



Account Transfer Form

Schwab Clearing Number: 0164

<i>For Schwab Use Only</i>		
Broker Clearing Number _____		
<input type="checkbox"/> Broker change only	<input type="checkbox"/> Keogh/Qualified	<input type="checkbox"/> ACAT
<input type="checkbox"/> IRA	<input type="checkbox"/> Rollover	<input type="checkbox"/> Partial
<input type="checkbox"/> Brokerage	<input type="checkbox"/> Non-ACAT Full	<input type="checkbox"/> Mutual Fund

A. Information About Your Schwab Account

Name as It Appears on Your Account _____
 Schwab Account Number _____
 Social Security or Tax ID Number _____

B. Information About the Account You Are Transferring

Name of Firm, Fund Company or Insurance Company _____
 Your Account Number _____
 Name(s) and the Title of the Account as Shown on Your Statement _____

C. Type of Transfer

(Please complete only ONE of the following sections: C1, C2 or C3. IMPORTANT: In order to transfer this account, a copy of your most recent statement is required and must be attached.)

C1. Brokerage Account Transfer

(Select the appropriate option.)

- Transfer my entire account. *(Please skip to Section D.)*
- Transfer only the following assets from my account. *(Please do NOT complete the following section if you are transferring your entire account or if you are transferring mutual funds. This section is to be used for PARTIAL TRANSFERS ONLY. Please attach additional forms if necessary.)*

<i>For Schwab Use Only (Non-ACAT transfers)</i>
<input type="checkbox"/> Deliver all securities in kind and uninvested credit balance.
<input type="checkbox"/> Issue a certificate for whole shares, liquidate all fractional shares and discontinue dividend reinvestment.

Description of Asset (Partial Transfers Only)	Quantity (Indicate # of shares or "ALL")	Description of Asset (Partial Transfers Only)	Quantity (Indicate # of shares or "ALL")

C2. Mutual Fund Transfer

(Do NOT complete this section if Section C1 is marked. Please use a separate Account Transfer Form for each mutual fund company. Indicate below how you would like your shares transferred and your dividends and capital gains credited. If you do not indicate a choice, Schwab will transfer all shares in kind and reinvest your dividends and capital gains distributions. If dividend reinvestment is not available at Schwab for the shares you are transferring, Schwab will automatically pay all future dividends and capital gains distributions in cash.)

Name of Fund	Fund Account Number	Quantity (Indicate # of shares or "ALL")	Handling (Check one)		Pay Capital Gains and Dividends as (Check one if transferring shares.)		Omnibus Account (Schwab completes)
			In Kind	Liquidate	Reinvested Shares	Cash	

C3. Bank, Savings & Loan, Credit Union or Insurance Company Annuity Transfer

(Select only one.)

- Transfer only cash. Choose one: ALL \$ _____ or PORTION \$ _____
- Liquidate CD or annuity immediately and transfer cash. I am aware of and acknowledge any penalty I will incur from an early withdrawal.
- Liquidate CD or annuity at maturity and transfer cash. Specify maturity date: _____ *(Submit 2 to 3 weeks before maturity date.)*

D. Signature(s)

(Please sign, date and attach a copy of your latest statement. Your signature is our permission to transfer your assets, and it indicates you have read the Terms and Conditions on the back of this transfer form.)

Your Signature _____ Date _____
 Month Day Year
 Joint Account Holder Signature _____ Date _____
 Month Day Year

Letter of Authorization <i>(For Schwab Use Only)</i> To the prior trustee or custodian: Please be advised that Charles Schwab & Co., Inc. will accept the previous-captioned account as successor custodian. Successor Custodian Authorized Signature _____ Date _____ Month Day Year
--

E. Terms and Conditions

If this account is a qualified retirement account, I have amended the applicable plan so that it names Charles Schwab & Co., Inc. as successor custodian. If this is an IRA, I hereby adopt or reaffirm my adoption of the Charles Schwab & Co., Inc. Individual Retirement Plan ("Plan").

Unless otherwise indicated in the instructions above, please transfer all assets in my account to Charles Schwab & Co., Inc. I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by NYSE Rule 412 or similar rule of the NASD or other designated examining authority. As fractional shares of stock are nontransferable, any and all fractional shares will be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation.

If the assets I'm transferring are considered nonstandard assets at Schwab, such as limited partnerships, I realize I will be charged set-up and maintenance fees.

Unless otherwise indicated in the instructions below, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to the successor custodian. I authorize you to deduct any outstanding fees due you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in its name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will not accept any other orders from me to purchase or sell securities and that you will cancel all open orders for my account on your books.

I affirm that I have destroyed or returned to you credit/debit cards and/or unused checks issued to me in connection with my securities account.

Disposition of money market fund assets other than liquidation and transfer:

IMPORTANT: Contingent orders will not be accepted.

Schwab will not accept or honor any oral or written instructions from you or your Investment Manager ("IM") to purchase or sell securities with the proceeds of the cash and/or transferred securities prior to Schwab's actual receipt of your assets and the completion of the transfer process. You or your IM may initiate orders relating to the cash and/or transferred securities only after the assets have been received by Schwab and the transfer process has been completed. You and/or your IM are responsible for monitoring your account to determine when the transfer process has been completed and the cash and/or securities have arrived at Schwab.

Schwab will notify you by mail only, not telephone, after the assets have been received by Schwab and the transfer process has been completed.

IMPORTANT: In order to transfer this account, a copy of your latest statement is required and must be attached.

FOR ALL TRANSFERS FROM A TRADITIONAL IRA TO A ROTH IRA

A conversion from a traditional IRA to a Roth IRA is a taxable distribution that requires a federal and/or state tax withholding election. **TAXES CANNOT BE WITHHELD WHEN USING THIS FORM TO TRANSFER YOUR TRADITIONAL IRA FROM ANOTHER INSTITUTION TO A SCHWAB ROTH IRA. You understand that by using this form to transfer your traditional IRA to a Schwab Roth IRA, you are electing to have no tax withholding from your traditional IRA.**

You further certify that you understand that you may only convert your existing traditional IRA to a Roth IRA in a year during which your adjusted gross income (AGI) or the AGI of your spouse and yourself (if you file a joint tax return) is \$100,000 or less.

Important Tax Withholding Notice

Distributions from your IRA are subject to federal (and possibly state) income tax. The IRS requires withholding on the distribution unless you elect to have no income tax withheld. Even if you elect in writing not to have tax withheld, you are liable for payment of income tax 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. You may wish to consult your tax advisor or IRS Publication 590 concerning your withholding election.

F. Delivery Instructions *(For Schwab use only)*

Receiving Firm Name and Address	Charles Schwab & Co., Inc., 101 Montgomery Street, San Francisco, CA 94104. Tax ID Number: 94-1737782. All deliveries MUST include client name and Schwab account number.
All DTC-Eligible Securities	Deliver to DTC Clearing 0164, Code 40. All deliveries MUST include client name and Schwab account number.
Dividend Reinvestment or Closed-End Mutual Funds	Issue a certificate for all whole shares, liquidate all fractional shares and discontinue dividend reinvestment. All deliveries MUST include client name and Schwab account number.
Physical Delivery of Securities	Charles Schwab & Co., Inc., Attn: Transfer of Accounts, 4722 N. 24th Street, Suite #400, Phoenix, AZ 85016. All deliveries MUST include client name and Schwab account number.
Book-Entry GNMA Securities	PTC/GNMA, Schwab; FFC: Schwab A/C# and Name. All deliveries MUST include client name and Schwab account number.
Fed-Entry Securities (e.g., Treasury Notes)	Book to: Bk of NYC/CUST/327005, Schwab; A/C#: Client's Name, ABA#: 021000018. All deliveries MUST include client name and Schwab account number.
Liquidate Money Fund and Transfer Cash According to Instructions Listed in the Sections Titled "Fed-Wired Monies" or "Forward Checks"	All deliveries MUST include client name and Schwab account number.
Fed-Wired Monies	Wire to: Citibank NA, NYC, NY 10043; ABA#: 021000089; FBO: Charles Schwab & Co., Inc. A/C#: 40553953 For the Account of _____ Schwab A/C# _____ All deliveries MUST include client name and Schwab account number.
Forward Checks	Charles Schwab & Co., Inc., Attn: Transfer of Accounts, 4722 N. 24th Street, Suite #400, Phoenix, AZ 85016. All deliveries MUST include client name and Schwab account number.
"ACAT" Mutual Fund Registration Instructions	Charles Schwab & Co., Inc., Attn: Mutual Funds, 101 Montgomery Street, San Francisco, CA 94104. Dividend & Capital Gains Option: _____ Reinvest _____ Deposit to New Plan. All deliveries MUST include client name and Schwab account number.
Broker Instructions (If Broker Agreement Exists)	Charles Schwab & Co., Inc., 101 Montgomery Street, San Francisco, CA 94104. All deliveries MUST include client name and Schwab account number.