



Schwab Personal Choice Retirement Account® (PCRA)

Plan Trading Menu Change Form

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Plan Sponsor Name	Plan Sponsor (Company/Entity) Tax ID
Retirement Plan Name	Retirement Plan Tax ID
Plan-Level Account Number	

Complete each section below to indicate the securities that PCRA Participants have the ability to trade. These changes to the Plan Trading Menu apply to any PCRA associated with the Plan referenced above.

The Trustee(s)/Custodian(s) and/or Plan Sponsor authorize Schwab to allow any Participant who completes a **Schwab PCRA Limited Power of Attorney (LPOA) for Participant** form to make trades in the Participant's PCRA. A Participant will never be restricted from selling a position unless Schwab is instructed to restrict the sale by the Trustee(s)/Custodian(s) and/or Plan Sponsor. The Trustee(s)/Custodian(s) and/or Plan Sponsor acknowledge that they are responsible for determining whether any of the investments selected below (including any employer securities) are permissible under the terms of the Plan, the Internal Revenue Code (the "Code"), or the Employee Retirement Income Security Act of 1974 ("ERISA") and that Schwab shall have no responsibility or liability with respect to such determination. Please note that, generally, 403(b) contributions can only be invested in SEC-registered fund shares.

Trading restrictions: PCRA's may not include trading on collectibles, currencies, precious metals, real estate, futures, commodities, private placements, margin accounts, or short sales. If specifically allowed by a Participant's retirement plan, a Participant may be able to write covered calls, buy protective puts and write cash-secured equity puts. A Participant should complete a Schwab Personal Choice Retirement Account (PCRA) Options Application—Participant and Third Party form to be approved to trade options.

Complete each section below to indicate the securities that PCRA Participants have the ability to trade. These changes to the Plan Trading Menu apply to any PCRA associated with the Plan referenced above. At the time of completion of this Plan Trading Menu Change Form, all securities in Participant accounts will be reviewed solely for the purpose of confirming if such securities are consistent with the newly established Trading Menu under the terms of the Plan. This form shall supersede and replace any prior direction to Schwab with respect to securities that are available.

Note: From time to time, securities may change characteristics, which could change the availability of the asset within your Plan. Schwab has no obligation to review or monitor securities' classification following the initial review.

A. Taxable Mutual Funds:

- ☐ All
- ☐ Schwab Mutual Fund OneSource®/Schwab Funds® only¹
- ☐ None

B. Tax-Exempt Mutual Funds:

- ☐ All
- ☐ Schwab Mutual Fund OneSource/Schwab Funds only¹
- ☐ None

C. Equities: (To include foreign securities that trade over the counter and on a foreign exchange, you must select "All" in this Section C and "All" in Section G, Foreign Securities.)

- ☐ All
- ☐ Listed only²
- ☐ Listed and NASDAQ market securities only³
- ☐ Exchange-traded funds (ETFs) only⁴
- ☐ Closed-end mutual funds only
- ☐ ETFs and closed-end mutual funds only
- ☐ None

D. Publicly Traded Limited Partnerships:⁵ (Please read important footnote on page 3.)

- ☐ All
- ☐ None

E. Taxable Fixed Income:⁶

- ☐ All
- ☐ None
- ☐ Certificates of deposit (CDs) only

F. Tax-Exempt Fixed Income:

- ☐ All
- ☐ None
- ☐ Treasuries only

G. Foreign Securities:⁷

- ☐ All
- ☐ None

H. Leveraged/Inverse ETFs⁸

- ☐ All
- ☐ None

If you selected "Closed-end mutual funds only" or "None" under Section C, Equities, you must select "None" in Section H, Leveraged/Inverse ETFs.

I. Options: (Options trading is limited to writing covered calls, buying protective puts and writing cash-secured equity puts.)

- ☐ Yes. Options trading is permitted on the Plan-level account by the Plan document and on all associated PCRA's. Note: All parties with trading authority must complete a separate Schwab options application.
- ☐ No. Options trading is not permitted.

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J. Compliance Solutions/Designated Brokerage:

a. Are you a current Compliance Solutions/Designated Brokerage client?

☐ Yes☐ No

If yes, please list your Master Account Number: _____

b. Schwab Trade Check™ monitoring technology⁹☐ Yes☐ No

If you select Trade Check, please note that you will need to complete the PCRA Trade Check Services Agreement. Contact your Client Services representative for this agreement. You don't need to be a Compliance Solutions client to select Trade Check.

K. Company Stock:^{10, 11}☐ Yes, allowed to trade; symbol/CUSIP number: _____☐ No, restrict;* symbol/CUSIP number: _____☐ N/A

*Choosing to restrict company stock does not include derivatives, unless indicated in Section L.

Is your Plan affiliated with a member firm of an exchange or FINRA, or a municipal securities broker-dealer?[†]☐ Yes ☐ No[†]Attach a Rule 3210/407 letter from a company Compliance Officer if licensed by a securities firm.**L. Please list all exceptions below.** The exceptions listed in Section L will override the choices in the previous sections A–K. If you have more than four exceptions, please attach an additional sheet.

Please check whichever applies.

Fund/Security Description	CUSIP Number	Symbol	Permitted	Not Permitted
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

Trustee/Custodian Signature(s)**Signature(s) and Date(s) Required****X**

Trustee/Custodian Signature

Print Name

Date

X

Trustee/Custodian Signature

Print Name

Date

Plan Sponsor Signature**Signature and Date Required****X**

Plan Sponsor Signature

Date

Print Name

Title

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¹ Charles Schwab & Co., Inc. (Member SIPC) receives remuneration from fund companies for recordkeeping and shareholder services and other administrative services for shares purchased through Schwab's Mutual Fund OneSource® program. Schwab also may receive remuneration from transaction fee fund companies for certain administrative services.

Trades in no-load mutual funds available through OneSource (including Schwab Funds®), as well as certain other funds, are available without transaction fees when placed through Schwab.com or our automated phone channels. Schwab reserves the right to change the funds we make available without transaction fees and to reinstate fees on any funds. Funds are also subject to management fees and expenses.

Schwab's short-term redemption fee will be charged on redemption of funds (except certain Schwab Funds) bought through Schwab's Mutual Fund OneSource program (and certain other funds) with no transaction fee and held for 90 days or less. Schwab reserves the right to exempt certain funds from this fee, including Schwab Funds, which may charge a separate redemption fee, and funds that accommodate short-term trading.

² Equity trading is limited to securities listed on the New York Stock Exchange (NYSE), NYSE Amex Equities, and other exchanges (excludes the NASDAQ Stock Market, Inc. [NASDAQ] and over-the-counter [OTC] securities).

³ Securities that are not available to trade include pink sheets, OTC securities, and Bulletin Board stocks.

⁴ Conditions apply: Trades in ETFs are available without commissions when placed online in a Schwab account. Trade orders placed through a broker will receive the negotiated broker-assisted rate. An exchange processing fee applies to sell transactions. All ETFs are subject to management fees and expenses. Please see the *Charles Schwab Pricing Guide for Retirement Plan and Health Savings Accounts* (the "Pricing Guide") for additional information.

⁵ Restricting publicly traded limited partnerships will exclude the purchase of any publicly traded limited partnership and any security (which may include certain ETFs, royalty trusts, and other possible securities) that reports income via a Schedule K-1 Form and, as a result, could generate Unrelated Business Taxable Income (UBTI).

⁶ Excludes debt securities issued by Charles Schwab & Co., Inc. and its affiliates. These securities are not allowed to be purchased in a PCRA.

⁷ Restricting foreign securities does not include the restriction of American Depositary Receipt (ADR) securities and foreign securities traded on a domestic equity market, but does restrict the purchase of non-ADR foreign securities available on the U.S. OTC market. Some foreign securities may be subject to additional foreign tax withholding requirements, including ADRs and foreign securities traded on a domestic market.

⁸ This restriction limits the participant's ability to purchase Leveraged/Inverse ETFs only. This restriction does not include mutual funds.

⁹ Trade Check™ is a product of Compliance Solutions partner Schwab Compliance Technologies, Inc. (formerly Compliance11, Inc.) ("SchwabCT"). Compliance Solutions is comprised of SchwabCT and Schwab Designated Brokerage Services (DBS), a division of Charles Schwab & Co., Inc. ("Schwab"). Compliance Solutions provides technology, compliance, and brokerage solutions for corporate clients who monitor their employees' securities activity. PCRA is a product of Schwab. SchwabCT and Schwab are separate but affiliated entities, and each is a subsidiary of The Charles Schwab Corporation.

¹⁰ Schwab cannot monitor participant trading of company stock in PCRA. The Plan Sponsor can monitor participant trading of company stock using Trade Check.

¹¹ Section K applies to publicly traded securities issued by the Plan Sponsor or its affiliates and which are Qualifying Employer Securities within the meaning of Section 407(d)(5) of ERISA (collectively, "Company Stock"). Please note that if investment in a broad category of securities, such as Equities, is permitted elsewhere on this Trading Menu, and Company Stock is not restricted in Section K or Section L, then Plan participants will be able to invest in Company Stock.



Options Agreement: Only complete this section if Options Trading is selected in the Plan Trading Menu.

In consideration of Charles Schwab & Co., Inc. accepting and carrying an options account for the Plan, I (as Trustee acting on behalf of the Plan) hereby understand and agree that in addition to the provisions of the Account Agreement, the following shall apply:

Plan Sponsor Authorization

I represent and confirm that the Plan Fiduciary authorizes and hereby directs Schwab to rely upon and treat any direction or instruction provided by the Recordkeeper or Trustee (together, the "Directing Party[ies]") as a direction or instruction of the Plan Fiduciary authorized to provide such direction or instruction under the terms of the Plan or under any subsequent delegations of fiduciary authority and applicable law. The Plan Fiduciary hereby represents that the Directing Parties are authorized and directed to complete any requested documentation to establish options trading in the Plan and to represent on behalf of the Plan Sponsor that they agree to the terms of the Charles Schwab & Co., Inc. Options Trading Rules contained herein.

Handling of Account

I understand that the PCRA ("Account") shall be handled in accordance with the rules of the Options Clearing Corporation (OCC), the applicable exchange and/or other regulatory agencies, and I understand that I will not violate these rules.

Options Disclosure Documents

I will not enter an order for any listed options until I have received and read the OCC disclosure document titled Characteristics and Risks of Standardized Options.

Options Agreement

I understand that the purchase and writing of options contracts involve inherent risks and that the Plan is financially able to bear such risks and to withstand any losses resulting from trading.

Options Positions Covered

I understand that a Participant may not write a call option nor buy a put option unless there is an adequate quantity of the underlying security in the account. I further understand that a Participant may not sell a cash-secured equity put option without sufficient cash to be secured to cover that cash-secured put option.

Exercise Limitation

I understand that the various options exchanges may restrict transactions in particular options or the exercise of options contracts at their discretion from time to time.

Size Limits of Options and Exercises

I will not, acting alone or in concert with others, whether directly or indirectly, violate the position or exercise limitations which may be fixed from time to time by the exchange or market where such options contracts are traded.

Options Commissions

I understand that due to the short-term nature of options, it is likely that Participants will be trading options to a greater degree than other securities and that they will be charged a commission each time such a transaction is made.

Suitability

I agree to advise Schwab if there is any change in the Plan's investment objective or financial situation.

Assignments

I understand that exercise assignment notices for options contracts are allocated among customer short positions pursuant to a manual procedure which randomly selects from among all customer short options positions, including those contracts which are subject to exercise.

All short options positions are liable for assignment at any time. A more detailed description of Schwab's random allocation procedure is available upon request.

Signature and Date Required

X

Authorized Plan Sponsor Signature

Print Name

Date

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