period has been completed and the taxpayer has reached age 59½, if the taxpayer is disabled, or for a distribution from an Inherited Roth IRA.
- Early Distribution from a Roth IRA** (Code J)  
Use for a distribution from a Roth IRA when Codes Q and T do not apply.

**C. From an ESA Only:**

- ESA Distribution**  
Use for a distribution from an Education Savings Account.

**3. Withdrawal of Excess Contribution** Complete this section if you want to withdraw an excess contribution from your account.

I am withdrawing the excess contribution I made on \_\_\_\_\_ for the tax year \_\_\_\_\_.

The amount of the excess was \$ \_\_\_\_\_ (mm/dd/yyyy)

My tax-filing deadline is/was \_\_\_\_\_ (mm/dd/yyyy)

**Choose one:**

- The amount of earnings I calculated was \$ \_\_\_\_\_.
- Calculate earnings on my excess contribution for me. By checking this box, I accept the calculation method and earnings amount determined by Schwab to be accurate. The earnings are calculated based on a pro rata portion of the total earnings accumulated for the period of time from the original contribution. Schwab will use the IRS-approved calculation method as described in IRS Notice 2000.39 for contributions made for tax year 2003 and the IRS Final Regulations (Treas. Reg. 1.408-11) for contributions made for tax year 2004 and later.

**Choose only one from Section A or B below.**

**A. From an IRA:**

- This withdrawal is being made prior to the tax-filing deadline (including extensions) for the year in which the excess contribution was made. (Code 8/P)
- This withdrawal is being made after the tax-filing deadline (which does not include extensions), and my tax return was filed in a timely manner. A withdrawal of the excess can still be made no later than six (6) months after the due date for filing the tax return, not including extensions. (Code 8/P)
- Neither of the two choices above applies.\*  
\*If you are removing an excess amount **after** your tax-filing deadline, including any extensions you received or could have received automatically, then the distribution must be reported as a Code 1, 7, J or T, and earnings are not distributed.

**B. From an ESA:**

- This withdrawal is being made before June 1 of the taxable year following the taxable year in which the excess contribution was made.
- This withdrawal is being made on or after June 1 of the taxable year following the taxable year in which the excess contribution was made.

**4. Transfer Pursuant to Divorce** Complete this section for transfers of interest from one IRA or ESA account holder spouse to another under a divorce decree or separation instrument. **Note:** Transfers of interest in an IRA or ESA from one spouse to another under a divorce decree or separation instrument are generally tax-free and are not reported to the IRS.

**Please provide the following required information and documents:**

- (1) Final divorce decree or separation instrument with judge's signature
- (2) Marital property settlement agreement
- (3) Letter of Authorization and Instruction signed by both parties agreeing to specific asset division if settlement agreement is not current or not specific
- (4) Schwab IRA or ESA account number and telephone number for receiving party:

Name of Recipient	Schwab IRA or ESA Account Number
Daytime Telephone Number	Evening Telephone Number

- (5) Schwab IRA or ESA Application (if interest is to be transferred to a new IRA or ESA at Schwab)
- (6) Contra Transfer of Account (TOA) form (if interest is to be transferred to an IRA or ESA outside of Schwab)
- (7) IRA & ESA Distribution Request Form completed and signed by **receiving party** if recipient would like to take a distribution of the interest that has been transferred to a Schwab IRA or ESA after the divorce transfer has been processed. **Note:** If a distribution is made, the amount is subject to taxes and may be subject to a penalty. (See Section 9.)



**5. Income Distributions** Complete this section to set up ongoing payments of income (dividends, interest and money market account income) from your Schwab IRA to your Schwab Bank account, an account at another financial institution, or your nonretirement Schwab One® account, or to have payments mailed to you. **(Select an Income Option, a Frequency and Start Date, and an Income Distribution Method, then continue to Section 8.)**

**Income Options** Choose "All Income" in Option A below OR up to three income payment options from Option B below. **Note:** The maximum amount that can be transferred in a single transaction is \$500,000.

A.  **All Income Plan** (All dividend, interest and money market account income will be consolidated into a single payment.)

OR

B.  **Flexible Income Plan**

- Dividends (includes capital gains distributions; will be consolidated into a single payment)
- Interest (includes fixed income and CD interest; will be consolidated into a single payment)
- Money Market (includes Schwab One Interest and Schwab Bank Interest; will be consolidated into a single payment)

**Frequency and Start Date** Check one frequency only and enter your preferred start date. **Note:** If frequency and start date are not provided, your account will be set up to begin paying income on the earliest available Last Business Day of the Month.

**As Accrued** (Your account will be debited on the first business day after the day on which income is credited to your account. Generally, your outside bank account will be credited one business day after the debit occurs. Available only for transfers to Schwab Bank or Other Financial Institution.)

OR

**Last Business Day of the Month** (Income is aggregated on the last business day of each month, and your account is debited on the first business day of the next month [excluding December]. Generally, your outside bank account will be credited one business day after the debit occurs.)

**Preferred Start Date:** \_\_\_\_\_ and continue until notified otherwise.  
(mm/dd/yyyy)

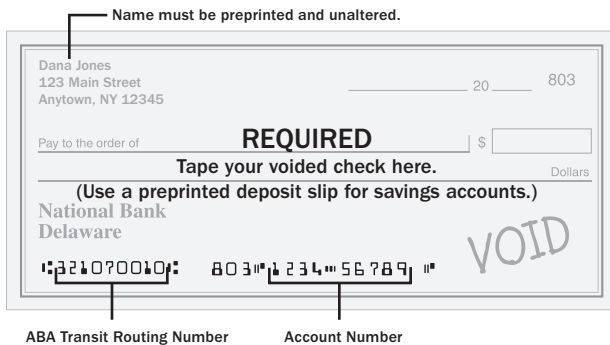
**Income Distribution Method** Check (1), (2) or (3) below.

(1)  **Distribute income to Schwab Bank or Other Financial Institution:**

Schwab Bank or Other Financial Institution Information (Other Financial Institution must be a United States financial institution and an Automated Clearing House [ACH] member). You may not transfer funds to financial institutions outside the territorial jurisdiction of the U.S. Enter the information requested below for the account into which you want your income distribution payments to be electronically transferred.

Account Number	ABA Transit Routing Number
Type of Account (check one)	
<input type="checkbox"/> Personal Checking Account <input type="checkbox"/> Personal Savings Account	
Account Owner(s)	

Attach an original preprinted, voided check (required).



Alternative acceptable documentation for accounts without checks:

- Preprinted deposit slip, which includes account title, account number, account type and ABA Transit Routing Number; or
- A letter from your Other Financial Institution, on its letterhead and signed by an officer, which includes account title, account number, account type and ABA Transit Routing Number.

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Branch Office and Account Number											



5. Income Distributions (Continued)

Schwab Account Holder(s): By signing this Agreement, I/we authorize the electronic transfer of funds between my/our Schwab account and my/our Schwab Bank or Other Financial Institution account specified ("the Service"), subject to the provisions of this Agreement and the Schwab account or Schwab One® Account Agreement (collectively, the "Terms and Conditions") that I/we received at the time I/we opened my/our Schwab account. The Terms and Conditions will govern all transactions initiated in connection with the Service, and my/our use of such Service will confirm that I/we have received, reviewed and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until Schwab receives written or verbal notification from me (or either of us) of the service's termination. Schwab must receive any such notification in a time and manner so as to give Schwab, Schwab Bank and the Other Financial Institution a reasonable opportunity to act on it.

Schwab Bank or Other Financial Institution Account Holder(s): I/we authorize Charles Schwab & Co., Inc. ("Schwab") to (i) initiate credit entries to my/our account indicated above at Schwab Bank or Other Financial Institution, and (ii) to initiate reversals to my/our Schwab Bank or Other Financial Institution account of erroneous or duplicate credit entries and to debit such account as appropriate. This authorization will remain in full force and effect until Schwab receives written or verbal notification from me (or either of us) of the Service's termination. Schwab must receive any such notification in a time and manner so as to give Schwab, Schwab Bank and the Other Financial Institution a reasonable opportunity to act on it.

Signature: Schwab Bank/Other Financial Institution Account Holder Print Name Date (mm/dd/yyyy)
Signature: Schwab Bank/Other Financial Institution Account Holder Print Name Date (mm/dd/yyyy)

- (2) [ ] Transfer my income distribution to my non-retirement Schwab One account number:
(3) [ ] Mail my distribution to the address on my Schwab account.

6. Frequency and Amount of Distribution

You may request a one-time, periodic or lump-sum withdrawal from your Schwab IRA or ESA. If you want a cash distribution from positions other than your available sweep cash balance, please specify below which securities and how many shares you would like to sell, or call us to place an order. It is important that you ensure that there is sufficient cash available in your account by the date of distribution because we will not be able to provide notification of insufficient funds before the scheduled date of distribution.

A. One-Time

- [ ] Distribute entire sweep cash balance.
[ ] Distribute \$ from my sweep cash balance.
[ ] Distribute all shares.
[ ] Sell specific shares of securities listed below and distribute. (List securities you want liquidated below.)
[ ] Transfer specific shares of securities listed below to my non-retirement Schwab One account or my Schwab Roth IRA.

If applicable, list all securities to be: (a) sold, (b) distributed and transferred to your non-retirement Schwab One account,\* or (c) distributed in certificate form. Please allow approximately four weeks to process these distributions. (Additional securities should be listed on a separate sheet of paper.)

Table with 4 columns: Name of Security, # of Shares or \$ Amount, Name of Security, # of Shares or \$ Amount. Three rows for data entry.

Note: The value of the distribution (including securities) will be determined using the most recent market price received by Schwab when this form is processed.

\*Some securities cannot be delivered. Please call 1-800-435-4000 for additional information.

B. Recurring (This option is available for cash distributions only.)

- [ ] Distribute \$ from my sweep cash balance. Begin my distributions on and continue until I instruct otherwise.
Frequency: [ ] Weekly [ ] Semimonthly [ ] Monthly [ ] Last business day of each month [ ] Bimonthly [ ] Semiannually [ ] Annually

C. Lump Sum (Distribute entire balance.)

- [ ] Distribute entire account. My Schwab IRA should (select one): [ ] Be closed. [ ] Remain open.



**7. Distribution Method** Check only one.

**A.  Mail my distribution (a check and/or securities):**

- To the address listed on my Schwab IRA or ESA.
- To an address that is different from the address listed on my Schwab account (please provide address below).

Street Address	City	State	Zip
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- To a third party, made payable to: \_\_\_\_\_ . Mail the check to the following address:

Street Address	City	State	Zip
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**Optional:**

- Overnight delivery (Fees apply. Call 1-800-435-4000 for details.)

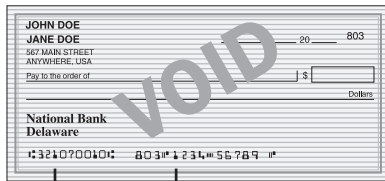
**B.  Transfer my distribution assets (listed in Section 6) to my non-retirement Schwab One® account number: \_\_\_\_\_.**

**C.  Convert my Traditional IRA assets (listed in Section 6) to my Schwab Roth IRA number: \_\_\_\_\_.**

**D.  Distribute, in certificate form, specific shares of securities listed in Section 6. Note:** Schwab charges a per-certificate fee for all requests to order physical certificates from Schwab accounts. Some securities cannot be delivered in certificate form. Please call 1-800-435-4000 for more information.

**E.  Electronic transfer with Schwab MoneyLink®** (This option is not available for one-time distributions from IRA accounts enrolled in Schwab Managed Account Services™ [MAS] or Schwab Managed Portfolios™ [SMP].)

- By enrolling in Schwab MoneyLink, you are establishing a standing authorization to request electronic funds transfers from your Schwab IRA to an account at another U.S. financial institution specified below (collectively, the "MoneyLink Service"). You may not use Schwab MoneyLink to transfer funds to financial institutions outside the territorial jurisdiction of the U.S.
- **Required: Attach an original preprinted, voided check (no photocopies) to ensure proper routing.**



ABA Transit Routing Number      Account Number

**Other acceptable documentation for accounts without checks:**

- Preprinted deposit slip for savings accounts
- A letter from your Other Financial Institution, on its letterhead and signed by an officer, which includes account title, account number, account type, and ABA Transit Routing Number

- **Allow three weeks** for Schwab to receive your request and enroll your account before you request your first transfer. Once Schwab enrolls your account, you will receive written notification in the mail. You will also receive a copy of the MoneyLink Terms and Conditions that govern your use of, and provide additional information about, the MoneyLink Service.
- The maximum amount you can transfer in a single transaction is \$100,000.

**U.S. bank/Other Financial Institution information**

Account Number	ABA Transit Routing Number
Type of Account (check one)	
<input type="checkbox"/> Personal Checking Account <input type="checkbox"/> Personal Savings Account	

All registered owners on the U.S. bank/Other Financial Institution account must sign in Section 10.

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Branch Office and Account Number											



**7. Distribution Method** (Continued)

F.  **Wire funds.\*** (This method is not available for recurring distributions, income distributions or IRA account transfers [e.g., Traditional IRA to Traditional IRA] to another financial institution.)

**One-Time Request**     **Standing Instructions** (Allows you to conveniently deliver future wire requests by telephone)

To give us time to process your request for a wire, we must receive your request prior to 11:00 a.m. PT (2:00 p.m. ET) on the date of the proposed wire. Fax your wire request to 1-877-553-7692.

Bank Name	ABA Routing Number	Bank Phone		
Bank Account Number	Bank Account Registration			
Name of Final Beneficiary		Further Credit Account Number (if applicable)		
Final Beneficiary Street Address	City	State	Zip Code	

\*Fees apply. Call 1-800-435-4000 for details.

**8. Tax Withholding Election** (This section is not applicable for withdrawals from an Education Savings Account, or if you are not a U.S. citizen or a legal resident of the U.S.—skip to next section.)

Distributions from your IRA (excluding distributions from Roth IRAs) are generally subject to federal (and possibly state) income tax. Even if you elect in writing not to have federal and/or state income tax withheld, you are liable for payment of federal tax and state income taxes, if applicable, on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your withholding and payment of estimated tax, if any, are not adequate.

Your tax withholding election will remain in effect on all distributions from this IRA until you change or revoke it. You may change or revoke your tax withholding election at any time by submitting your request to Schwab.

**A. Federal Income Tax Withholding** You may elect not to have withholding apply, or you may elect to increase the rate of withholding. If you do not make an election on this form and you do not have a previous election request on file, Schwab is required to withhold 10% of your gross distribution for payment of federal income tax. If you do not make an election on this form and have previously submitted an election request, Schwab will default to that election request for this distribution and all future distributions until you change or revoke your request by entering a different withholding amount using this form.

Choose one:

- I do not want federal income tax withheld.
- I want federal income tax withheld at the rate of \_\_\_\_%. (Federal income tax withholding must be at least 10%, and not more than 99% when combined with state income tax withholding.)

**B. State Income Tax Withholding** State income tax withholding may be required from your distribution. In some cases, you may elect not to have withholding apply, or you may elect to increase the rate of withholding. In other cases, state income tax withholding is not available. Refer to the State Income Tax Withholding Information sheet for specific information concerning your state's withholding rates. While Schwab makes every effort to obtain information about state tax laws from sources believed to be reliable, Schwab cannot guarantee the accuracy or timeliness of state tax withholding information because state tax laws are subject to constant change and interpretation. We recommend that you contact your tax advisor regarding your tax withholding elections and to answer any questions that you may have regarding your state's withholding laws. If you do not make an election, Schwab will apply withholding (if required) at the minimum rate based on the laws for your state of residency as determined by your legal address of record on your account.

Choose one:

- I do not want state income tax withheld.
- I want state income tax withheld at the rate of \_\_\_\_%. (State income tax withholding must be at least your state's minimum tax rate, and not more than 99% when combined with federal income tax withholding.)

**Note:** If you move between states with differing withholding laws, Schwab will apply withholding (if required) at the rate you provided above or at the minimum rate based on the laws for your new state of residency, whichever is greater.





## 9. Important Information About Your Distribution

### Withdrawal of Assets

You may withdraw assets—funds or securities—from a Traditional/Rollover IRA, Inherited Traditional IRA, Roth IRA, Inherited Roth IRA, SEP-IRA/SARSEP-IRA, SIMPLE IRA, or ESA at any time.

### Taxation of IRAs

For more information, see IRS Publication 590.

In general, qualified withdrawals from a Roth IRA (including contributions and investment earnings) and distributions of the nondeductible contributions to a Traditional/Rollover IRA, Roth IRA and Education Savings Account are free from federal income tax. All other IRA distributions, including deductible contributions and investment earnings, are subject to federal (and possibly state) income tax at ordinary income tax rates.

**Rollover Exception.** If you make a withdrawal from your IRA, you have 60 days from the date of the withdrawal to roll the same assets back into an IRA (at Schwab or elsewhere) in order to avoid taxes and penalties on the amount withdrawn. The rollover must be made into the same kind of IRA (e.g., a distribution from a Roth IRA may be rolled over only into another Roth IRA, not a Traditional IRA). You may do this only once in a rolling 12-month period.

**Early Withdrawal Penalty.** If you are not yet age 59½, a 10% early withdrawal penalty applies to the taxable portion of distributions from the Traditional/Rollover IRA, Roth IRA, SEP-IRA/SARSEP-IRA or SIMPLE IRA unless the distribution qualifies for an exception to the penalty. In the case of a SIMPLE IRA, the early withdrawal

penalty increases from 10% to 25% for a distribution made within the first two years after the account is established.

**Exceptions to the Early Withdrawal Penalty.** The 10% penalty described above will not apply if the distribution is:

- (1) used for qualified higher education expenses, qualified home purchase expenses, certain medical expenses, or certain health insurance expenses during periods when you are unemployed;
- (2) made after your death or disability;
- (3) paid in substantially equal payments over your life or life expectancy; or
- (4) paid on account of an IRS levy.

If you convert your Traditional/Rollover IRA to a Roth IRA, the taxable portion of your Traditional IRA is not subject to the 10% penalty regardless of your age at the time of the conversion.

**Withdrawal of Excess Contribution.** If you withdraw an excess contribution, you are required to file IRS Form 5329 with your tax return. (Please see the section on "Penalty and Tax Reporting" in the Charles Schwab & Co., Inc. Individual Retirement Account Disclosure Statement regarding taxation of excess contributions.)

### Taxation of Education Savings Accounts

For more information, see IRS Publication 970.

In general, withdrawals from an ESA are free from federal income tax if they are not more than the beneficiary's qualified education expenses for the year. All other ESA distributions are taxable, **but only** on the amount that

represents earnings that have accumulated tax-free in the ESA.

**Rollover Exception.** If you make a withdrawal from your ESA, you have 60 days from the date of the withdrawal to roll the same assets back into an ESA (at Schwab or elsewhere) for the same beneficiary (or a member of his or her family who has not reached age 30) in order to avoid taxes and penalties on the amount withdrawn. You may do this only once in a rolling 12-month period.

**Additional Tax.** An additional tax will generally apply to a taxable distribution from an ESA unless it is made:

- (1) to the estate of a deceased beneficiary,
- (2) on account of the beneficiary's disability,
- (3) because of attendance at a U.S. military academy, or
- (4) as a refund of an excess contribution (and earnings) made before the beginning of the sixth month after the year of the contribution.

If the additional tax applies, you are required to file IRS Form 5329 with your federal tax return.

**IMPORTANT DISCLAIMER:** This summary is intended to provide a general statement of the rules affecting withdrawals from IRAs and Education Savings Accounts and is not intended to provide specific guidance. The rules affecting withdrawals from these accounts are complex and subject to change. Please consult your own financial, tax or legal advisor regarding the application of the rules regarding your particular situation before requesting a distribution.

<b>FOR CHARLES SCHWAB USE ONLY:</b>												
Branch Office and Account Number												





10. Signature

Note: Signature is required below for the Schwab IRA account holder. If establishing MoneyLink, signatures are required below for all Other Financial Institution account holders and the Schwab IRA account holder.

- A. By signing below, I acknowledge that I have read and understand the information in Section 9 of this form. Please distribute cash and/or securities from my IRA or ESA in the manner and for the reasons stated on this form. I certify that the information on this form is correct. Schwab may rely on my certification without further investigation or inquiry.
B. Schwab MoneyLink® Authorization—Terms for Schwab Account Holders. By signing this Agreement, I am signing up for the Schwab MoneyLink Service (the "Service"). Terms and Conditions for the Service will be sent to me when this form is processed. Those Terms and Conditions will govern all transactions initiated under the Service, and my use of such Service will confirm that I have received, reviewed, and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until I cancel the Service as described in the Terms and Conditions. If this is a Custodial IRA account, I represent and warrant that all one-time and recurring withdrawals from the Custodial IRA account will be in accordance with the authority granted under the applicable enactment of the Uniform Gifts to Minors Act or the Uniform Transfers to Minors Act, and will be for the benefit of the minor.
C. Schwab MoneyLink Authorization—Terms Relating to the Other Financial Institution Account. My signature below authorizes Schwab to (i) initiate credit entries to my account indicated on this form (the "Other Account") and credit that account; (ii) initiate debit entries to the Other Account and debit that account; and (iii) initiate reversals to the Other Account of erroneous or duplicate credit or debit entries and credit or debit such account as appropriate. This authorization will remain in full force and effect until Schwab receives written or verbal notification from me (or any of us) of its termination. If you notify us verbally, we may request confirmation in writing. Schwab must receive this notification in a time and manner so as to give Schwab and the Other Financial Institution a reasonable opportunity to act on it.

This authorization may be terminated by any of the parties at any time by calling 1-800-435-4000.

If I am the account holder on the Schwab IRA account, my signature below constitutes my agreement with the terms set forth in Sections 10A and, if applicable, 10B. If I am an account holder on the Other Financial Institution account, my signature below constitutes my agreement with the terms set forth in Section 10C.

Signature(s) and Date(s) Required

Table with 4 rows for signatures. Each row contains an 'X' in a box, followed by 'Schwab Account Holder/Other Financial Institution Account Holder Signature', 'Print Name', and 'Date'.

