

4. Earn Daily Income on Cash Balances Through a Schwab Money Fund *(Select one.)*

Note: You may seek to have the cash balance in your account earn taxable income or be invested into one of the money funds listed below. There is a \$1,000 minimum opening investment for a Schwab Money Fund. Your request for a money fund prospectus is an indication of interest only, and you are not obligated to buy any shares. Please read the prospectus carefully before you invest. To obtain a prospectus, check one of the boxes below. Each of our state-specific municipal money funds, listed below, is designed to generate tax-exempt income for taxpayers of that state; however, income may be subject to Alternative Minimum Tax (AMT). If no box is checked, we will view this as an indication of interest in the Schwab Money Market Fund for Brokerage Accounts, or Schwab One® Taxable Interest for Schwab One Accounts.

- Schwab One Taxable Interest *(For Schwab One accounts only)*
- Schwab California Municipal Money Fund—Sweep Shares
- Schwab Money Market Fund *(Taxable Income)*
- Schwab New York Municipal Money Fund—Sweep Shares
- Schwab U.S. Treasury Money Fund *(Taxable Income)*
- Schwab Florida Municipal Money Fund—Sweep Shares
- Schwab Government Money Fund *(Taxable Income)*
- Schwab New Jersey Municipal Money Fund—Sweep Shares
- Schwab Municipal Money Fund—Sweep Shares
- Schwab Pennsylvania Municipal Money Fund—Sweep Shares

5. Authorizations *(Please initial all areas that apply to this account.)*

Any of these authorizations may be revoked by providing notice to Schwab. If more than one person is listed on the account, each account holder must initial the authorizations granted below. (An X is not sufficient.)

Acct. Holder/Trustee/ Custodian/Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Trading Authorization. I authorize Schwab to execute trades in my account at the direction of IM as provided under the Trading Authorization heading in Section 9 below.
Acct. Holder/Trustee/ Custodian	Add'l Account Holder/ Co-Trustee	Add'l Account Holder/ Co-Trustee	Disbursement Authorization. I authorize Schwab to disburse funds for investment purposes or to me personally as instructed by IM. I authorize Schwab to remit checks, wire funds, and otherwise to make disbursements of funds held in the account (1) to banks, broker-dealers, investment companies or other financial institutions to or for credit to an account of identical registration, or (2) to me at my address of record. (Note: This option is only effective if Account Holder has granted the Trading Authorization above. Not available for estate, guardianship, or conservatorship accounts.)
Acct. Holder/Trustee/ Custodian/Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Fee Payment Authorization. I authorize Schwab to pay management fees to IM from my account in the amount of IM's invoice. I have authorized IM in writing to receive fee payments directly from my account. Schwab may rely on the invoices submitted by IM, and will have no responsibility to verify fees so invoiced. Schwab may redeem money market fund shares in my account to the extent necessary to pay such fees.
Acct. Holder/Trustee/ Custodian/Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Release of Information Authorization. I authorize Schwab to send duplicate copies of my trade confirmations, account statements, and any other information about my account to IM via mail, via SchwabLink®, or to make this information available by other means, and to such other parties as IM shall direct.
Acct. Holder/Trustee/ Custodian/Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Objection to Release of Name. I object to Schwab's release of my name, address and security positions to companies whose securities are held in my account. Under Rule 14B-1 of the Securities Exchange Act of 1934, Schwab is required to disclose such information unless I object. (Note: Account Holders who do not initial this area may receive extra proxy, reorganization and other communications, regardless of any preferences stated below.)
Acct. Holder/Trustee/ Custodian/Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Add'l Account Holder/ Co-Trustee/Co-Executor	Asset-Based Pricing Authorization. If Schwab fees will be asset-based, I have received, read and agreed to the terms indicated in the Asset-Based Pricing Agreement.

6. Proxy Voting Authorization and Mailing Preferences

Note: If you designate your IM to vote proxies or exercise other security holder rights, you represent that you have entered into an advisory contract under which your IM is authorized to exercise investment discretion.

- Select only **one** who should receive and vote proxy ballots:
- Investment Manager
 - Account Holder
- Select only **one** who should receive informational, non-voting copies:
- Investment Manager
 - Account Holder
 - None

7. Reorganization Letter and Materials Mailing Preferences

- Select only **one** who should receive response coupons and make reorganization decisions:
- Investment Manager
 - Account Holder
- Select only **one** who should receive informational copies:
- Investment Manager
 - Account Holder
 - None

8. Interim Mailing Preferences

Note: Interim mailings include annual, semiannual, and quarterly reports, as well as prospectuses that are subsequent to the initial purchase mailing. Please indicate only **one** who should receive mailings:

- Investment Manager
- Account Holder
- Both

(Please turn to page 3.)

For Charles Schwab Use Only	Account Number _____ - _____ - _____
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9. Please Read and Sign This Account Agreement

This agreement is effective only upon Schwab's acceptance and approval of this application.

I hereby request that Charles Schwab & Co., Inc. ("Schwab") open a brokerage account (the "Account") in the names listed as account holders on this Schwab Account Application ("AA"). I agree to read and be bound by the terms of the Account Agreement (which includes information on the Cash Account and, if applicable, the Schwab Sweep Funds, the Margin and Short Account, Disclosure of Credit Terms and Policies, the Schwab StockBuilder Plan® and other written agreements between me and Schwab that apply to my brokerage account) as currently in effect and as amended from time to time. If, in the future, I add features to this Account governed by the foregoing agreements (e.g., a money fund or margin trading), I agree to be bound by their terms and conditions. If I do not receive or understand the Account Agreement, I will notify Schwab.

In accordance with Section 6, page 6 of the Brokerage Account Agreement and Section 7, pages 20–21 of the Schwab One® Account Agreement, I agree that all debts and other obligations owed to Schwab by any party to the Account Agreement will be secured by a lien on all Securities and Other Property now or hereafter held, carried or maintained in any of my present or future brokerage accounts with Schwab, whether individually or jointly held with others, or in any brokerage account at Schwab in which I have an interest.

I agree to settle by arbitration any controversy between myself and Schwab and/or any Schwab officers, directors, employees or agents relating to the Account Agreement, my brokerage account or account transactions, or in any way arising from my relationship with Schwab as provided in Section 17, pages 10–13 of the Brokerage Account Agreement and Section 22, pages 27–30 of the Schwab One Account Agreement. The following disclosures are made pursuant to applicable self-regulatory organization rules: (1) arbitration is final and binding on all parties; (2) the parties are waiving their right to seek remedies in court, including the right to a jury trial; (3) pre-arbitration discovery is generally more limited than and different from court proceedings; (4) the arbitrators' award is not required to include factual findings or legal reasoning, and any party's right to appeal or seek modification of rulings by the arbitrators is strictly limited; (5) the panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (1) the class certification is denied; (2) the class is decertified; or (3) the customer is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

Schwab One Accounts. I further request PNC Bank to issue checks and Visa® debit card(s) as indicated on this AA. I authorize Schwab to make inquiries for the purpose of verifying my creditworthiness and the creditworthiness of my spouse if I am married and live in a community property state. Such inquiries may include verifying information I have given in my AA, contacting my employer and obtaining credit reports. I further authorize Schwab to disclose information to others about me and my accounts when it is necessary for completing transactions; to comply with a government agency request or court order, such as the IRS or the SEC; to verify the existence and condition of my account for a third party, such as a credit bureau or merchant; and as otherwise authorized by the Schwab One Account Agreement.

For account holders with more than one account at Schwab: This authorization further authorizes Schwab to direct transfers between your accounts at Schwab when no written authorization is requested.

Trading Authorization. If I have indicated on this AA that Investment Manager ("IM") will have the authority to direct Schwab to execute trades in my Account, I authorize Schwab to accept instructions from IM regarding my Account, and to take all other actions necessary or incidental to the execution of such instructions, as IM shall direct. If my Account has a margin feature, Schwab is authorized to accept instructions from IM to trade on margin, to sell short, to borrow securities, to otherwise cause credit to be extended through the Account, and to secure the performance of obligations in the Account with any assets held in the Account (the "Account Assets"). If my Account is authorized for option trading, Schwab is authorized to accept instructions from IM to purchase and sell (write) index participation contracts and covered and uncovered option contracts on securities and securities-related indexes, up to my approved level of options trading strategy. Schwab, and other people to whom Schwab has given instructions in order to implement the IM's instructions, may rely on IM's instructions without obtaining my approval, counter-signature or co-signature. IM's authority will include, without limitation: the authority to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription war-

rants, stock purchase warrants, covered and uncovered options (if I have authorized trading covered and uncovered options, and only up to my approved level of options trading strategy), mutual fund shares, evidences of indebtedness and any other securities, instruments or contracts relating to securities.

I authorize Schwab to take such actions as Schwab deems reasonably necessary to carry out instructions Schwab receives from me and/or IM. I further authorize Schwab, acting upon IM's instructions, to aggregate transaction orders for my Account with orders for one or more other accounts over which IM has trading authorization or to accept or deliver assets in transactions executed by other broker-dealers where IM has so aggregated orders. I agree that if any such aggregated order is executed in more than one transaction, my portion of such order may be deemed to have been executed at the weighted average of the prices at which all of such transactions were executed.

Role of Charles Schwab & Co., Inc. I acknowledge and agree that: Schwab will merely carry out transactions as directed by me and/or IM as the case may be; I (and not Schwab) am responsible for investigating and selecting IM; IM is not affiliated with or controlled or employed by Schwab; and Schwab has no duty to supervise or monitor trading by me or by IM in my Account. Schwab will send me written confirmations of my trades executed through Schwab and monthly statements of all activity in my Account. I authorize Schwab to obtain from IM, and IM to provide to Schwab, information regarding my Account as Schwab may reasonably request. If any of IM's employees is associated with a member of the NASD, NYSE or affiliate, Schwab is authorized to deliver information concerning my Account to such member upon request.

Accounts with Margin Features. I understand that when I buy securities on margin or enter into short sales or short options, or when my IM, if I have granted this authority to my IM, does so for my Account, I am borrowing money from Schwab for part of that transaction(s). All securities and other assets in my Schwab Account(s) are pledged as collateral to secure this loan. I acknowledge that margin transactions are riskier and involve the possibility of greater loss than transactions where I am not borrowing money. If the value of my securities and other assets falls, I acknowledge that I may be required to deposit more assets (a margin call) to secure this loan or that securities and other assets held in my Account may be sold to pay down or pay off my loan without prior notice and at a loss or at lower prices than under other circumstances. I agree to carefully consider my own financial condition, tolerance for risk and investment objectives, as well as market conditions, before I decide to use margin credit or grant this authority to my IM. By placing an order on margin, or by granting this authority to my IM, I acknowledge that I have considered all of these factors and have decided that margin financing is appropriate for me.

All securities and other assets now or hereafter held in this Account may be pledged, repledged, or otherwise used as collateral, separately or together with securities of other customers, for the amount I owe Charles Schwab & Co., Inc. or for a larger amount.

Interest on debit balances will be charged and compounded in accordance with the Account Agreement and as permitted under the laws of the state of California.

Termination of Authorizations. The authorizations I have granted in this AA will remain effective until I or IM have revoked or terminated any of them by giving notice to Schwab, either by mail, telephone, facsimile, telegraph, messenger, electronic mail, voice mail or otherwise; provided, however, that Schwab reserves the right to require written notice or confirmation that such authorization has been terminated or revoked. I understand that I may revoke or terminate all authorizations or designations conferred herein at any time. Such revocation will not affect my obligation resulting from transactions initiated prior to Schwab's receipt of such notice. I understand that if Schwab terminates its Investment Manager Service Agreement with IM, Schwab will not be obligated to honor any further instructions from IM; I will have exclusive control over, and responsibility for, my Account; and unless Schwab notifies me otherwise, my Account will become a Schwab retail brokerage account subject to all terms and conditions applicable thereto, including fees and commissions, investment products and other services available to Schwab retail customers. Schwab will notify me as soon as reasonably possible after any such termination.

Indemnification. I agree to indemnify and hold harmless Schwab, its affiliates and their directors, officers, employees and agents from and against all claims, actions, costs and liabilities, including attorney's fees arising out of or relating to: (1) their reliance on this AA, and (2) Schwab's execution of IM's instructions.

Suitability. From time to time Schwab may make available investment research and information ("Schwab research"). I agree and acknowledge that my IM and I are responsible for the transactions in my Account, including assessing the suitability of transactions for my Account, even if Schwab research was used in making the investment decisions for my Account.

Account Ownership. For accounts held as Joint Tenants With Rights of Survivorship, on the death of either party, the entire Account shall vest in and belong to the surviving joint tenant(s). For accounts held as Tenants in

(Please turn to page 4.)

For Charles Schwab Use Only

Account Number _____

9. Please Read and Sign this Account Agreement (Continued from previous page.)

Common, each party shall be deemed to own an equal interest in the Account unless otherwise specified, and on the death of either party, the decedent's interest shall vest in and be distributed to that party's estate. For accounts held as Community Property, all rights shall be governed by applicable state law. For Custodial accounts governed by the Uniform Transfers to Minors Act (UTMA) or the Uniform Gifts to Minors Act (UGMA), I agree that the Account

is irrevocably vested in and belongs to the minor, to be used for the sole benefit of the minor, and delivered to the minor promptly upon attaining the age of majority (or other age specified for termination under applicable state law). **Account Handling Instructions.** Schwab will automatically hold all securities purchased, as well as all sale proceeds, dividends and interest, unless you specify otherwise.

BY SIGNING THIS AGREEMENT, HOLDERS OF CASH ACCOUNTS WITH MARGIN FEATURES AND SCHWAB ONE® ACCOUNTS ACKNOWLEDGE THAT CERTAIN OF THEIR SECURITIES MAY BE LENT TO SCHWAB AS PRINCIPAL OR LENT OUT TO OTHERS.

Please note that the Account Agreement contains a pre-dispute arbitration agreement, which is set forth in Section 17, pages 10–13 of the Brokerage Account Agreement and in Section 22, pages 27–30, of the Schwab One Account Agreement.

I certify, under penalty of perjury, that (1) the number shown on this AA is my correct taxpayer identification number, and (2) I am not subject to backup withholding as a result of a failure to report all interest and dividends, or the Internal Revenue Service ("IRS") has notified me that I am no longer subject to backup withholding. (I understand that if the IRS has notified me that I am subject to backup withholding as a result of dividend or interest underreporting, and I have not received a notice from the IRS advising me that backup withholding is terminated, I must cross out the incorrect information contained above.) The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

▶ _____ Date _____
 Signature: Account Holder/Trustee/Custodian/Executor Month Day Year

▶ _____ Date _____
 Signature: Additional Account Holder/Co-Trustee/Co-Executor Month Day Year

▶ _____ Date _____
 Signature: Additional Account Holder/Co-Trustee/Co-Executor Month Day Year

Please Note: All account holders must sign.

10. Schwab One Accounts Only—Optional Checks and Visa®

Note: This section applies **only** to Schwab One Accounts. Schwab One Visa privileges are not available for Custodial, Estate, Investment Club, Pension Trust, Conservatorship, Guardianship or Testamentary Trust accounts.

Checking. If you would like to order personal checks, indicate how the name and address should read. Also, please sign below.

Account Holder _____ Additional Account Holder _____
 Address _____ City _____ State _____ Zip _____
 Special Information (if any) _____

Visa. If you would like to order a Schwab One Visa debit card, indicate the names that should appear on the card. Also, please sign below.

Account Holder _____ Additional Account Holder _____
 Number of Visa cards desired for Account Holder: 1 2 (Only one card may be issued to Joint Account Holder.)

Checking and Visa Signature Authorization

All account holders authorized to write checks and/or engage in Visa transactions must sign below. If you would like to have additional persons authorized to write checks, please contact your Investment Manager for details.

▶ _____ Date _____
 Account Holder/Trustee Signature Month Day Year

▶ _____ Date _____
 Additional Signature Month Day Year

▶ _____ Date _____
 Additional Signature Month Day Year

For Charles Schwab Use Only
 Account Number _____ - _____ - _____ - _____ - _____ DDA Number _____

11. Certification of Trustee—Trust Accounts Only

A. 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 11C; 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 11D.

- (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 11C; 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 only be opened 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 11C. 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 11C; 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.

B. Trust Information *(Choose only one type of Trust.)*

- 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
- Business Trust Foreign Trust *(non-U.S. Trustors only)* Other *(Please indicate:)* _____

Trust Name *(Decedent's name if a Testamentary Trust)* _____ Date of Trust _____

Trust Tax ID Number *(If Revocable Living Trust, use Trustor's Social Security number.)* _____ By Whom Is It Revocable and Amendable? _____

Trustor/Grantor/Settlor Name _____ This Trust Is Governed by the laws of the State of _____

USA Other *(Please specify:)* _____ USA Other *(Please specify:)* _____

Trustor/Grantor/Settlor Country of Citizenship _____ Trustor/Grantor/Settlor Country of Legal Residence _____

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

Trust Beneficiary _____ Additional Trust Beneficiary _____

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

(Please turn to page 6.)

For Charles Schwab Use Only Account Number _____ - _____ - _____

This area intentionally left blank.

C. Powers of the Trustees

(a) By signing the Certification contained in Section 11D, the Trustees hereby certify that Schwab is authorized to follow the instructions of any Trustee and to deliver funds, securities or any other assets in the brokerage account 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 Trust brokerage account with Schwab, or (2) if the Trust Agreement 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. Please print the names of ALL Trustees listed in the Trust Agreement here.

Name of Trustee

Name of Co-Trustee

Name of Co-Trustee

Name of Co-Trustee

(b) By indicating "yes" below, the undersigned Trustees hereby certify that either the Trust Agreement or applicable law grant the Trustee(s) the power to delegate to others (such as a financial advisor) the authority to give trading instructions with respect to the Trust's brokerage account with Charles Schwab & Co., Inc.

Yes No

(c) The undersigned Trustees certify that we 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.

In addition to the foregoing powers, by indicating "yes" where applicable below, the Trustees hereby certify that the Trust Agreement also specifically authorizes the Trustees:

(i) to maintain a Margin and Short Account and through such account to purchase securities on margin, 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 Accounts and to grant authority to the brokerage firm, acting as principal or otherwise, to pledge, repledge, hypothecate or rehypothecate assets of the Trust.

Yes No

(ii) 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.

Yes No

Certain financial and experiential requirements must be met to trade options through Schwab and a separate Option Application must be completed.

D. Certification, Trust Indemnity and Agreement *(All Trustees listed in the Trust document must complete.)*

In consideration of Charles Schwab & Co., Inc. ("Schwab") opening and/or maintaining a brokerage account 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 which would cause the representations contained in this Certification to be inaccurate or incorrect.

If there is more than one Trustee, and no one Trustee has 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 in subsection (a) of Section 11C of this Account Application and to deliver funds, securities or other assets in the brokerage account 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 other Trustees before giving Schwab any instructions regarding the account. 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.

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 Trustee's powers described above. The undersigned Trustees agree to send written notice promptly to Schwab of any change in Trustees, 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 Trustees 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 attorney's 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 brokerage account established at Schwab for the Trust. This indemnification is made by the undersigned Trustees both in their capacities as Trustees and in their individual capacities, and shall not be limited by the Trustees' provision to Schwab of independent documentation concerning the representations made herein.

The representations and obligations stated herein shall survive termination of the Trust Agreement and the Account Agreement relating to the Trust's brokerage account.

All Trustees listed in Section C must sign here.

_____ Date _____
 Trustee's Signature Month Day Year

_____ Date _____
 Co-Trustee's Signature Month Day Year

_____ Date _____
 Co-Trustee's Signature Month Day Year

_____ Date _____
 Co-Trustee's Signature Month Day Year

State of _____ County of _____ On _____ before me, _____ (here insert name and title of the notarizing officer), personally appeared _____, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument* WITNESS my hand and official seal. *Notaries outside of California should attach the appropriate notarizing declaration in lieu of the above.	(SIGNATURE AND SEAL OF NOTARY)
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For Charles Schwab Use Only Account Number _____ - _____ - _____ - _____