

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

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

- The wire transfer fee is \$25. For foreign wires, contact your Investment Advisor for specific information required.
- Note: Distribution forms are required for retirement accounts. Call your Investment Advisor for the correct form.

1. One-Time or Standing Instructions (Select A or B.)

- A.  One-time  
 B.  Standing Instructions Authorization (optional)

Please initial below only if you want your IA to initiate wire transfers to accounts of unlike registration.  
You may revoke this authorization by notifying Schwab. (An X is not sufficient.)

**Standing Instructions.** I authorize Schwab to transfer funds from this account to the receiving bank name on this form at the direction of my IA. I have previously granted my IA disbursement authority (LPFA or WPFA) on this Schwab account. I hereby acknowledge that this authority is effective regardless of any differences in registration between these two accounts.

\_\_\_\_\_  
Account Holder/Trustee/  
Custodian/Executor

\_\_\_\_\_  
Additional Account Holder/  
Co-Trustee/Co-Custodian/  
Co-Executor

2. Schwab Account Information

Account Holder Name(s) (as they appear on your statement) \_\_\_\_\_ Schwab Account Number \_\_\_\_\_

3. Receiving Bank Information (For examples, see Section 5.)

Amount to Be Wired (in U.S. Dollars) \_\_\_\_\_ Amount to Be Wired (in Foreign Currency) \_\_\_\_\_ Foreign Currency Type \_\_\_\_\_

Receiving Bank Name \_\_\_\_\_ Receiving Bank Phone Number \_\_\_\_\_

Receiving Bank Routing Number (ABA, IBAN or SWIFT code) \_\_\_\_\_ Receiving Bank Address (required for foreign bank) \_\_\_\_\_

Account Number at Receiving Bank \_\_\_\_\_

Name(s) on Receiving Bank Account (registration) \_\_\_\_\_

Address of Account Holder at Receiving Bank if Different from Schwab Account Registration (example: Brokerage Firm/Escrow Company) \_\_\_\_\_

Further Credit/Escrow Account Number (if applicable) \_\_\_\_\_ Escrow Company Phone Number \_\_\_\_\_

Name of Final Beneficiary (if applicable) \_\_\_\_\_ Address of Final Beneficiary (required if final beneficiary is different from Schwab account registration) \_\_\_\_\_

4. Please Read and Sign (Signatures required.)

Please note: I understand that wiring funds outside of the U.S. may take three to five business days.

I authorize Charles Schwab & Co., Inc. ("Schwab") to wire funds from my Schwab account pursuant to the above instructions. 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 attorneys' fees, arising out of or relating to: (1) their reliance on this Letter of Authorization, and (2) Schwab's execution of IA's instructions.

Please note: If this is a Custodial account, I acknowledge and agree that any funds or securities transferred out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

For standing instructions only: I understand that Schwab may accept future requests to wire funds from my account according to the above instructions. Such requests may be made by any person having signing authority with respect to my Schwab account and may be delivered orally, in person or by telephone, or may be transmitted by facsimile or delivered in a signed writing.

Signature: Account Holder/Trustee/Custodian/Executor \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_ (mm/dd/yyyy)

Signature: Additional Account Holder/Co-Trustee/Co-Custodian/Co-Executor \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_ (mm/dd/yyyy)

Signature: Investment Advisor (if applicable) \_\_\_\_\_ Print Name \_\_\_\_\_ Date \_\_\_\_\_ (mm/dd/yyyy)

Note: Investment Advisor may sign only if the account holder has granted disbursement authority AND there is a final beneficiary account number whose registration is IDENTICAL to the Schwab account registration. Investment Advisor may also sign for real estate escrow wires if the account holder is the beneficial owner of the wired funds and has granted disbursement authority.



## 5. Examples

**Wire Transfer to Bank:** The account registration at the receiving bank is identical to the Schwab account registration. If the account holder has granted disbursement authority to the Investment Advisor ("IA"), then the IA can sign instead of the account holder.

<b>3. Receiving Bank Information</b>		
<b>\$10,000</b>		
Amount to Be Wired (in U.S. Dollars)	Amount to Be Wired (in Foreign Currency)	Foreign Currency Type
<b>BANK USA NA</b>		<b>(123) 456-7899</b>
Receiving Bank Name		Receiving Bank Phone Number
<b>101000101</b>		
Receiving Bank Routing Number (ABA, IBAN or SWIFT code)	Receiving Bank Address (required for foreign bank)	
<b>23456</b>		
Account Number at Receiving Bank		
<b>JANE B. SAMPLE</b>		
Name(s) on Receiving Bank Account (registration)		

**Wire Transfer to Escrow/Brokerage Company:** Although the name of the final beneficiary is the same as the Schwab account registration, the account registration at the receiving bank is different. In this case, the wire is passing through an intermediary account. The address of the intermediary account holder at the bank is required. If the account holder has granted disbursement authority to the IA, then the IA can sign instead of the account holder.

<b>3. Receiving Bank Information</b>		
<b>\$10,000</b>		
Amount to Be Wired (in U.S. Dollars)	Amount to Be Wired (in Foreign Currency)	Foreign Currency Type
<b>BANK USA NA</b>		<b>(123) 456-7899</b>
Receiving Bank Name		Receiving Bank Phone Number
<b>101000101</b>		
Receiving Bank Routing Number (ABA, IBAN or SWIFT code)	Receiving Bank Address (required for foreign bank)	
<b>45678</b>		
Account Number at Receiving Bank		
<b>TITLE COMPANY USA</b>		
Name(s) on Receiving Bank Account (registration)		
<b>201 MAIN STREET, SAN FRANCISCO, CA 94115 ← Address of Title Company USA</b>		
Address of Account Holder at Bank if Different from Schwab Account Registration (example: Brokerage Firm/Escrow Company)		
<b>ZZ1234</b>		
Further Credit/Escrow Account Number (if applicable)		
<b>JANE B. SAMPLE</b>		
Name of Final Beneficiary (if applicable)	Address of Final Beneficiary (required if final beneficiary is different from Schwab account registration)	

**Wire Transfer to Third Party:** The account registration at the receiving bank is different from the Schwab account registration. The address of the account holder at the receiving bank is required. **Note:** The IA cannot sign instead of the account holder unless the client has authorized the IA to initiate this transfer by completing Section 1B.

<b>3. Receiving Bank Information</b>		
<b>\$10,000</b>		
Amount to Be Wired (in U.S. Dollars)	Amount to Be Wired (in Foreign Currency)	Foreign Currency Type
<b>BANK USA NA</b>		<b>(123) 456-7899</b>
Receiving Bank Name		Receiving Bank Phone Number
<b>101000101</b>		
Receiving Bank Routing Number (ABA, IBAN or SWIFT code)	Receiving Bank Address (required for foreign bank)	
<b>98765</b>		
Account Number at Receiving Bank		
<b>JOHN Q. DOE</b>		
Name(s) on Receiving Bank Account (registration)		
<b>1234 S. WILLOW DRIVE, SAN FRANCISCO, CA 94115 ← Address of John Q. Doe</b>		
Address of Account Holder at Receiving Bank if Different from Schwab Account Registration (example: Brokerage Firm/Escrow Company)		