



# Transfer Your Account to Schwab

www.schwab.com.au

1300 781 132

(Australian Support)

+1-415-667-8400

(U.S. Support)

1-888-686-6916

(Multilingual Services)

We're here to help.

## When to use this form:

- Use this form to transfer securities and/or funds from another financial institution (e.g., brokerage firm, mutual fund company, bank, or insurance company) to your account at Charles Schwab & Co., Inc. ("Schwab").
- To see if your account is eligible for online transfers, log in and go to the Forms section of the Account Servicing page.
- If you want to open a new Schwab account, please attach a completed Schwab One® Australia Account application to this form or contact our offices.
- International transfers can be initiated by visiting [www.schwab.com.au](http://www.schwab.com.au).

## Please Remember:

- The names on the account you're transferring should be identical to those on your Schwab account. If they do not match, you may need to provide one or more of the additional documents listed in Section 2.
- You must attach a copy of your most recent account statement (dated within 90 days) for the account you wish to transfer.
- For Sections 3–6, please complete only one section and continue to Section 7.
- A separate Transfer Your Account to Schwab form must be used for each account you are transferring.
- Return instructions are found on page 5.

1

## Tell Us About Your Schwab Account (Required)

If you are opening a new account, you can leave the account number field blank.

Name(s) *(Please list all names as they appear on your account.)*

Account Type/Registration

Account Number

Social Security/Tax ID Number

2

## Tell Us About the Account You're Transferring (Required)

If the names listed here do not match those listed on your Schwab account, you may need to attach additional documentation and/or have those signatures notarised.

Name of Firm, Mutual Fund Company, or Insurance Company

Delivering Firm Telephone Number

Name and Title of Account *(as shown on your account)*

Account Number

Account Type/Registration

## Additional Documents

If the name(s) on your Schwab account differs from the name(s) on the account that you wish to transfer, you may need to provide additional documentation. Trust discrepancies may require additional documentation not listed below.

- Last name changed.** Please provide a certified marriage certificate, certified divorce decree, or other certified court document.
- First/middle name changed or listed differently.** Please provide a court document or second-name letter.

Charles Schwab Australia Pty Limited ("Charles Schwab Australia")  
Unit 5/4 Skyline Place, Frenchs Forest NSW 2086  
ABN: 11 085 258 822 AFSL: 246743

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**For Sections 3–6, complete only one section and continue to Section 7.**

**3**

**Credit Union, Bank, Brokerage, Trust Company, and/or Dividend Reinvestment Transfers (If Applicable)**

If your cash is held in a chequing and/or savings account, please deposit a cheque instead of completing this form.

Do not complete this section if you have a CD or annuity transfer. Complete Section 4 or 5.

**Amount of Transfer:**

- Full. Transfer my entire account in kind.** (Includes cash and/or money market balances.)
- Partial Transfer.** Transfer \$\_\_\_\_\_ (cash amount) and/or the assets listed below.

Attach additional pages if needed.

Name, Symbol, or CUSIP # (stocks, bonds, money market, etc.) (partial transfers only)	Number of Shares or "ALL"
Name, Symbol, or CUSIP # (stocks, bonds, money market, etc.) (partial transfers only)	Number of Shares or "ALL"
Name, Symbol, or CUSIP # (stocks, bonds, money market, etc.) (partial transfers only)	Number of Shares or "ALL"
Name, Symbol, or CUSIP # (stocks, bonds, money market, etc.) (partial transfers only)	Number of Shares or "ALL"

**4**

**Liquidate Certificate of Deposit (CD) and Transfer Cash (If Applicable)**

I am aware of and acknowledge any penalty I will incur from early withdrawal. It is my decision to proceed with this request. I understand that all bank-held and credit union-held CD requests should be submitted two to three weeks before maturity date and that requests should not be submitted earlier than 30 days before maturity.

**Liquidate my CD immediately and transfer cash:**

- All.** Transfer my entire CD proceeds: \$\_\_\_\_\_ (expected value of my CD proceeds).
- Partial.** Transfer only \$\_\_\_\_\_ of my CD proceeds.

**Liquidate my CD at maturity** [ ] / [ ] / [ ] **and transfer cash:**  
(mm/dd/yyyy)

- All.** Transfer my entire CD proceeds: \$\_\_\_\_\_ (expected value of my CD proceeds).
- Partial.** Transfer only \$\_\_\_\_\_ of my CD proceeds.

You may only select one choice.

You may be charged a penalty for early withdrawal.

**5**

**Surrender or Liquidate Annuity and Transfer Cash (If Applicable)**

Do not complete this section if you are making a 1035 annuity exchange. For all 1035 annuity exchanges, call 1-888-311-4887.

**All annuities must be surrendered or liquidated and the proceeds transferred to Schwab, which could result in negative tax consequences, penalties, and fees. Before signing this form and liquidating your existing annuity, you should discuss the implications with your own tax or estate planning professional. You may still proceed with the annuity surrender if you have determined to direct us to process the transaction, but it will be without the recommendation of Charles Schwab Australia Pty Ltd. or Schwab. If you elect to proceed with the annuity surrender, please sign and return this form. If you have any questions, please contact your Schwab Australia Representative.**

**Liquidate my annuity immediately and transfer cash:**

- All.** Transfer my entire annuity proceeds: \$\_\_\_\_\_ (expected value of my annuity proceeds).
- Partial.** Transfer only \$\_\_\_\_\_ of my annuity proceeds.

**Liquidate my annuity at maturity** [ ] / [ ] / [ ] **and transfer cash:**  
(mm/dd/yyyy)

- All.** Transfer my entire annuity proceeds: \$\_\_\_\_\_ (expected value of my annuity proceeds).
- Partial.** Transfer only \$\_\_\_\_\_ of my annuity proceeds.

For annuities not held in an IRA account, Section 1035 of the Internal Revenue Code may allow you to make a tax-free exchange of one annuity contract for another annuity contract. Contact your tax or estate planning professional before liquidating.

**Important Annuity Information:** Before signing this form and requesting that your annuity be liquidated and the proceeds transferred to Schwab, please contact your own tax professional. To transfer your annuity assets, a surrender or liquidation of your annuity contract assets must generally occur. This may result in the following consequences: surrender charges, loss of vested living or death benefits, potential impact to your estate plan,



**5. Surrender or Liquidate Annuity and Transfer Cash (If Applicable) (Continued)**

taxable earnings, and possible tax penalties. Some annuities require the submission of the original policy to complete a transfer; please consult with your insurance company and submit the original policy if needed. By signing this form, I hereby direct Schwab Australia and Schwab to process the surrender indicated above and indemnify and hold harmless Schwab Australia, Schwab, and their representatives from and against any and all claims, losses, taxes, penalties, and costs (including reasonable attorney fees and expenses) arising from or related to my decision to direct Schwab Australia and Schwab to process this surrender.

**6 Mutual Fund Company Transfers (If Applicable)**

**Type of Transfer**

Please select only one box.

- Full.** Transfer my entire account. (List below all mutual fund account numbers being transferred.)
- Partial.** Transfer only certain funds. (Complete entire section below.)

Please list all mutual fund accounts and include a current statement dated within 90 days.

Use a separate transfer form for each mutual fund company.

Attach additional pages if needed.

Name of Fund, CUSIP, and/or Symbol	Fund Account Number	Quantity (Indicate # of shares or "ALL.")	Handling (Check one.)		Future Dividends and Capital Gains*		
			In Kind	Liquidate	Pay Cash	Reinvest	Pay/Reinvest

\*If you do not select a future dividend and capital gains option, Schwab will transfer all shares requested in kind and reinvest your dividends and capital gains distributions. If dividend reinvestment is not available at Schwab, Schwab will automatically pay all future dividends and capital gains distributions in cash.

**7 Authorisation to Transfer and Account Holder Signature(s)**

Please read and sign on the following page.

**To Delivering Firm:** Unless otherwise indicated in the instructions in Sections 3–6, please transfer all assets in my account to Charles Schwab & Co., Inc. ("Schwab").

I understand that to the extent any assets in my account are not readily transferable, with or without penalties, such assets may not be transferred within the time frames required by FINRA Rule 11870 or a similar rule of another designated examining authority. Unless otherwise indicated in the instructions in Sections 3–6, I authorize you to liquidate any nontransferable proprietary money market fund assets that are part of my account and transfer the resulting credit balance to the successor custodian.

I understand that you will contact me with respect to the disposition of any other assets in my securities account that are nontransferable. I authorize you to deduct any outstanding fees due to you from the credit balance in my account. If my account does not contain a credit balance, or if the credit balance in the account is insufficient to satisfy any outstanding fees due to you, I authorize you to liquidate the assets in my account to the extent necessary to satisfy that obligation. If certificates or other instruments in my account are in your physical possession, I instruct you to transfer them in good deliverable form, including affixing any necessary tax waivers, to enable the successor custodian to transfer them in their name for the purpose of sale, when and as directed by me. I understand that upon receiving a copy of this transfer instruction, you will cancel all open orders for my account on your books.

I affirm that I have destroyed or returned to you credit/debit cards and/or unused cheques issued to me in connection with my securities account.

**For Retirement Accounts:** If this transfer of account is for a qualified retirement account, I have amended the applicable plan so that it names Schwab as successor custodian. If this transfer of account is for an IRA, I hereby adopt or reaffirm my adoption of the Charles Schwab & Co., Inc. Individual Retirement Plan. If I am transferring an IRA and the IRA type indicated on my statement is different from the IRA I currently maintain at Schwab (e.g., Traditional IRA vs. Rollover IRA), I hereby authorize Schwab to commingle my IRA assets.

**Fees:** If the assets I am transferring are considered nonstandard assets at Schwab (such as limited partnerships), I understand that I will be charged set-up and maintenance fees.

I understand that fractional shares of stock are nontransferable, and I agree that any fractional shares will be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation.

I understand that the delivering firm may or may not assess account fees for the transfer and/or termination of my account with them.



7. Authorisation to Transfer and Account Holder Signature(s) (Continued)

**Mutual Fund Dividends and Capital Gains (Account Transfers Via ACAT Only):** I understand that my delivering broker may provide Schwab with mutual fund dividends and capital gains distribution instructions for each mutual fund position so that Schwab may implement these instructions. If the same position is already held in my Schwab account, the dividend instructions will default to the current Schwab choice. In the event that the instructions are not provided by the delivering broker or the dividend and/or capital gains distribution option requested is not available at Schwab, the instructions will default to reinvest (unless reinvestment isn't available, in which case dividends and capital gains will be paid in cash).

**Liquidations:** I understand that buying and selling securities during the account transfer process may complicate and delay my transfer. Some firms may even "freeze" an account that is in the process of being transferred, meaning that no trades will be permitted until the transfer is complete. As a result, I should avoid trading during the transfer process. If I am concerned about not being able to sell my stock during the transfer process, I should consider selling my stock and waiting until I have received the proceeds before entering the transfer request.

**Cost Basis:** I understand that Schwab will update my account with the cost basis information provided on a transfer statement by a delivering firm. Because the accuracy of cost basis data depends upon these third-party statements, Schwab is not able to guarantee the availability, accuracy, or completeness of such cost basis data. It is my obligation to confirm the accuracy of the information Schwab receives from the delivering firm by visiting us online or calling Schwab. Cost basis information is intended for residents of the U.S. It may not be available or appropriate for customers who reside outside the U.S.

Important disclosures regarding account discrepancies.

**Name Discrepancies:** All account holders or authorised signers of the account(s) listed in Sections 1 and 2 of this form must sign below. If an account holder's name appears differently on either account, the owner must sign the form using all name variations (e.g., maiden name and married name). If there is a name variation, Schwab may require additional documentation before accepting the account, such as a marriage certificate or a divorce decree.

**Registration Discrepancies:** All account holders or authorised signers of the account(s) listed in Sections 1 and 2 of this form must sign below. By signing below, I/we acknowledge the existence of any differences in account owners and/or account type between the account being transferred into Schwab and the Schwab account. Each individual who signs below is aware of these discrepancies and authorises Schwab to accept the transfer of assets as indicated on this form. Schwab or the delivering firm may require additional documentation to effect transfers of assets between unlike accounts.

By signing below, I/we acknowledge that I/we have read and I/we understand this form in its entirety. I/we hereby authorise the transfer of my/our account as listed in Section 2 to the Schwab account listed in Section 1. By signing below, I/we also authorise any name or account discrepancy during the transfer.

**SIGN HERE**

Use blue or black ink.

All non-Schwab account holders signing this transfer form must have their signatures notarised.

X  
Account Holder/Trustee Signature  
\_\_\_\_\_  
Print Name Title, First Middle  
\_\_\_\_\_  
Print Name Last, Suffix  
\_\_\_\_\_  
\_\_\_\_\_/\_\_\_\_\_/20  
Today's Date (mm/dd/yyyy)

X  
Account Holder/Trustee Signature  
\_\_\_\_\_  
Print Name Title, First Middle  
\_\_\_\_\_  
Print Name Last, Suffix  
\_\_\_\_\_  
\_\_\_\_\_/\_\_\_\_\_/20  
Today's Date (mm/dd/yyyy)

X  
Account Holder/Trustee Signature  
\_\_\_\_\_  
Print Name Title, First Middle  
\_\_\_\_\_  
Print Name Last, Suffix  
\_\_\_\_\_  
\_\_\_\_\_/\_\_\_\_\_/20  
Today's Date (mm/dd/yyyy)

X  
Account Holder/Trustee Signature  
\_\_\_\_\_  
Print Name Title, First Middle  
\_\_\_\_\_  
Print Name Last, Suffix  
\_\_\_\_\_  
\_\_\_\_\_/\_\_\_\_\_/20  
Today's Date (mm/dd/yyyy)



**Did you remember to:**

- Attach a copy of your most recent statement for the account you are transferring?
- Attach any necessary additional documents listed in Section 2?

Return instructions > Please return pages 1-5 of this form by mail to Charles Schwab.

**Charles Schwab Australia**  
 Unit 5/4 Skyline Place  
 Frenchs Forest NSW 2086

**Standard U.S. Mail**  
 Attn: International Account Solutions  
 Charles Schwab & Co., Inc.  
 P.O. Box 982601  
 El Paso, TX 79998-2601  
 USA

**International Mail/Overnight Delivery**  
 Attn: International Account Solutions  
 Charles Schwab & Co., Inc.  
 1945 Northwestern Drive  
 El Paso, TX 79912-1108  
 USA

Be sure to enclose any accompanying materials with your form (such as a cheque for an initial deposit to open a new account). Should you have any questions or need help, just call 1300 781 132 (within Australia) or +1-415-667-8400 (other countries).

FOR DELIVERING FIRM USE ONLY

RECEIVING FIRM INFORMATION

Name and Address	Tax ID Number	Overnight Mailing Address	Schwab Clearing Number
Charles Schwab & Co., Inc. IS Document Control P.O. Box 982600 El Paso, TX 79998-2600	94-1737782	Charles Schwab & Co., Inc. IS Document Control 1945 Northwestern Drive El Paso, TX 79912-1108	0164

FOR DELIVERING FIRM USE ONLY

**All DTC-Eligible Securities:** All deliveries MUST include client name and Schwab account number.

Delivery to DTC Clearing 0164, Code 40.

**Dividend Reinvestment or Closed-End Mutual Funds:** All deliveries MUST reference client name and Schwab account number. The client's Schwab account number must not be included in the mailing address.

Do not establish an account in the name of Charles Schwab & Co., Inc. FBO (for benefit of) the client.

Issue a certificate for all whole shares, liquidate all fractional shares, and discontinue dividend reinvestment.

**Physical Delivery of Cheques and/or Securities:** All deliveries MUST reference client name and Schwab account number.

Name and Address	Overnight Mailing Address
Charles Schwab & Co., Inc. IS Document Control P.O. Box 982600 El Paso, TX 79998-2600	Charles Schwab & Co., Inc. IS Document Control 1945 Northwestern Drive El Paso, TX 79912-1108

**Fed Book-Entry Securities (e.g., Treasury Notes):** All deliveries MUST include client name and Schwab account number.

Bank of New York Mellon  
 ABA #: 021000018  
 BK OF NYC/CSCHWAB  
 FBO: 8-digit customer A/C # and name.

**Liquidate Money Fund and transfer cash according to instructions listed below.**

**Fedwire® Monies:** All deliveries MUST include client name and Schwab account number.

Wire to: Citibank NA, 111 Wall Street, New York, NY 10005

ABA #: 021000089  
 FBO: Charles Schwab & Co., Inc., A/C #: 40553953  
 For further credit to Client Account #: \_\_\_\_\_

**Foreign Securities:** All deliveries MUST include client name and Schwab account number.

Call 1-602-355-9003 for delivery instructions.



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# Transfer Your Account: Additional Information

- Visit us online for a status update on your transfer or to initiate your transfer online.
- To transfer funds from one Schwab Account to another, go to the Transfer and Payments tab online or use the Letter of Authorisation (LOA) Transfer Assets Between Schwab Accounts form.
- To obtain additional forms, visit us online or call +1-415-667-8400 (within Australia), 1-888-686-6916 (Multilingual Services), or 1-800-464-6093 (within the U.S.).

## GENERAL INFORMATION

Schwab will not accept or honor any oral or written instructions from you to purchase or sell securities with the proceeds of the cash and/or transferred securities before we have actual receipt of your assets and the transfer process is complete.

If you want dividend reinvestment on your stocks, you will need to call us at 1300 781 132 (Australia residents) or +1-415-667-8400 (other countries) after your transfer is complete.

If dividend reinvestment is not available for your mutual fund shares, Schwab will automatically pay all future dividends and capital gains distributions in cash. Requests to sell mutual fund positions are dependent upon the delivering firm receiving and processing the request and may take several weeks to complete.

If your fund is not transferable as shares, you may consider initiating a redemption at the fund company and request that they deliver cash to your Schwab account for a faster transfer.

If the account you are transferring holds pooled investments such as hedge funds, funds of funds, private equity, limited partnerships, REITs, or any other Alternative Investments, please contact our Alternative Investments Service team at 1-877-201-2985.

## FREQUENTLY ASKED QUESTIONS

### How long will it take?

Depending on the type of securities, a typical transfer will take approximately three weeks. However, some may take up to six weeks or even longer.

Please remember that while we make every effort to ensure a swift transfer, the actual transfer time depends on how quickly securities are liquidated and released or transferred by the financial institution currently holding your investments.

### Will I be charged a fee?

An exit fee may be charged by your previous financial institution upon receiving your transfer request. A wire fee may also be charged by your previous financial institution to transfer to Schwab.

Fractional shares of stock are nontransferable, and any fractional shares will be liquidated by the delivering firm upon the transfer of the whole shares. The delivering firm may or may not charge a fee for this liquidation.

If the assets you are transferring are considered nonstandard assets at Schwab (such as limited partnerships), there will be set-up and maintenance fees.

### Are my funds transferable?

Schwab Australia can transfer over 6,000 different mutual funds. Some financial firms issue their own (proprietary) mutual funds, and these funds typically cannot be transferred to any firm. Also, there are some mutual fund companies with whom Schwab has not established an agreement with the fund issuer to hold a particular mutual fund. If the mutual fund cannot be transferred, then you may be notified by mail.

### How do I sell assets prior to transfer?

If there are assets that need to be sold before being transferred to

Schwab, please instruct the delivering firm to sell assets in your brokerage or trust company account and cancel dividend reinvestment prior to sending this form to Schwab Australia. This helps ensure that liquidations proceed efficiently because many brokerage or trust companies will not accept instructions from Schwab to sell assets.

On a mutual fund transfer where the fund is held directly with the mutual fund company, you may utilise Section 6 of the Transfer Your Account to Schwab form to facilitate the liquidation (sell).

### Can I liquidate my securities during the account transfer?

Buying and selling securities during the account transfer process may complicate and delay your transfer. Some firms may even "freeze" an account that is in the process of being transferred, meaning that no trades will be permitted until the transfer is complete. As a result, you should avoid trading during the transfer process. If you are concerned about not being able to sell your stock during the transfer process, please consider selling and waiting until you have received the proceeds before entering the transfer request.

### How do I transfer an annuity?

We recommend that you contact your existing insurer to verify the status of any charges or benefits before you proceed with your transfer/exchange request. Please also note that, in order to process your request, additional documentation and information may be required by Schwab or the current insurer.

To transfer your annuity assets, a surrender or liquidation of your annuity contract assets must generally occur. This may result in the following consequences: surrender charges, loss of vested living or death benefits, taxable earnings, and possible tax penalties. For annuities not held in an IRA account, Section 1035 of the Internal Revenue Code allows you to make a tax-free exchange of one annuity contract for another annuity contract. Some annuities require the submission of the original policy to complete a transfer; please consult with your Insurance Company and submit the original policy if needed.

### How do I transfer my company retirement plans?

Please consult with your plan administrator before initiating a transfer request. Then, to roll over your 401(k) or another employer-sponsored retirement plan, call a Schwab Rollover Consultant at 1-877-412-6116. From filling out paperwork to answering your questions and helping you work with your plan administrator, a dedicated Rollover Consultant will personally manage the process for you from start to finish, making it easy to roll over to a new IRA.

### What about cost basis?

Schwab will update your account with the cost basis information provided on a transfer statement by a delivering firm. Because the accuracy of cost basis data depends upon these third-party statements, Schwab is not able to guarantee the availability, accuracy, or completeness of such cost basis data. It is your obligation to confirm the accuracy of the information Schwab receives from the delivering firm by visiting us online or calling us. Cost basis information is intended for residents of the U.S. It may not be available or appropriate for customers who reside outside the U.S.

**Thank you for investing with Charles Schwab Australia.**



 Printed on recycled paper.

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