

Envelope detail and authorizations

Schwab One Individual with TAMP application

Schwab account number

[REDACTED]

AS ID

N/A

Master account number

[REDACTED]

Firm and sender details

Envelope ID

AC2504261510474020

Firm address

[REDACTED]

Initial contact method

SchwabAdvisorCenter.
com

SAC Login ID

[REDACTED]

Firm name

Advisor name

IP address

Submit to Schwab date

[REDACTED]

Firm ID

Service team

Advisor email address

Advisor phone number

[REDACTED]

Account information

Master account number

Master Wrap Agreement

Commission Code

ABP schedule code

[REDACTED]

Personal information

Primary account holder

Email address

Alias

Country of citizenship

UNITED STATES

Social Security/tax ID

Identification type

Place of issuance

Country of residence

UNITED STATES

Date of birth

ID expiration date

ID issue date

Identification #

Not entered

Home/legal address

Home telephone

Country of birth

Subject to tax withholding

No

[REDACTED]

Mobile phone number

Other phone number

Mailing address

Is your client affiliated with or employed by a stock exchange, member firm of an exchange or FINRA, or a municipal securities broker/dealer?



Not entered

Not entered

No

Is this person a director, 10% shareholder or policy-making officer of one or more Publicly traded companies?

Employment status

Employer name

Occupation

No

EMPLOYED



Other Professional

Business address

Business telephone

Not entered

Not entered

Trusted contact persons

Name

Relationship

Address

Email address



Phone



S1 account details

IM control

Client assets

Issuer communications and related actions

Send informational copies to

No

NA

Account holder

No one

IA authorization

Options trading

Margin trading

Trading and disbursement

No

No

Cash feature

Subject to tax withholding

Email statements & account documents

Bank Sweep

No

Yes

Email trade confirmations

Email shareholder materials

Email tax forms

Fee payment authorization

Yes

Yes

Yes

Yes

Prime broker addendum	Source of funds	Purpose of account
No	Salary, wages, savings	General investing
Wrap fee addendum	ABP addendum	
NA	NA	

TAMP account settings

TAMP account	TAMP authorization	Tamp fee payment authorization
0803-4273 XY INVESTMENT SOLUTIONS LLC	Trading and disbursement	Yes

Terms and conditions

Tax withholding certification

By checking the checkbox that follows, you certify the following under penalties of perjury:

- The number shown on this application is my correct Taxpayer Identification Number;
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the IRS that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding;
- I am a U.S. citizen or U.S. resident alien as defined in federal tax regulations;
- I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

The IRS does not require you to consent to any provision of this document other than the certification required to avoid backup withholding.

By checking this checkbox, I certify that the preceding information is true and correct.

Signer 1

Name: [REDACTED]

Customer ID: [REDACTED]

Date/Time: 5/5/2025 11:58:20 AM (EST)

IP address: [REDACTED]

Browser / App Info: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko)

Chrome/136.0.0.0 Safari/537.36

Consent status: Accepted

ArtifactID: Account Open-Backup Withholding No

Artifact Version 5

Electronic records and signatures

As part of this online process, we will deliver to you important records, agreements and disclosures, and you will be asked to provide electronic signatures to legal agreements. These may include agreements with Charles Schwab & Co., Inc. ("CS&Co"), its affiliates ("Schwab"), and your independent Investment Advisor ("Advisor"). You must have a PDF reader. If you are unable to read this sample [PDF tax form](#), please download the free [Adobe Reader®](#).

By checking the checkbox, you:

- Acknowledge that you will be providing electronic signatures as part of this account opening process, and that copies of your records relating to CS&Co (such as agreements and disclosures) will be available at <https://client.schwab.com>.
- Verify that you are able to open, view, and save or print PDF documents. This demonstrates that you can receive and retain the pertinent agreements and disclosures that we will deliver to you as part of this process.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding the use of electronic disclosures, records and signatures.

Signer 1

Name: [REDACTED]

Customer ID: [REDACTED]

Date/Time: 5/5/2025 11:58:45 AM (EST)

IP address: [REDACTED]

Browser / App Info: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/136.0.0.0 Safari/537.36

Consent status: Accepted

ArtifactID: AS-Account Open-Electronic Signature

Artifact Version 8

Go paperless

By checking the checkbox, you:

- Acknowledge that you have reviewed the [Important Information About Your Informed Consent to Receive Paperless Documents and the International Addendum](#) ("Informed Consent") and understand its terms and conditions.
- Agree that we will electronically deliver all eligible documents for each account in this digital envelope, as described in the Informed Consent. You will not receive these documents by mail.
- Confirm that you are able to open, view, and save or print PDF documents and that you have provided or validated your email address. This demonstrates that you can receive the paperless documents through email, our website, and PDF.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding paperless delivery.

Signer 1

Name: [REDACTED]

Customer ID: [REDACTED]

[REDACTED]

IP address: [REDACTED]

Browser / App Info: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/136.0.0.0 Safari/537.36

Consent status: Accepted

ArtifactID: AS-Action Center Envelope-Global Paperless

Artifact Version 6

Schwab's Cash Features Program

The Cash Features Program is a service that we provide that permits the uninvested cash or "free credit balance" in your Account to potentially earn income while those funds remain uninvested. Additional information about the Cash Features Program and each Cash Feature is available in the [Cash Features Disclosure Statement](#). The designated Cash Feature for this Account is the Bank Sweep feature.

By checking the checkbox, you:

- Consent to participate in Schwab's Cash Features Program, and you also consent to having the Bank Sweep feature as the designated Cash Feature for your Account.

- Understand that through the Bank Sweep feature, Schwab automatically makes deposits to and withdrawals from deposit accounts at one or more Program Banks ("Program Banks"). Subject to the satisfaction of certain conditions, your deposits at each Program Bank are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 (including principal and accrued interest) when aggregated with all other deposits held by you in the same insurable capacity at that bank. Your funds may be placed in a Program Bank in excess of the FDIC insurance limit. You are responsible for monitoring your bank balances in the Bank Sweep feature and the balances in any other bank accounts at each Program Bank to determine if these, in total, exceed FDIC insurance limits. Monies held in this feature are not covered by SIPC. In certain limited circumstances, Schwab may place your funds in a sweep money market fund. Please see the Cash Features Disclosure Statement for additional information.
- Understand and agree that Schwab can (1) make changes to the terms and conditions of the Cash Features Program; (2) make changes to the terms and conditions of any Cash Feature; (3) change, add, or discontinue any Cash Feature; (4) change your investment from one Cash Feature to another if you become ineligible for your current Cash Feature or your current Cash Feature is discontinued; and (5) make any other changes to the Cash Features Program or Cash Feature as allowed by law. Schwab will notify you in writing of changes to the terms of the Cash Features, changes to the Cash Features we make available, or changes to the Cash Features Program prior to the effective date of the proposed changes.

By checking this checkbox, I consent to participate in Schwab's Cash Features Program.

Signer 1

Name: [REDACTED]

Customer ID: [REDACTED]

[REDACTED] PM (EST)

IP address: [REDACTED]

[REDACTED] Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/136.0.0.0 Safari/537.36

Consent status: Accepted

Authorize your Advisor to take certain actions on your behalf

By checking the checkbox, you authorize Charles Schwab & Co., Inc. ("CS&Co") to take the following actions in accordance with your Advisor's instructions, each as detailed in the Application Agreement linked in the terms of the contract section to follow:

- Execute trades in your Account at your Advisor's instruction.
- Remit checks to you at your address of record and journal cash and/or securities to a Schwab brokerage account on which you are named account holder (known as a first-party transfer).
- Pay investment advisory and related fees from your Account to your Advisor.

By checking this checkbox, I consent to the preceding Advisor authorizations.

Signer 1

Name: [REDACTED]

Customer ID: [REDACTED]

Date/Time: [REDACTED]

IP address: 66.121.242.65

Browser / App Info: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/136.0.0.0 Safari/537.36

Consent status: Accepted

Authorize your TAMP to take certain actions on your behalf

By checking the checkbox, you authorize Charles Schwab & Co., Inc. ("CS&Co") to take the following actions in accordance with your TAMP's instructions, each as detailed in the Application Agreement linked in the terms of the contract section to follow:

- Execute trades in your Account at your TAMP's instruction.
- Remit checks to you at your address of record and journal cash and/or securities to a Schwab brokerage account on which you are named account holder (known as a first-party transfer).
- Pay investment advisory and related fees from your Account to your TAMP.

By checking this checkbox, I consent to the preceding TAMP authorizations.

Signer 1

Name: [REDACTED]

Customer ID: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/136.0.0.0 Safari/537.36

Consent status: Accepted

Agree to terms of the contract, which includes a mandatory pre-dispute arbitration clause

Please read carefully the [Schwab One Account Agreement](#), the [Application Agreement](#) and the [Account Agreement Amendment](#). Together these documents are referred to as the "Account Agreement" and will govern Schwab's brokerage account relationship with you.

By checking the checkbox, you:

- Affirm that you have received and read the Account Agreement and understand

that it is a legally binding agreement and the equivalent of a written contract.

- Indicate that you understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of this Account. Unless you have declined the margin feature, you acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others.
- Acknowledge that the securities products purchased or sold in a transaction with Schwab (i) are not insured by the Federal Deposit Insurance Corporation (FDIC), (ii) are not deposits or other obligations of Schwab and are not guaranteed by Schwab Bank, and (iii) are subject to investment risks, including possible loss of the principal invested.
- Acknowledge receipt of the Schwab [Corporate Privacy Notice](#).
- For California residents only, acknowledge receipt of the [California Privacy Policy](#).
- Understand that by checking the checkbox and then selecting "Next" at the end of this account setup process, you will be bound to the Account Agreement the same as if you had signed a paper copy with an ink pen.
- Acknowledge that your Account Agreement with Schwab contains a pre-dispute arbitration clause contained in Section 26, Page 38-40 of the Schwab One Account Agreement.

By checking this checkbox, I acknowledge and agree to the preceding statements regarding the terms of the contract and submit my binding electronic signature to the Account Agreement, which includes a mandatory pre-dispute arbitration clause.

Signer 1

Name: [REDACTED]

Customer ID: [REDACTED]

[REDACTED]

IP address [REDACTED]

Browser / App Info: Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/136.0.0.0 Safari/537.36

Consent status: Accepted

Submit Application: 5/5/2025 12:38:13 PM (EST)

Digital Envelope ID: AC2504261510474020