



Add an Authorized Viewer to Your Account (“View Only Authorization”)

Schwab.com

1-800-435-4000
(inside the U.S.)

+1-415-667-8400
(outside the U.S.)

1-888-686-6916
(multilingual services)

This View Only Authorization allows you to give another person (“Authorized Viewer”) access to your account information without transaction authority.

Because of the sensitive nature of the information you will be sharing with the Authorized Viewer, you should carefully consider why and whether to grant View Only Access. Please read the following information before you complete this form:

- **The Authorized Viewer will be able to** review, print, download, and save up to ten (10) years of historical account information, including but not limited to your tax information, balances, positions, statements, and other non-public information such as your Social Security number and mailing address. The Authorized Viewer will have access to your account until you terminate his or her access or until you close the account.
- **The Authorized Viewer will not have the ability to** place trades, move money into or out of your account, or change your account settings.
- A separate View Only Authorization form must be completed for each Authorized Viewer.
- Some account types are not eligible for View Only Authorization, including but not limited to the Schwab Global Account™ and Schwab Bank accounts. For assistance with these accounts, call 1-800-435-4000.

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Tell Us About the Account to Be Viewed

This View Only Authorization will apply only to this account.

Schwab Account Number

Account Holder or Trust/Organization

Name *Title, First* *Middle Name* *Last Name, Suffix*

Name *Trust/Organization Title*

Additional Account Holder or Trustee/Authorized Person

Name *Title, First* *Middle Name* *Last Name, Suffix*

If there are more than two Account Holders or Trustees, attach additional copies of this page.

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Account Holder/Trustee Authorization Agreement and Signature(s)

All Account Holders and Trustees must read this section and sign.

By signing this View Only Authorization, I, the Account Holder(s) or Trustee(s), authorize Charles Schwab & Co., Inc. ("Schwab") to provide the person named in Section 4 ("Authorized Viewer") access without transaction authority to the account listed in Section 1.

I provide consent to and authorize Schwab to give my Authorized Viewer the ability to review, print, download, save, and distribute historical data on my account, including up to ten (10) years of my tax forms, statements, trade confirmations, and account notifications. I understand that by granting View Only Access to the Authorized Viewer, he or she will have access to other personal information contained in my account tax forms, statements, and documents, including my Social Security number, account numbers, mailing address, telephone number, and email addresses. I understand that the information available to the Authorized Viewer will include non-public personally identifiable information about the undersigned as Account Holder as well as this Schwab account.

By signing this form, I direct and provide consent to Schwab to share my non-public personally identifiable information with the Authorized Viewer.

I understand that the View Only Authorization may be terminated at any time under any of the terms set forth in the View Only Authorization Agreement.

I agree that I will indemnify and hold harmless Schwab pursuant to the terms described in the View Only Authorization Agreement, and that Schwab is not responsible in any way for any damages that may arise from my granting View Only Access.

If this View Only Authorization relates to a trust account, each Trustee certifies that the trust instrument authorizes the delegation of authorities and access as indicated within this View Only Authorization and that such delegation is not prohibited by the laws that govern the trust.

I acknowledge that I have received and read the attached View Only Authorization Agreement and retained a copy for my records. I acknowledge that my signature hereafter constitutes my agreement to the terms and conditions of the View Only Authorization Agreement.

If I wish to revoke the Authorized Viewer's View Only Access, I understand that I must contact Schwab and that access may continue indefinitely unless and until I do. If there is more than one Account Holder, any single Account Holder may revoke View Only Access.

The View Only Authorization Agreement includes a predispute arbitration clause. I acknowledge receipt of the predispute arbitration clause contained in the View Only Authorization Agreement attached to this form.

By signing this form, each Account Holder and/or Trustee consents to Schwab sharing non-public personally identifiable information with the Authorized Viewer that I, the Account Holder(s) or Trustee(s), designate.

All Account Holders and Trustees must sign and date this form. If there are more than two Account Holders or Trustees, attach additional copies of this page.

SIGN HERE

X

Today's Date mm/dd/yyyy

Print Name

X

Today's Date mm/dd/yyyy

Print Name

3 Certificate of Authority (For Organization Accounts Only)

This section is required for, and applies to, Organization accounts only:
 S Corporations
 C Corporations
 Sole Proprietorships
 Partnerships
 Limited Liability Companies
 Non-Incorporated Associations

I, _____, being the Secretary or Officer of _____, an organization organized and existing under and by virtue of the laws of the State of _____, hereby certify (1) that the person(s) whose signature(s) appear(s) in Section 2 is/are authorized to establish and maintain the requested View Only Authorization with Schwab on behalf of the Account Holder and to bind the Account Holder to the View Only Authorization Agreement (as applied for in this Application), pursuant to a duly adopted resolution of the board of directors or other applicable governing body; and (2) that the charter documents, agreements, and applicable laws governing the Account Holder permit the establishment and maintenance of the requested View Only Authorization (as applicable).

SIGN HERE 



Today's Date *mm/dd/yyyy*

Print Name **Title**

4A Tell Us About the Authorized Viewer

We respect your privacy. As required by federal law, Schwab will use this information to verify the identity of the Authorized Viewer. Schwab will use the information you provide to communicate with the Authorized Viewer and provide information about products and services. Read about our privacy policy at www.schwab.com/privacy.

If the Authorized Viewer is an existing Schwab client, complete Section 4A and then go to Section 5. If the Authorized Viewer is not a Schwab client, complete Sections 4A (leave the account number blank) and 4B.

Authorized Viewer's Account Number

Name *Title, First* *Middle Name* *Last Name, Suffix*

Are you known by another name? *Please specify.*

Home/Legal Street Address *No P.O. Boxes* **City** **State** **Zip Code**

Mailing Address *P.O. Boxes may be used* **City** **State** **Zip Code**

Home Phone **Mobile Phone** **Work Phone** *Extension*

By providing your email address, you consent to receiving email regarding the View Only role to this account.

Email Address

4B If the Authorized Viewer Is Not a Schwab Client, Complete This Section

Social Security Number **Date of Birth** *mm/dd/yyyy* **Mother's Maiden Name** *For verification purposes*

Country(ies) of Citizenship *Please list all.*

USA **Other(s)** _____
Country of Citizenship 1 *Country of Citizenship 2, if applicable*

Country of Legal Residence

USA **Other** _____
Other Country of Legal Residence

ID Type and Number Choose only one ID type and provide the requested information.

Driver's License **Passport** **U.S. Government-Issued ID**

ID Number

Country/State of ID Issuance

Date Issued mm/dd/yyyy

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Authorized Viewer's Authorization Agreement and Signature

Please ensure the Authorized Viewer reads, signs, and dates this section below.

By signing this View Only Authorization, I, the Authorized Viewer, understand and agree that before viewing this account I will need to read, understand, and agree online to Schwab's Electronic Services Agreement as amended and updated from time to time.

I agree that I will access the account of the Account Holder(s) for proper uses and will not engage in any illegal, fraudulent, or improper conduct under any applicable laws, rules, and/or regulations. I also agree to refrain from disclosing or disseminating any account information without first obtaining express permission from all Account Holders.

I understand that the View Only Authorization may be terminated at any time under any of the terms set forth in the View Only Authorization Agreement.

I agree that I will indemnify and hold harmless Schwab pursuant to the terms described in the View Only Authorization Agreement.

I acknowledge that I have received and read the attached View Only Authorization Agreement and retained a copy for my records. I acknowledge that my signature immediately hereafter constitutes my agreement to the terms and conditions of the attached View Only Authorization Agreement.

The View Only Authorization Agreement contains a predispute arbitration clause. I acknowledge receipt of the predispute arbitration clause contained in the View Only Authorization Agreement attached to this form.

By signing this form, I, the Authorized Viewer, consent to Schwab sharing non-public personally identifiable information listed in Section 4 with the Account Holder(s) or Trustee(s) on this particular account.

SIGN HERE

X

Today's Date mm/dd/yyyy

Print Name

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Next Steps

After Schwab has received and approved this form, we will email the Authorized Viewer instructions on how to obtain a user ID and password.

If you are opening a new account, you will need to submit this form with your other new account materials. Please confirm whether each of your forms can be sent via fax or uploaded through secure messaging, because not all forms are accepted using these methods.

▪ **Upload** online with secure messaging (if you are an existing client and have online access to your account).

1. Go to [Schwab.com](https://www.schwab.com) and log in to your account.
2. Click the Message Center link (under Service), and then click the Upload Document link.
3. Upload your form as an attachment by clicking the Add File button.
4. When your message is complete, click Send.

▪ **Fax** to 1-888-526-7252.

▪ **Bring** to your nearest Schwab branch (visit [Schwab.com/branch](https://www.schwab.com/branch) for locations).

▪ **Mail** to any of the following addresses:

Regular Mail (West)

Charles Schwab & Co., Inc.
P.O. Box 982600
El Paso, TX 79998-2600

Regular Mail (East)

Charles Schwab & Co., Inc.
P.O. Box 628291
Orlando, FL 32862-8291

Overnight Mail (West)

Charles Schwab & Co., Inc.
1945 Northwestern Drive
El Paso, TX 79912

Overnight Mail (East)

Charles Schwab & Co., Inc.
1958 Summit Park Dr., Ste. 200
Orlando, FL 32810

View Only Authorization Agreement

Client Copy - Account Holder(s) may authorize Charles Schwab & Co., Inc. ("Schwab") to give another individual ("Authorized Viewer") permission to view his or her Schwab account.

This View Only Authorization Agreement ("Agreement") sets out the terms and conditions of the View Only Access Authorization. **Please read and retain this Agreement for your files.**

Relationship to Account Agreement.

This Agreement amends and is part of the Account Agreement applicable to the account of Account Holder(s). If there is any conflict between the terms of this Agreement and your Account Agreement, the terms of this View Only Authorization Agreement shall govern. In the View Only Authorization and this View Only Authorization Agreement, the term "you" refers to the Account Holder, whether one or more; the term "Viewer" or "Authorized Viewer" refers to the Authorized Viewer authorized by you in Section 4 of the View Only Authorization; and the term "your account" refers to the account you designated in Section 1 of the View Only Authorization.

View Only Access and the Authorized Viewer.

By completing and submitting the View Only Authorization, you are consenting to Schwab's giving the Viewer View Only Access to the Schwab account you designate. If the View Only Authorization relates to a trust account, each Trustee certifies that the trust instrument authorizes the delegation of authorities and access as provided for by the View Only Authorization and such delegation is not prohibited by the laws that govern the trust.

Information Available to the Authorized Viewer.

Because of the type of information available through Schwab's View Only Access service, you agree that you have carefully considered when, whether, and to whom to grant View Only Access.

You understand and acknowledge that by enrolling in Schwab's View Only Access service, you are granting and consenting to Viewer having the ability to review, print, download, save, use, and distribute your account information, including but not limited to tax information, balances, positions, transactions, investment returns, other performance information, cost basis, realized and unrealized gains and losses, and check records ("Account Information"). You also acknowledge that Viewer will be able to receive, access, print, download, save, and view up to ten (10) years of historical Account Information and documents. By granting View Only Access to your account, you understand that Viewer will have access to other personal information contained in your account tax forms, statements, documents, and reports, including data such as your Social Security number,

income, outside assets, account numbers, mailing address, telephone number, and email addresses. You understand and agree that some or all of the information Viewer will have access to may constitute non-public personal identifying information about you or your account.

Termination of View Only Authorization.

You and Viewer understand that either may terminate the View Only Authorization at any time by providing written or telephonic notice to Schwab. If there are multiple Account Holders, any Account Holder may revoke the View Only Authorization.

Schwab has the right, in its sole discretion, to suspend or terminate your Viewer's View Only Access at any time.

You and Viewer acknowledge that any revocation of the View Only Authorization access will not go into effect until Schwab has received, and has had a reasonable opportunity to act upon, such revocation. Account Holder and Authorized Viewer agree neither will have any claim against Schwab in connection with the granting or removal of View Only Access.

You acknowledge that reports made available to Viewer before termination may continue to be available after termination.

If Viewer becomes aware that the View Only Access is being revoked for any reason, Viewer agrees to immediately cease from viewing the account, even if Schwab has not yet had the opportunity to receive and implement the revocation of your View Only Access.

Viewer agrees to immediately notify Schwab of the death of the Account Holder(s) or any termination or revocation of the View Only Access. Viewer also agrees to notify Schwab of any incapacity, incompetence, or mental disability of the Account Holder(s) that would render the View Only Authorization void.

Role of Charles Schwab & Co., Inc.

Account Holder(s) and Authorized Viewer acknowledge and agree that:

- Schwab does not give legal or tax advice;
- Account Holder(s), and not Schwab, is responsible for investigating and selecting the Authorized Viewer;
- Schwab has not approved, recommended, or endorsed Viewer;
- Unless required by applicable law, Schwab has no duty to review, supervise, or monitor any activity by the Viewer; and
- Schwab reserves the right, in its sole discretion, to no longer provide View Only Access to your Viewer.

Viewer, and not Schwab, is solely responsible for determining if the Viewer is required to be registered as an investment advisor with a state agency or the Securities and Exchange Commission (SEC). Registration rules vary by state.

You and Viewer agree that it is Viewer's responsibility, and not Schwab's, to check his/her state's applicable rules.

You understand that Schwab has not provided any advice to you regarding the View Only Authorization, and if there is anything about the View Only Authorization that you do not understand, you should consult with your attorney or financial counsel for an explanation.

Effect of Agreement.

Viewer agrees that the View Only Access conferred on him/her pursuant to the View Only Authorization executed by the Account Holder(s) shall be exercised in accordance with the terms and conditions of this Agreement.

Authorized Viewer's Use of the View Only Access Service.

Viewer agrees that he/she will access the account of the Account Holder(s) for proper uses and will not engage in illegal, fraudulent, or improper conduct under any applicable laws, rules, and/or regulations. Viewer agrees to comply with all applicable state and federal laws, rules, and regulations as they may be amended from time to time. Viewer also agrees to refrain from disclosing or disseminating any account information without first obtaining permission from all Account Holders. Viewer agrees not to take any actions that exceed the authority under the View Only Authorization form or any other agreement between Viewer and the Account Holder(s).

Information.

You and Viewer agree to provide promptly any information reasonably requested by Schwab concerning access to the account of the Account Holder(s) and compliance with this Agreement. If questions arise concerning compliance with any law, whether federal or state, you and Viewer will take any action believed by Schwab to be necessary to ensure compliance with applicable law. This provision shall not be read to imply that Schwab has any duty to supervise or monitor Viewer's access to the account of the Account Holder(s) or compliance with applicable law. You and Viewer represent and warrant that all information provided to Schwab in this Agreement, or otherwise at any time, is true, accurate, and complete. If any information you or Viewer furnish to Schwab becomes materially inaccurate, false, or otherwise

misleading, you and Viewer agree to notify Schwab promptly and take such action as is necessary to revise such information.

Monitoring of Conversations.

You and Viewer agree that Schwab may, but is not obligated to, record telephone calls to monitor the quality of service received or for any other valid purpose. You and Viewer acknowledge that Schwab may not be able to locate a tape recording unless Schwab is provided the date and time of the conversation and the full name of the Schwab representative involved in the conversation. You and Viewer agree that Schwab has the sole right to determine how long tape recordings will be retained.

Effect.

The View Only Authorization and Agreement supplement and in no way limit or restrict rights which Schwab may have under existing law or any other agreement. The View Only Authorization and Agreement will bind the heirs, executors, administrators, successors, and assigns of the Account Holder(s) and Authorized Viewer, and will benefit Schwab's successors, affiliates, and assigns.

Assignment.

Schwab may assign its rights and obligations under this Agreement to any subsidiary, affiliate, or successor by merger or consolidation without notice to the Account Holder(s) or Authorized Viewer, or to any other entity after 30 days' written notice. The Account Holder(s) and Authorized Viewer may not assign this Agreement without Schwab's prior written consent.

Waivers.

The failure of any party to require performance of this Agreement will not affect in any way the right to require such performance at any time thereafter. The waiver by any party of a breach of any provision hereof will not be taken or held to be a waiver of the provision itself.

Indemnification.

The Account Holder(s) and Authorized Viewer agree to indemnify and hold harmless Schwab and its affiliates, directors, officers, employees, and attorneys from and against all claims, actions, judgments, settlement amounts, costs and liabilities, and attorneys' fees arising out of or relating to execution of the instructions of the Account Holder(s) by Schwab, the Authorized Viewer, or the Account Holder(s); grant of View Only Access; misuse of any information or data the Authorized Viewer accesses through View Only Access; or revocation of View Only Access, including but not limited to:

- Schwab's reliance on this View Only Authorization or View Only Authorization Agreement;
- Disputes between the Account Holder(s) and Authorized Viewer;
- Wrongdoing by the Authorized Viewer, including but not limited to a breach of this

Agreement or third-party reliance or losses;

- The performance or non-performance of the Authorized Viewer's services;
- The acts or omissions of the Authorized Viewer with respect to the account of the Account Holder(s); and
- Any act taken by Schwab in reliance upon the View Only Authorization or View Only Authorization Agreement.
- If you share information with anyone through View Only Authorization, we'll consider their activities to have been authorized by you, and your rights under The Schwab Security Guarantee may be impacted. To learn more about The Schwab Security Guarantee, please go to schwab.com/guarantee.

Governing Law.

The laws of the state of California (but not the choice of law doctrines), as applied to agreements signed and performed in California, shall apply and bind the parties in any and all questions arising under this View Only Authorization and Agreement, including questions of validity, interpretation, and performance, except that the arbitration agreement below shall be governed by the Federal Arbitration Act.

Required Arbitration Disclosures. Regulatory authorities require that any brokerage agreement containing a predispute arbitration agreement must disclose that this agreement contains a predispute arbitration clause. This Agreement contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- All parties to this Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments

thereto, shall be incorporated into this Agreement.

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute 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.

Arbitration Agreement. Any controversy or claim arising out of or relating to (i) this Agreement, any other agreement with Schwab, an instruction or authorization provided to Schwab or the breach of any such agreements, instructions, or authorizations; (ii) the Account, any other Schwab account or Services; (iii) transactions in the Account or any other Schwab account; (iv) or in any way arising from the relationship with Schwab, its parent, subsidiaries, affiliates, officers, directors, employees, agents, Viewers or service providers ("Related Third Parties"), including any controversy over the arbitrability of a dispute, will be settled by arbitration.

This arbitration agreement will be binding upon and inure to the benefit of the parties hereto and their respective representatives, attorneys-in-fact, heirs, successors, assigns and any other persons having or claiming to have a legal or beneficial interest in the Account, including court-appointed trustees and receivers. This arbitration agreement will also inure to the benefit of third-party service providers that assist Schwab in providing Services ("Third-Party Service Providers") and such Third-Party Service Providers are deemed to be third-party beneficiaries of this arbitration agreement.

The parties agree that this arbitration agreement will apply even if the application to open the Account is denied and will survive the closure of your Account and/or the termination of services rendered under this Agreement.

Such arbitration will be conducted by, and according to the securities arbitration rules and regulations then in effect of, the Financial Industry Regulatory Authority (FINRA) or any national securities exchange that provides a forum for the arbitration of disputes, provided that Schwab is a member of such national securities exchange at the time the arbitration is initiated. Any party may initiate arbitration by filing a written claim with FINRA or such eligible national securities exchange. If arbitration before FINRA or an eligible national

securities exchange is unavailable or impossible for any reason, then such arbitration will be conducted by, and according to the rules and regulations then in effect of, the American Arbitration Association (AAA). If arbitration before the AAA is unavailable or impossible for any reason, the parties agree to have a court of competent jurisdiction appoint three (3) neutral arbitrators to resolve any and all disputes or controversies between or among the parties. Each party shall bear its own initial arbitration costs, which are determined by the rules and regulations of the arbitration forum. In the event of financial hardship, the arbitration forum may waive certain costs in accordance with such rules. At the conclusion of the hearing, the arbitrators will decide how to assess the costs of the arbitration among the parties.

Any award the arbitrator makes shall be final and binding, and judgment on it may be entered in any court having jurisdiction. This arbitration agreement shall be enforced and interpreted exclusively in accordance with applicable federal laws of the United States, including the Federal Arbitration Act. Any costs, fees or taxes involved in enforcing the award shall be fully assessed against and paid by the party resisting enforcement of said award.

For FINRA arbitrations, FINRA will appoint a single public arbitrator in customer cases decided by one arbitrator. In customer cases decided by three arbitrators, investors have the option of choosing an arbitration panel with two public arbitrators and one non-public arbitrator (Majority-Public Panel Rule) or a panel of all public arbitrators (Optional All-Public Panel Rule). If the customer declines to elect a panel selection method in writing by the applicable deadline, the Majority-Public Panel Rule for selecting arbitrators will apply.

All notices from one party to the other involving arbitration shall be considered to have been fully given when so served, mailed by first class, certified or registered mail, or otherwise given by other commercially accepted medium of written notification.

In addition to the above provisions, if a party to this Agreement is or becomes a non-U.S. resident at the time of any controversy subject to this arbitration agreement, such party acknowledges and agrees to the following additional provisions:

1. The party agrees to abide by the rules of the organization administering the arbitration specifically providing for the formal designation of the place at which the arbitration is to be held.
2. Entering into this Agreement constitutes consent to submit to the personal jurisdiction of the courts of the state of California, U.S.A., to interpret or enforce any or all of these arbitration provisions. Judgment on any arbitration award may be entered in any court having jurisdiction, or

application may be made to such court for judicial acceptance of the award and an order of enforcement, as the case may be.

3. The exclusive language to be used by the parties and the arbitrators in the arbitration proceedings shall be English. Any party wishing an interpreter shall make all arrangements directly with the interpreter and shall assume all costs of the service.
4. If a party is a foreign government or state, state-owned or state-operated enterprise or other instrumentality of a foreign government or state, such party waives all rights of sovereign immunity and neither the Federal Act of State doctrine nor the doctrine of sovereign immunity shall apply insofar as any enforcement in courts located in the U.S.A. is concerned.