

Schwab Personal Choice Retirement Account® (PCRA)

Plan Trading Menu Change Form

Plan Name	
Plan-Level Account Number	Plan Tax ID 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. PCRAs may not include trading on collectibles, currencies, precious metals, real estate, futures, commodities, private placements, margin accounts or short sales. If specifically allowed by Participant's retirement plan, Participant may be able to write covered calls and buy protective puts. Participant should complete a **Schwab Personal Choice Retirement Account (PCRA) Options Application—Participant** form to be approved to trade options.

A. Taxable Mutual Funds:

- All except those listed in Section I
- Mutual Fund OneSource®/Schwab Funds® only¹
- None except those listed in Section I

B. Tax-Exempt Mutual Funds:

- All except those listed in Section I
- Mutual Fund OneSource/Schwab Funds only¹
- None except those listed in Section I

C. Equities: (To include foreign securities that trade over-the-counter, you must select "All" below.)

- All except those listed in Section I
- Listed only²
- Listed and NASDAQ market securities only³ (Selecting this will exclude all foreign securities on other exchanges, including over-the-counter securities.)
- Exchange-traded funds (ETFs)⁴
- Closed-end mutual funds
- ETFs and closed-end mutual funds
- None except those listed in Section I

D. Publicly Traded Limited Partnerships⁵: (Please read important footnote on the next page.)

- All except those listed in Section I
- None except those listed in Section I

E. Taxable Fixed Income⁶:

- All except those listed in Section I
- None except those listed in Section I
- Certificates of deposit (CDs) only

F. Tax-Exempt Fixed Income:

- All except those listed in Section I
- None except those listed in Section I
- Treasuries only

G. Foreign Securities⁷:

- All except those listed in Section I
- None except those listed in Section I

H. Options: (Options trading is limited to writing covered calls and buying protective puts.)

- Yes. Options trading is permitted on the plan-level account by the Plan document and on all associated PCRAs. **Note:** All parties with trading authority must complete a separate Schwab Options Application.
- No. Options trading is not permitted.

I. Please list all exceptions below. 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"/>

FOR CHARLES SCHWAB USE ONLY:									
Approved by			Print Name of Approver				Date Approved		
Index as Document Number 68	Plan ID Number	Account Number							



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

X Trustee/Custodian Signature	Print Name	Date
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X Trustee/Custodian Signature	Print Name	Date
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Plan Sponsor Signature**Signature and Date Required**

X Plan Sponsor Signature	Date
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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, over-the-counter securities, and Bulletin Board stocks.

⁴ Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. Unlike mutual funds, shares of ETFs are not individually redeemable directly with the ETF. All ETFs are subject to management fees and expenses.

⁵ Restricting publicly traded limited partnerships will exclude the purchase of any publicly traded 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 American Depositary Receipt (ADR) securities traded on a domestic equity market, but does restrict the purchase of non-ADR foreign securities available on the U.S. OTC market.