



Schwab Personal Choice Retirement Account® (PCRA)

Important Notice

www.schwab.com

Please read this document and take the following action prior to completing the attached PCRA Plan Application.

The Employee Retirement Income Security Act of 1974 (ERISA), as amended, requires employee benefit plan fiduciaries to act solely in the interests of, and for the exclusive benefit of, plan participants and beneficiaries. As part of that obligation, plan fiduciaries should consider cost, among other things, when choosing investment options for the plan and selecting plan service providers.

ERISA requires Charles Schwab & Co., Inc., as a Covered Service Provider, to provide the plan sponsor with a fee disclosure report in order to satisfy the service provider fee disclosure requirements under ERISA 408(b)(2). This information should assist the plan fiduciary in making informed cost-benefit decisions with respect to the plan. **The plan's applicable fiduciary is required to receive this report prior to the completion of the attached application.**

To receive the required fee disclosure report, please send an email to pcrafeedisclosure@schwab.com with the following information:

1. Plan Sponsor Company/Entity Name
2. Plan Sponsor Contact Name
3. Plan Sponsor Email Address
4. Plan Sponsor Employer Tax Identification Number

The required report will be emailed to the applicable plan fiduciary by the following business day. Upon receipt and review of the report, the applicable plan fiduciary can proceed with the completion of the attached application.



Schwab Personal Choice Retirement Account® (PCRA)

Plan Application and Agreement—for iPCRA Trustee

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1. Introduction

This Schwab Personal Choice Retirement Account (PCRA) Plan Application and Agreement—for iPCRA Trustee (“Application”) is entered into by and among [insert trustee name] Voya Institutional Trust Company as the trustee (“Trustee”) of the [insert plan name] District of Columbia 457(b) Deferred Compensation Plan (“Plan”); [insert plan sponsor/company name] District of Columbia (“Plan Sponsor”), as Plan Sponsor and named fiduciary of the Plan funded by the trust, established for the Plan (“Trust”); and Charles Schwab & Co., Inc. (“Schwab”).

WHEREAS: The Plan Sponsor directed the Trustee to open a PCRA with Schwab;
WHEREAS: The Plan and Trust permit the Plan Sponsor to direct the Trustee to establish an account at Schwab and allow the participants of the Plan (“Participants”) who execute a Schwab Personal Choice Retirement Account (PCRA) Limited Power of Attorney (LPOA) Application for a Participant (“LPOA”) to establish a self-directed brokerage account under the Plan at Schwab;
NOW, THEREFORE, the following constitutes the terms and conditions governing the account established by the Trustee at the direction of the Plan Sponsor.

Complete all sections. Schwab respects the privacy of its clients. Schwab will use the information provided to it by the Plan Sponsor or Trustee to open and service the account, communicate with the Plan Sponsor, its delegate, the Trustee, and any applicable Participant, and provide information about products and services. Read about Schwab’s privacy policy at www.schwab.com/privacy.
If a person or entity seeking to execute a Schwab Personal Choice Retirement Account (PCRA) Plan Application and Agreement is a custodian for a 403(b) Plan, please complete the Schwab PCRA Plan Application—for iPCRA Custodian form.

2. Plan Sponsor, Plan and Trustee Information

Part A. Plan Sponsor Information

Plan Sponsor Name District of Columbia		Plan Sponsor (Company/Entity) Tax ID Number (for tax reporting purposes) 53-6001131	
Mailing Address (no P.O. boxes) 1100 4th Street, SW	City Washington	State DC	Zip Code 20024
State of Incorporation	Business Telephone Number (202) 727-0107		
Plan Sponsor Contact Name Rodney Dickerson			

Part B. Plan Information

Retirement Plan Name (as it should appear on the account) District of Columbia 457(b) Deferred Compensation Plan		Plan Tax ID Number 53-6001131
Date Plan Established 09/26/1984	Email Address rodney.dickerson@dc.gov	
Type of Plan <input type="checkbox"/> Profit Sharing <input type="checkbox"/> Money Purchase <input type="checkbox"/> 401(k) <input checked="" type="checkbox"/> 457(b) <input type="checkbox"/> 457(f) <input type="checkbox"/> Other (specify): Governmental Plan		
Total Plan Assets \$1,946,403,221.00	Number of Participants	Plan Year-End 09/2026

2. Plan Sponsor, Plan and Trustee Information (Continued)

Part C. Directed Trustee Information (“Directed Trustee”) (Please complete one: either Section C-I, Directed/Corporate Trustee Information, or Section C-II, Individual Trustee Information.)

I. **Directed Corporate Trustee Information.** Please complete the information below and **provide a list of authorized representatives in Exhibit B: Authorized Representatives.**

Trustee Name Voya Institutional Trust Company		Trustee Tax ID Number 46-5416028	
Trustee Contact Name Robert Calabrese, Vice President		State of Incorporation CT	
Trustee Address One Orange Way	City Windsor	State CT	Zip Code 06095

II. **Individual Trustee Information (“Individual Trustee”).** List Trustees who will act on behalf of the Trust. Each Trustee **must** sign in Section 8. **Please do not complete this section if the plan will be using a corporate trustee.**

Individual Trustee

Name (First)		(Middle)	(Last)
Address (if different from Plan address above)		City	State Zip Code
Social Security Number		Telephone Number	
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____		Country of Legal Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?*			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If “yes,” you must attach a letter from your employer or affiliated broker-dealer approving the establishment of your account when submitting this application.			
List the company name _____.)			
Are you a director, 10% shareholder or policy-making officer of a publicly held company?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If “yes,” enter company name _____ and trading symbol _____.)			
Employment Status (Please select only one.) <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Not Employed		Employer Name/Business Name	
Occupation (If you selected “Employed” or “Self-Employed,” please select one option that best describes your occupation.)			
<input type="checkbox"/> Business Owner/Self-Employed	<input type="checkbox"/> Financial Services/Banking Professional	<input type="checkbox"/> Military	<input type="checkbox"/> Consultant
<input type="checkbox"/> Executive/Senior Management	<input type="checkbox"/> Information Technology Professional	<input type="checkbox"/> Educator	<input type="checkbox"/> Other (specify): _____
<input type="checkbox"/> Medical Professional	<input type="checkbox"/> Other Professional	<input type="checkbox"/> Clerical/Administrative Services	
<input type="checkbox"/> Legal Professional	<input type="checkbox"/> U.S. Government Employee (Federal/State/Local)	<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production)	
<input type="checkbox"/> Accounting Professional	<input type="checkbox"/> Foreign Government Employee (Non-U.S.)	<input type="checkbox"/> Sales/Marketing	

Co-Trustee (if applicable)

Name (First)		(Middle)	(Last)
Social Security Number			
Country(ies) of Citizenship (Must list all.) <input type="checkbox"/> USA <input type="checkbox"/> Other: _____		Country of Legal Residence <input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?*			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If “yes,” you must attach a letter from your employer or affiliated broker-dealer approving the establishment of your account when submitting this application.			
List the company name _____.)			
Are you a director, 10% shareholder or policy-making officer of a publicly held company?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If “yes,” enter company name _____ and trading symbol _____.)			
Employment Status (Please select only one.) <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Not Employed		Employer Name/Business Name	

***Attach a Rule 3210 letter from a Compliance Officer for the employer if employed by a securities firm.**

2. Plan Sponsor, Plan and Trustee Information (Continued)

Co-Trustee (if applicable) (Continued)

Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)

<input type="checkbox"/> Business Owner/Self-Employed	<input type="checkbox"/> Financial Services/Banking Professional	<input type="checkbox"/> Military	<input type="checkbox"/> Consultant
<input type="checkbox"/> Executive/Senior Management	<input type="checkbox"/> Information Technology Professional	<input type="checkbox"/> Educator	<input type="checkbox"/> Other (specify): _____
<input type="checkbox"/> Medical Professional	<input type="checkbox"/> Other Professional	<input type="checkbox"/> Clerical/Administrative Services	
<input type="checkbox"/> Legal Professional	<input type="checkbox"/> U.S. Government Employee (Federal/State/Local)	<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production)	
<input type="checkbox"/> Accounting Professional	<input type="checkbox"/> Foreign Government Employee (Non-U.S.)	<input type="checkbox"/> Sales/Marketing	

Co-Trustee (if applicable)

Name (First)		(Middle)	(Last)
Social Security Number			
Country(ies) of Citizenship (Must list all.)		Country of Legal Residence	
<input type="checkbox"/> USA <input type="checkbox"/> Other: _____		<input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?*			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If "yes," you must attach a letter from your employer or affiliated broker-dealer approving the establishment of your account when submitting this application.			
List the company name _____.)			
Are you a director, 10% shareholder or policy-making officer of a publicly held company?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If "yes," enter company name _____ and trading symbol _____.)			
Employment Status (Please select only one.)		Employer Name/Business Name	
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Not Employed			
Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)			
<input type="checkbox"/> Business Owner/Self-Employed	<input type="checkbox"/> Financial Services/Banking Professional	<input type="checkbox"/> Military	<input type="checkbox"/> Consultant
<input type="checkbox"/> Executive/Senior Management	<input type="checkbox"/> Information Technology Professional	<input type="checkbox"/> Educator	<input type="checkbox"/> Other (specify): _____
<input type="checkbox"/> Medical Professional	<input type="checkbox"/> Other Professional	<input type="checkbox"/> Clerical/Administrative Services	
<input type="checkbox"/> Legal Professional	<input type="checkbox"/> U.S. Government Employee (Federal/State/Local)	<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production)	
<input type="checkbox"/> Accounting Professional	<input type="checkbox"/> Foreign Government Employee (Non-U.S.)	<input type="checkbox"/> Sales/Marketing	

Co-Trustee (if applicable)

Name (First)		(Middle)	(Last)
Social Security Number			
Country(ies) of Citizenship (Must list all.)		Country of Legal Residence	
<input type="checkbox"/> USA <input type="checkbox"/> Other: _____		<input type="checkbox"/> USA <input type="checkbox"/> Other: _____	
Are you affiliated with or employed by a stock exchange or member firm of an exchange or FINRA, or a municipal securities broker-dealer?*			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If "yes," you must attach a letter from your employer or affiliated broker-dealer approving the establishment of your account when submitting this application.			
List the company name _____.)			
Are you a director, 10% shareholder or policy-making officer of a publicly held company?			
<input type="checkbox"/> Yes <input type="checkbox"/> No			
(If "yes," enter company name _____ and trading symbol _____.)			
Employment Status (Please select only one.)		Employer Name/Business Name	
<input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student <input type="checkbox"/> Not Employed			
Occupation (If you selected "Employed" or "Self-Employed," please select one option that best describes your occupation.)			
<input type="checkbox"/> Business Owner/Self-Employed	<input type="checkbox"/> Financial Services/Banking Professional	<input type="checkbox"/> Military	<input type="checkbox"/> Consultant
<input type="checkbox"/> Executive/Senior Management	<input type="checkbox"/> Information Technology Professional	<input type="checkbox"/> Educator	<input type="checkbox"/> Other (specify): _____
<input type="checkbox"/> Medical Professional	<input type="checkbox"/> Other Professional	<input type="checkbox"/> Clerical/Administrative Services	
<input type="checkbox"/> Legal Professional	<input type="checkbox"/> U.S. Government Employee (Federal/State/Local)	<input type="checkbox"/> Trade/Service (Labor/Manufacturing/Production)	
<input type="checkbox"/> Accounting Professional	<input type="checkbox"/> Foreign Government Employee (Non-U.S.)	<input type="checkbox"/> Sales/Marketing	

*Attach a Rule 3210 letter from a Compliance Officer for the employer if employed by a securities firm.

3. Recordkeeper Information

Name of Recordkeeping Firm Voya Institutional Plan Services, LLC			
Mailing Address (no P.O. boxes) One Orange Way		City Windsor	State CT
		Zip Code 06095	
Telephone Number (860) 580-2588	Fax Number	Master Account Number	

4. PCRA Features

An account shall be established in the name of the Trustee for the interest of the Plan related to each Participant who executes an LPOA. Participant accounts shall be subject to the LPOA executed by the Participant.

The Plan Sponsor, pursuant to the Plan and the Trust, has directed the Trustee to execute the Application under which Schwab is authorized to act upon the instructions of each Participant pursuant to the terms and conditions of this Application, the Schwab One® Account Agreement, and the LPOA. An LPOA will be executed by each Participant, setting forth the terms and conditions under which Schwab will act on the instructions of the Participant. The Directed Trustee, acting pursuant to the direction of the Plan Sponsor or Individual Trustee, authorizes Schwab to act on instructions received from a Participant, Investment Advisor, or Third Party, pursuant to each such LPOA.

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 letter from a Plan Sponsor Compliance Officer if licensed by a securities firm.

A. Duplicate Statements

Please indicate if duplicate monthly statements for the participant PCRA's related to this Plan should be delivered to additional parties. Unless indicated below, Plan Sponsor and Trustee will not receive this information.

Statements should be sent to the parties designated below:

Plan Sponsor or Trustee (Name of Recipient)			
Mailing Address (no P.O. boxes)		City	State
		Zip Code	
Telephone Number	Email Address		

B. Your Consent to Enroll in Schwab's Cash Features Program

The Cash Features Program is a service that offers the Bank Sweep feature (named with respect to retirement plans the "Bank Sweep for Benefit Plans" feature) (a "Cash Feature") to permit uninvested cash (the "Free Credit Balance") in the Plan and/or Participant brokerage accounts under the Plan, as applicable, to earn income while the Plan Sponsor and/or Plan Participants, as applicable, decide how those funds should be invested longer term.

The Plan Sponsor understands that the terms and conditions of the Cash Features Program and of each Cash Feature are set forth in the Cash Features Disclosure Statement. You can always find the most up-to-date version of this document at www.schwab.com/cashfeaturesdisclosure.

The Plan Sponsor instructs and directs Schwab to include the Free Credit Balance under the Plan in the Cash Features Program, as described in the Cash Features Disclosure Statement.

The Bank Sweep feature (including the Bank Sweep for Benefit Plans feature) is designated as the Cash Feature for brokerage accounts of account holders residing in the U.S. Through the Bank Sweep feature, Schwab automatically makes deposits to and withdrawals from deposit accounts at one or more Sweep Banks that are, subject to the satisfaction of certain conditions, insured by the Federal Deposit Insurance Corporation (FDIC) up to certain prescribed FDIC limits. Charles Schwab & Co., Inc. is not an FDIC-insured bank and deposit insurance covers the failure of an insured bank.

The Plan Sponsor understands and agrees that Schwab may (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 the Plan's and/or any Participant's investment from one Cash Feature to another if the Plan and/or any Participant, as applicable, becomes ineligible for the current Cash Feature or the 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 the Plan Sponsor 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 change.

Please note: Participants in 403(b) retirement plans will be placed in the Schwab Government Money Fund™ (SWGXX). If this is a 403(b) plan, the Plan Sponsor instructs and directs Schwab to include this fund.

C. Multiple Account Establishment

Indicate the type and number of accounts allowed in this Plan:

☒ **Traditional PCRA** Maximum number of accounts allowed per Participant: 1

☒ **Roth PCRA** Maximum number of accounts allowed per Participant: 1

4. PCRA Features (Continued)

D. Delegation of Trading Authority to Investment Advisor (IA) or Third Party and Deduction of IA Fees

1. Does the Plan Sponsor wish to allow the delegation of trading authority to an Investment Advisor?

☐ **Yes.** By executing a Schwab PCRA Limited Power of Attorney (LPOA) for an Investment Advisor, Participant may grant trading authority to an Investment Advisor who has a relationship with Schwab Advisor Services.

☒ **No.** Not permitted under this Plan.

2. Does the Plan Sponsor wish to allow the deduction of fees from the Participant's PCRA for an Investment Advisor who has a relationship with Schwab Advisor Services?

☐ **Yes.**

☒ **No.** IA fees are not to be taken from Participant's PCRA.

3. Does the Plan Sponsor wish to allow delegation of trading authority to a Third Party?

☐ **Yes.** By executing a Schwab PCRA Limited Power of Attorney (LPOA) for a Third Party, Participant may grant authority to any Third Party (e.g., spouse or other relative) to trade in the Participant's PCRA.

☒ **No.** Not permitted under this Plan.

5. PCRA Plan Trading Menu Establishment

See the PCRA Plan Trading Menu Establishment attached as Exhibit A. The PCRA Plan Trading Menu, to be elected by the Plan Sponsor, shall be in substantially the form attached hereto as Exhibit A, and by this reference is incorporated herein.

6. Agreement Between Trustee, Plan Sponsor, and Schwab

All parties hereto shall be bound by the terms of the Application (which includes this Plan Application, the Schwab One® Account Agreement, the LPOA executed by the Participant and other written agreements, if any, between the Plan Sponsor, the Trustee, and Schwab). If any party hereto does not receive or understand the Application, such party will notify Schwab. If there is a conflict among the terms and conditions of the various Agreements between the Plan Sponsor, Directed Trustee, and Recordkeeper, the recordkeeping services agreement and Trust Agreement shall be given precedence over the terms of this Application among those parties only.

Part A below is related to the Plan Sponsor's delegation of authority to the Recordkeeper and Schwab, and Part B below is specific to the Trustee, Plan Sponsor, Recordkeeper, as Plan Sponsor's delegate, and Schwab. In all instances, where the Trustee is a Directed Trustee, the Trustee is non-discretionary and acting at the direction of the Plan Sponsor, applicable Plan fiduciary or a Plan Participant.

Part A.

Plan Sponsor hereby delegates to Recordkeeper the authority conferred by the LPOA. Recordkeeper's authority is limited to the authority on this form, unless otherwise limited in the terms and conditions of the agreement between the Recordkeeper and the Plan Sponsor, and shall be exercised in accordance with the following terms and conditions, and that the delegation of authority described in the provisions of the LPOA apply to the Recordkeeper as set forth below:

Authorization to Trade for Brokerage Account.

Plan Sponsor represents and warrants that Recordkeeper may place trade orders for the brokerage account pursuant to the LPOA. Recordkeeper shall not take any actions that exceed its delegated authority under the LPOA or any other agreement between Recordkeeper and the Trustee or the Plan Sponsor. Plan Sponsor represents and warrants that Recordkeeper's delegated authority includes, without limitation:

- The authority to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, options,

mutual fund shares, evidences of indebtedness and any other securities, instruments or contracts relating to securities; and

- Where necessary to complete any transaction, the authority to transfer, convert, endorse, sell, assign, set over and deliver any assets held in the brokerage account ("Account Assets") and to make, execute and deliver any and all written instruments of assignment and transfer.

Liquidate Participant Accounts. Plan Sponsor represents and warrants that Plan Sponsor may direct Recordkeeper to liquidate Participant accounts under the Trustee's or Plan Sponsor's representations, and Recordkeeper may communicate Plan Sponsor's direction to Schwab as to the liquidation of the investment of the brokerage account and take other actions necessary or incidental to the execution of such instructions. Schwab, and other persons to whom Schwab has given instructions in order to implement Plan Sponsor's instructions communicated by Recordkeeper, may rely on Plan Sponsor's instructions without obtaining any approval, countersignature or co-signature.

Disburse Funds to the Plan's Account at Another Institution. Plan Sponsor represents and warrants that Recordkeeper is authorized to wire funds to the Plan's Trust account at another institution under the Individual Trustee's or Plan Sponsor's representations, and that Recordkeeper may communicate Plan Sponsor's or Individual Trustee's direction to Schwab to disburse funds to pay benefits provided under the Plan or to pay charges authorized by the Individual Trustee or Plan Sponsor. Accordingly, Plan Sponsor represents and warrants that Schwab is authorized to remit checks, wire funds and otherwise make

distributions of funds held in the brokerage account to banks and other financial institutions for the Plan's benefit, upon written instructions received from the Recordkeeper.

Disburse Assets to the Participant or to a Deceased Participant's Beneficiary. Plan Sponsor represents and warrants that Plan Sponsor is authorized to direct disbursement of funds and/or securities from a PCRA directly to the Participant, or to the deceased Participant's beneficiary, under the Individual Trustee's or Plan Sponsor's representation and that Recordkeeper may direct Schwab, and accordingly Schwab is authorized, to make distributions of assets held in the brokerage account to a Participant, or to a deceased Participant's beneficiary, upon written instruction received from the Recordkeeper.

Whenever a properly executed LPOA is attached to any instrument of assignment and transfer, all persons shall be entitled, without further inquiry or investigation and regardless of the date of the LPOA, to act in reliance upon the assumption that the Account Assets named in such instrument were duly and properly transferred, endorsed, sold, assigned, set over and delivered, and that with respect to such Account Assets the authority conferred therein is still in full force and effect.

Establishment of New Individual Participant Accounts and Allocation of Contributions Among Participants' Accounts. Schwab shall follow the instructions of Plan Sponsor as communicated by the Recordkeeper to establish individual Participant accounts and allocate amounts transferred to Schwab among the individual accounts of Plan Participants. Plan Sponsor represents and warrants that Schwab may conclusively rely on Plan Sponsor's

6. Agreement Between Trustee, Plan Sponsor, and Schwab (Continued)

direction communicated by Recordkeeper's transmission of new individual Participant account information which shall be delivered electronically or in writing by Recordkeeper according to Schwab specifications. Further, all allocation instructions from Plan Sponsor as communicated by Recordkeeper shall be delivered electronically or in writing and shall specify the amount to be deposited in each individual Participant account.

Compliance With Applicable Law. Plan Sponsor represents and warrants that Plan Sponsor will comply with all applicable state and federal securities laws as they relate to Plan Sponsor's communication and directions to Recordkeeper for execution of Plan Sponsor's delegated authority under this Application to the Recordkeeper.

Compliance With FINRA Rules of Fair Practice. Plan Sponsor represents and warrants that, unless the Plan Sponsor has given Schwab written notice to the contrary, Recordkeeper is not "associated" with a member of the Financial Industry Regulatory Authority (FINRA), within the meaning of Article I(Q) of FINRA bylaws. Plan Sponsor shall give Schwab prompt and written notice if Recordkeeper later becomes so associated in accordance with FINRA's Conduct Rule 3210 (formerly NASD Rule 3050).

Information. Plan Sponsor delegates to Recordkeeper the authority to provide any information reasonably requested by Schwab concerning the management of the brokerage account, or any investment advisory program, or compliance with this Application. If questions arise concerning compliance with any law, Recordkeeper will be instructed by Plan Sponsor to 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 Recordkeeper's delegated authority with respect to the account or compliance with applicable laws, or that Schwab shall provide legal advice, nor shall it imply that the Recordkeeper may take direction from Schwab without authority granted to Schwab by the Plan Sponsor.

Account Statements. Schwab will send account statements to Participants and, if so designated, will send statements to any Trustee, Recordkeeper, and/or Plan Sponsor.

Duplicate Statements. Plan Sponsor hereby instructs Schwab to provide Recordkeeper with duplicate statements, as may be issued by Schwab with respect to aggregate Plan activity. As requested, but no more frequently than monthly, Schwab will convey aggregate summaries of all Participant and Plan activity to Recordkeeper. If applicable, statements may be transmitted electronically.

Assignment. Schwab may assign its rights and obligations under this Application to any subsidiary, affiliate or successor by merger or consolidation without notice to Plan Sponsor or to any other entity after 30 days' written notice

to Plan Sponsor. Plan Sponsor may not assign this Application without Schwab's prior written consent. This Application is binding upon and will inure to the benefit of the parties' successors and assigns.

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

Applicable Law. The laws of the state of California, as applied to agreements signed and performed in California, shall apply and bind the parties in any and all questions arising under this Application, including questions of validity, interpretation and performance.

Telephone Monitoring. Schwab may record telephone calls to monitor the quality of service provided and to verify securities transaction information.

Sale of Control or Restricted Securities. Before instructing Schwab to sell securities that are:

- "Restricted securities" or securities of an issuer of which Recordkeeper or the Trustee(s) or Plan Sponsor is an "affiliate" (as those terms are defined in Rule 144 under the Securities Act of 1933); or
- Securities that are being sold in reliance on Rule 145(d) under such Act;

Plan Sponsor shall cause Recordkeeper to inform Schwab of the status of such securities and promptly furnish whatever information and documents (including opinions of legal counsel, if requested) that Schwab may request in connection with Schwab's regulatory duties. Plan Sponsor agrees that it shall not, nor shall it direct Recordkeeper, to tender any such securities as collateral for an obligation the Individual Trustee owes Schwab, unless the Plan Sponsor first obtains Schwab's consent.

Change in Recordkeeper or Directed Trustee. The Plan Sponsor agrees to send written notice promptly to Schwab of any change in Recordkeeper or Directed Trustee, or of any amendment or modification to the Plan and Trust which would cause the representations or delegations of authority contained in this Application to be or become inaccurate; or about the Plan Sponsor's power to delegate its authority or any representations made in this Application.

Part B.

The Trustee, by signing this Application either as a Directed Trustee at the direction of the Plan Sponsor or an Individual Trustee with discretionary authority, as applicable, hereby requests that Schwab open an account in the name of the Plan and Trust by the Trustee for further benefit of each Participant who executes an LPOA.

The Plan Sponsor, the Trustee, and Schwab agree and acknowledge that Schwab does not give legal or tax advice, and will not advise the Plan Sponsor, the Trustee, the Recordkeeper or any Participant concerning the nature, potential

value or suitability for the Trust of any particular security, transaction or investment strategy.

The Plan Sponsor certifies that the Trust is not subject to backup withholding.

The Plan Sponsor and Trustee each represent, warrant and certify that the representations made by it in this Application are true, complete and accurate. The Plan Sponsor and the Trustee each represent, warrant and certify that the Trust is in full force and effect and that the Trust has not been revoked, modified or amended in any manner which would cause the representations made by each as contained in this Application to be inaccurate or incorrect. Schwab will rely on this Application and upon the representations made herein unless and until it receives a written Notice of Amendment, written notice of changed Trustee or written notice of any event(s) affecting the Plan Sponsor's powers described above, including the delegated authority to Recordkeeper. The Plan Sponsor agrees to send written notice promptly to Schwab of any change in Trustee, of any amendment or modification to the Trust which would cause the representations contained in this Application to be or become inaccurate, or of the occurrence of any event which would affect the Trust's revocability, the Trustee's or the Plan Sponsor's powers or any representations made in this Application.

The Plan Sponsor (or the Plan, as applicable) and the Individual Trustee, if applicable, hereby indemnify and hold harmless Schwab and each of its officers, directors, employees and agents from, and hold such persons harmless against, any claims, judgments, surcharges, settlement amounts or other liabilities or costs of defense or settlement (including attorneys' fees) arising out of or related to any actual or alleged improper or unsuitable actions taken by Schwab at the Plan Sponsor's, the Individual Trustee's or the Recordkeeper's direction in connection with the Schwab Personal Choice Retirement Account® (PCRA) established at Schwab pursuant to this Application, provided, however, that Schwab must first notify the Plan Sponsor or the Trustee of any claim and tender defense of the same to the Plan Sponsor or Trustee as a condition precedent to indemnity hereunder.

Schwab hereby indemnifies and holds harmless the Plan Sponsor and the Trustee and their affiliates and subsidiaries, and each of their respective officers, directors, employees and agents from, and holds such persons harmless against, any claims, judgments, surcharges, settlement amounts or other liabilities or costs of defense or settlement (including reasonable attorneys' fees) arising directly from Schwab's breach of its responsibilities allocated to it by the terms of this Application in connection with a PCRA established at Schwab pursuant to this Application.

The representations and obligations stated herein shall survive termination of the Plan and Trust and the Application relating to the Trust's accounts established at Schwab. This cross-indemnification is made by the Plan Sponsor, the Individual Trustee, and Schwab and shall not be limited by the Plan Sponsor's or the

6. Agreement Between Trustee, Plan Sponsor, and Schwab (Continued)

Individual Trustee's provision to Schwab (or Schwab's provision to the Plan Sponsor or the Individual Trustee) of independent documentation concerning the representations made herein.

Relay Trading Instructions. If Participant is authorized to transmit or submit trade orders or other instructions under the Plan Sponsor's or Individual Trustee's representations pursuant to an LPOA, Participant may direct Schwab as to the investment of the applicable PCRA and to take other actions necessary or incidental to the execution of such instructions.

Schwab, and other persons to whom Schwab has given instructions in order to implement Participant's instructions, may rely on Participant's instructions without obtaining any approval, countersignature or co-signature. Participant's authority will include, without limitation:

The authority to give instructions for transactions in securities and financial instruments, including the buying and selling of stocks, bonds, debentures, notes, subscription warrants, stock purchase warrants, options, mutual fund shares, evidences of indebtedness and any other securities, instruments or contracts relating to securities, and where necessary to complete any transaction, the authority to transfer, convert, endorse, sell, assign, set over and deliver any account assets and to make, execute and deliver any and all written instruments of assignment and transfer.

Authorization and Direction to Pay Fees and Expenses. If the Individual Trustee or Plan Sponsor has indicated herein that it wishes Schwab to pay Recordkeeper fees and expenses directly to Recordkeeper, Schwab is authorized to pay Recordkeeper, as invoiced by Recordkeeper. Schwab may withdraw funds from the Cash Feature held in the account or applicable PCRA to the extent necessary to pay such fees and expenses. In no event will Schwab be liable to the Plan Sponsor, Trustee, Participant or the Plan or Recordkeeper for nonpayment of Recordkeeper fees and expenses. Plan Sponsor shall direct Recordkeeper to provide Schwab with true and accurate invoices of the Recordkeeper fees owed by the Plan, and will send the Trustee or Plan Sponsor simultaneous written notification of the amounts submitted to Schwab. Schwab may rely on the invoices submitted by Recordkeeper, and Schwab will have no responsibility to calculate or verify fees or expenses so invoiced. Plan Sponsor or

Individual Trustee directs Schwab to deduct program fees for any investment advisory program selected by a Participant by deducting the amount from such Participant's PCRA.

Role of Charles Schwab & Co., Inc. The Plan Sponsor and the Individual Trustee each acknowledges and agrees that with respect to the account:

- Schwab will merely execute trades as directed by Participant or Recordkeeper acting on behalf of or at the direction of the Plan Sponsor or Individual Trustee in accordance with a delegation of authority set forth in this Application;
- Schwab will not give investment, legal or tax advice, or advice regarding particular stocks, including advice involving suitability of (and investment strategies for) particular stocks, to the Trustee, the Plan Sponsor, the Recordkeeper or a Participant;
- The Recordkeeper and the Directed Trustee will not give investment, legal or tax advice or advice regarding particular stocks, including advice involving suitability of (and investment strategies for) particular stocks, to the Plan Sponsor or a Participant;
- Schwab is not acting as a fiduciary;
- The Plan Sponsor (and not Schwab) is responsible for monitoring, evaluating, and selecting Recordkeeper;
- Recordkeeper is not affiliated with or controlled or employed by Schwab, and Schwab has not approved, recommended or endorsed Recordkeeper;
- The Directed Trustee and Schwab have no duty to supervise or monitor trading by Recordkeeper or Participant in the account or applicable PCRA;
- Schwab has no duty to review the documents under which the Plan is maintained, to update these documents or to request a determination letter from the Internal Revenue Service concerning the Plan documents;
- Schwab has no duty to determine or review allocations of contributions among PCRA's, or to perform any recordkeeping functions for the Plan, provided that the foregoing shall not affect Schwab's obligations to furnish accurate account statements to Participants and Recordkeeper and to provide certain information to the Trustee;
- Schwab has no duty to review Plan investments for compliance with the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), (including determining whether any

investments constitute prohibited transactions under ERISA) or to determine whether Plan investments will result in exposure to the tax on Unrelated Business Taxable Income (UBTI), or to review the Plan documents to determine whether any investment instructions are in accordance with the terms of the Plan other than to review the transaction for compliance with the previously agreed limitations set forth in this Application;

- Schwab has no duty to assist in complying with any obligations that may be imposed under ERISA, including, without limitation, the reporting, Participant disclosure or bonding requirements of ERISA (except with respect to the furnishing of account statements to Participants and Recordkeeper and such reporting obligations to the Trustee);
- Schwab has no duty to determine the valuation of any assets in the Account that are not traded on a recognized exchange; and
- Other than complying with its obligations to act as instructed in accordance with this Application, Schwab has no duty to assist in complying with any regulations or obligations that may apply to distributions from the Plan, to determine whether any distributions are required under the "required minimum distribution" rules of the Internal Revenue Code, to determine whether any distributions that Schwab may be instructed to make are duly authorized under the terms of the Plan, or to review any beneficiary designations that may be made by a Participant.

Impartial Lottery for Securities Subject to Partial Call or Partial Redemption. If Schwab holds securities for the Account in street name, in Schwab's name, or in bearer form that are subject to partial call or partial redemption, then in the case of a partial call or partial redemption, Schwab will use an impartial lottery system to select the securities to be called or redeemed from among accounts holding those securities at Schwab. For a description of Schwab's lottery system, please visit www.schwab.com/PartialCalls. If the Plan Sponsor would like a printed description of Schwab's lottery system mailed to it, please contact a Schwab representative at 1-888-393-7272.

Notice to Canadian Residents. Schwab is not registered as a broker-dealer in Canada; it relies upon an exemption from the broker-dealer registration requirement to act as a broker-dealer. Therefore, Schwab and its agents are not subject to the full regulatory requirements otherwise applicable under Canadian securities legislation.

7. Required Arbitration Disclosures

This Application contains a predispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:

- All parties to this Application 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 will typically 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 Application.

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 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 the Account and/or the termination of services rendered under this Application.

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) 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 Application 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 rules of the organization administering the arbitration specifically provide for the formal designation of the place at which the arbitration is to be held.
- (2) Entering into this Application 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.

8. Signature(s)

Schwab requires signatures from all parties in this section.

THIS APPLICATION WITH SCHWAB INCLUDES A PREDISPUTE ARBITRATION CLAUSE. YOU ACKNOWLEDGE RECEIPT OF THE PREDISPUTE ARBITRATION CLAUSE CONTAINED IN SECTION 7, PAGE 8, OF THE SCHWAB PERSONAL CHOICE RETIREMENT ACCOUNT® PLAN APPLICATION.

Each individual Trustee must sign and at least one Trustee must be an officer.

Signature(s) and Date(s) Required		
<div>DocuSigned by: X Robert Calabrese Trustee Signature* D6F445064C7A4ED...</div>	Robert Calabrese Print Name	4/15/2026 Date
<div>X Co-Trustee Signature (if applicable)*</div>	Print Name	Date
<div>X Co-Trustee Signature (if applicable)*</div>	Print Name	Date
<div>X Co-Trustee Signature (if applicable)*</div>	Print Name	Date

As an authorized signer for the Plan Sponsor, I acknowledge, with my signature below, that the responsible plan fiduciary (“Plan Sponsor”) has received a Fee Disclosure Report (explanation of fees and services) from Charles Schwab & Co., Inc., which contains information required by 29 C.F.R. Section 2550.408b-2(c)(1) (the ERISA Section 408(b)(2) regulation).

The Plan Sponsor represents and warrants that the Recordkeeper has the delegated authority to allocate money and assets between Plan level accounts, Participant accounts (PCRAs) and third-party registrations, as well as instruct Schwab with respect to the establishment, maintenance and liquidation of Participant accounts, including processing address changes.

THE INTERNAL REVENUE SERVICE DOES NOT REQUIRE YOUR CONSENT TO ANY PROVISION OF THIS DOCUMENT OTHER THAN THE CERTIFICATIONS REQUIRED TO AVOID BACKUP WITHHOLDING.

I certify under penalties of perjury that: (1) the Taxpayer Identification Number shown on this application is correct, (2) the Plan is not subject to backup withholding due to failure to report interest and dividend income, (3) the Plan is a U.S. person, and (4) the Plan is exempt from FATCA reporting. I understand that if I have been notified by the IRS that the Plan is subject to backup withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that backup withholding is terminated, I must cross out item 2 above.

Signature and Date Required	
<div>DocuSigned by: X Carmen Pigler Plan Sponsor Signature* D6F445064C7A4ED...</div>	4/23/2026 Date
Print Name	Title

*Attach a Rule 3210 letter from the Plan Sponsor if employed by a securities firm.

Exhibit A:

Schwab Personal Choice Retirement Account® (PCRA) Plan Trading Menu Establishment

A Schwab Personal Choice Retirement Account (PCRA) is a participant-directed brokerage window in which Participants may be able to choose among the full range of investment options available in the investment marketplace. As a plan fiduciary, you may choose to restrict the investment options available to Participants by selecting from the below options.

Global Product Trading restrictions: PCRA's may not include trading on collectibles, currencies, precious metals, real estate, futures, commodities, private placements, alternative investments, structured products, Charles Schwab Corporate debt, margin accounts or short sales. If options are allowed by the Participant's retirement plan and not otherwise restricted in Section 1(b) below, Participants may be able to write covered calls, buy protective puts and write cash-secured equity puts. Participant must complete a Schwab Personal Choice Retirement Account (PCRA) Options Application—Participant and Third-Party form to be approved to trade options.

If you do not make any selections below, this plan will be set up with no additional restrictions to securities that are able to be held and traded on the Schwab broker-dealer platform.

- Section 1—Select a predefined restriction package AND/OR customize asset group restrictions
- Section 2—Define individual and company securities exceptions
- Section 3—Read and understand the Options Agreement if Options are allowed by the Plan. Unless you execute the Options Agreement, Options will not be allowed. All parties with trading authority must complete a separate Schwab options agreement. This may include corporate trustees/custodians and individual trustees.

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. Purchase restrictions only apply to opening trades and do not apply to transfers, corporate actions, dividend reinvestment, etc.

Section 1—Choose a predefined purchase restriction menu AND/OR customize asset group purchase restrictions^{1,2}

Section 1(a)—You may select one of the following four predefined purchase restriction menus

- ☐ Open Brokerage | Restrict Limited Partnerships¹³; Restrict All K-1-Issuing Securities^{4,12}; Restrict Over-the-Counter (OTC) Securities⁵ and Foreign Securities⁶
- ☐ Open Brokerage | Restrict Over-the-Counter (OTC) Securities⁵ and Foreign Securities⁶
- ☐ Mutual Funds Only | Restrict Equities; Restrict Fixed Income; Restrict ETF¹⁰ and Closed-end Mutual Funds; Restrict Options
- ☐ Open Brokerage

Section 1(b)—Customize asset group purchase restrictions^{1,2}

You may select the asset groups and security attributes in A–G for which you would like to *restrict* purchases for plan participants. You can limit the asset group by selecting the group attributes or restrict the entire asset group by checking the “Restrict all” box. Choosing to restrict an asset group includes underlying options.

A. Mutual Funds:

- ☐ Tax Exempt Funds
- ☐ Transaction Fee Funds³
(allows OneSource Funds)
- ☐ Redemption Fee Funds
- ☐ Restrict all Mutual Funds

B. Equities:

- ☒ Limited Partnerships¹³
- ☒ Equity Issuing K-1⁴
- ☒ Over the Counter⁵
- ☒ Foreign Stocks⁶
- ☐ Restrict all Equities

C. Tax Exempt Debt Securities (Fixed Income)⁷

- ☐ Munis and other Non Treasuries⁸
(allows Treasuries)
- ☐ Restrict all Tax Exempt Debt Securities

D. Taxable Debt Securities (Fixed Income)⁷

- ☐ Bonds and other Non CDs⁹ (allows CDs)
- ☐ Restrict all Taxable Debt Securities

E. Exchange-Traded Funds:¹⁰

- ☒ Leveraged/Inverse¹¹
- ☒ ETF Issuing K-1¹²
- ☐ Restrict all Exchange-Traded Funds

F. Closed-End Mutual Funds:

- ☐ Restrict all Closed-End Mutual Funds

G. Options:

- ☒ Restrict all Options
- Note: If this box is checked and the Options Agreement is signed, Options will still not be allowed.

The Trustee(s) and/or Plan Sponsor authorize(s) 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 respective PCRA. A Participant will never be restricted from selling a position unless Schwab is instructed to restrict the sale by the Trustee(s) and/or Plan Sponsor. The Individual Trustee(s) and/or Plan Sponsor acknowledge(s) 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, as amended (“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.

Exhibit A:

Schwab Personal Choice Retirement Account® (PCRA)

Plan Trading Menu Establishment (Continued)

Section 2—Define individual and company securities exceptions^{1,2}

- The exceptions listed in this section will override the selection(s) made in Section 1.
- Please list all exceptions below. If no action box is checked, buys for the adjacent Symbol will be restricted. If you have more than four exceptions, please attach an additional sheet including direction on buys and/or sells.
- Choosing to restrict company stock includes underlying options.

Fund/Security Description	CUSIP Number	Symbol	Restrict Buys and Sells	Restrict Buys Only	Allow Buys and Sells
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

¹Schwab does not monitor participant trading of company stock in PCRA.

²Section 2 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”). If you provide the CUSIP or ticker symbol for company stock, the corresponding underlying options are also restricted. Other securities issued by the company need to be listed and are not automatically restricted from purchase (example: corporate debt, preferred stock and other securities). 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 2, then Plan participants will be able to invest in Company Stock.

³By selecting to restrict Transaction Fee Mutual Funds, you are restricting all transaction-based mutual funds from purchase. OneSource Mutual Funds will be allowed.

⁴Equity Securities that report income via a Schedule K-1 Form and, as a result, could generate Unrelated Business Taxable Income (UBTI). Equity securities may change characteristics and begin issuing K-1s without advance notice. As a result, plan participants might be able to purchase a security before it begins issuing or before Schwab is informed that the security issues K-1s.

⁵Over-the-Counter securities trade on OTC exchanges, such as the pink sheets, gray sheets, OTC bulletin boards and other OTC exchanges.

⁶Restricting foreign securities prevents purchases of securities on a foreign exchange but 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.

⁷Debt securities issued by Charles Schwab & Co., Inc. and its affiliates are not available to be purchased in a PCRA.

⁸Selecting Munis and other Non-Treasuries allows the purchase of Treasuries while restricting other types of tax-exempt fixed income trades.

⁹Selecting Bonds and other Non-CDs allows the purchase of Certificates of Deposit while restricting other types of taxable fixed income trades.

¹⁰ETF Restrictions include Exchange Traded Products (ETPs), Unit Investment Trusts (UITs) and Special Purpose Pool (SPP).

¹¹This restriction limits the participant’s ability to purchase Leveraged/Inverse ETFs only. This restriction does not include mutual funds.

¹²ETFs that report income via a Schedule K-1 Form and, as a result, could generate Unrelated Business Taxable Income (UBTI). ETF securities may change characteristics and begin issuing K-1s without advance notice. As a result, plan participants might be able to purchase a security before it begins issuing or before Schwab is informed that the security issues K-1s.

¹³This restriction limits the participant’s ability to purchase securities with Issuer Classification equal to Partnership. ETF Partnerships will also be restricted.

Section 3—Options Agreement: Only complete this section if Options Trading is allowed in the Plan Trading Menu (Exhibit A).

In consideration of Charles Schwab & Co., Inc. accepting and carrying an options account for the Plan, the undersigned Plan Sponsor, as named fiduciary for the Plan, hereby understands and agrees that in addition to the provisions of the Application, the following shall apply:

Plan Sponsor Authorization

The Plan Sponsor, as named fiduciary for the Plan, represents and confirms that the Plan Sponsor 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 Sponsor as named fiduciary for the Plan 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 Sponsor as named fiduciary for the Plan further represents and warrants that the Directing Parties are authorized and directed to complete any requested documentation to establish options trading in the account or applicable PCRA and to represent on behalf of the Plan Sponsor that it agrees to the terms of the Charles Schwab & Co., Inc. Options Trading Rules contained herein.

Handling of Account

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that each PCRA shall be handled in accordance with the rules of the Options Clearing Corporation (OCC), the applicable exchange and/or other regulatory agencies, and the undersigned further agrees that each Participant will not violate these rules.

Options Disclosure Documents

The undersigned Plan Sponsor, as named fiduciary for the Plan, 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

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands that the purchase and writing of options contracts involve inherent risks and that the Plan and Trust are financially able to bear such risks and to withstand any losses resulting from trading.

Options Positions Covered

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands 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 and further understands 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

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands 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

The undersigned Plan Sponsor, as named fiduciary for the Plan, the Recordkeeper, Trustee, and each Participant 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

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands 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

The undersigned Plan Sponsor, as named fiduciary for the Plan, agrees to advise Schwab if there is any change in the Plan’s investment objective or financial situation.

Assignments

The undersigned Plan Sponsor, as named fiduciary for the Plan, understands 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.

Note: If adding options trading capability all parties with trading authority must sign the signature page. This may include corporate trustees/custodians and individual trustees. Additional signature pages may be sent with the original document.

Signature and Date Required

X

Signature: Authorized Plan Sponsor, Trustee, Custodian, as applicable

Print Name

Date

Exhibit B:

Authorized Representative(s) for Corporate Trustees

If directed/corporate trustee has already submitted a certified corporate resolution and the authorized representatives are the same, then this exhibit does NOT need to be completed.

List all Authorized Representatives who will be conducting business at Schwab and are capable of signing on behalf of the Institution. For more than six Authorized Representatives, please attach an additional sheet with their names, addresses and phone numbers. Please specify below any publicly traded company of which an Authorized Representative is a director, 10% shareholder or policy-making officer, and any securities firm, bank, trust or insurance company with which an Authorized Representative is affiliated. (Each Authorized Representative must sign in Section 8.)

Please note: Signing this Application certifies that Schwab is authorized to follow the instructions of any Authorized Representative and to deliver funds, securities or any other assets in the brokerage account to any Authorized Representative or on any Authorized Representative's instructions.

Authorized Representative (if applicable)	Telephone Number
Company Name	<input type="checkbox"/> Director <input type="checkbox"/> 10% Shareholder <input type="checkbox"/> Policy-Making Officer
Affiliated With <input type="checkbox"/> Securities Firm <input type="checkbox"/> Bank <input type="checkbox"/> Trust Company <input type="checkbox"/> Insurance Company	Affiliate Company Name

Signature and Date Required

X

Authorized Representative Signature

Print Name

Date

Authorized Representative (if applicable)	Telephone Number
Company Name	<input type="checkbox"/> Director <input type="checkbox"/> 10% Shareholder <input type="checkbox"/> Policy-Making Officer
Affiliated With <input type="checkbox"/> Securities Firm <input type="checkbox"/> Bank <input type="checkbox"/> Trust Company <input type="checkbox"/> Insurance Company	Affiliate Company Name

Signature and Date Required

X

Authorized Representative Signature

Print Name

Date

Authorized Representative (if applicable)	Telephone Number
Company Name	<input type="checkbox"/> Director <input type="checkbox"/> 10% Shareholder <input type="checkbox"/> Policy-Making Officer
Affiliated With <input type="checkbox"/> Securities Firm <input type="checkbox"/> Bank <input type="checkbox"/> Trust Company <input type="checkbox"/> Insurance Company	Affiliate Company Name

Signature and Date Required

X

Authorized Representative Signature

Print Name

Date

Authorized Representative (if applicable)	Telephone Number
Company Name	<input type="checkbox"/> Director <input type="checkbox"/> 10% Shareholder <input type="checkbox"/> Policy-Making Officer
Affiliated With <input type="checkbox"/> Securities Firm <input type="checkbox"/> Bank <input type="checkbox"/> Trust Company <input type="checkbox"/> Insurance Company	Affiliate Company Name

Signature and Date Required

X

Authorized Representative Signature

Print Name

Date

Exhibit B:

Authorized Representative(s) for Corporate Trustees (Continued)

Authorized Representative (if applicable)	Telephone Number
Company Name	
<input type="checkbox"/> Director <input type="checkbox"/> 10% Shareholder <input type="checkbox"/> Policy-Making Officer	
Affiliated With	Affiliate Company Name
<input type="checkbox"/> Securities Firm <input type="checkbox"/> Bank <input type="checkbox"/> Trust Company <input type="checkbox"/> Insurance Company	

Signature and Date Required

X

Authorized Representative Signature

Print Name

Date

Authorized Representative (if applicable)	Telephone Number
Company Name	
<input type="checkbox"/> Director <input type="checkbox"/> 10% Shareholder <input type="checkbox"/> Policy-Making Officer	
Affiliated With	Affiliate Company Name
<input type="checkbox"/> Securities Firm <input type="checkbox"/> Bank <input type="checkbox"/> Trust Company <input type="checkbox"/> Insurance Company	

Signature and Date Required

X

Authorized Representative Signature

Print Name

Date



Cash Features Program

General Terms and Conditions

The automatic investment of your free credit balance, including the frequency and the amount of each sweep, is governed by the terms and conditions set forth in the Cash Features Program Disclosure Statement and in the Account Agreement applicable to your account. The material in this document is intended for informational purposes only. If there is any conflict between the descriptions in this document and the terms of the Cash Features Program Disclosure Statement, the Cash Features Program Disclosure Statement will control.

How the Cash Features Program Works	Schwab's Cash Features Program is the service (described in the Cash Features Program Disclosure Statement) that we provide to automatically invest, or "sweep," the free credit balance in your account into a liquid investment to earn interest. The program permits you to earn income while you decide how those funds should be invested longer term.
Available Cash Features	<p>The available cash features currently consist of:</p> <ul style="list-style-type: none">▪ The free credit balance in your eligible account (the "Schwab One® Interest feature"), on which Schwab pays interest;▪ Interest-bearing deposit accounts at one or more Program Banks (the "Bank Sweep feature" for most accounts and the "Bank Sweep for Benefit Plans feature" for retirement plan accounts); and▪ For some accounts, an affiliated money market mutual fund (the "Money Fund Sweep feature").
Eligibility	Eligibility for each cash feature is based on the registered ownership and the type of account. Not all account registrations and account types will be eligible for all cash features. Some account registrations and account types will be eligible for only one cash feature. Please see your Account Application and the Cash Features Program Disclosure Statement for more complete eligibility details.
Duty to Monitor Eligibility for Cash Features	It is your responsibility to monitor your eligibility for the cash features and determine the best cash feature available to you. Schwab is not responsible for contacting you if you are, or later become, eligible for other higher-yielding cash features.
Interest Rates and Yields	<p>The interest rates and yields for the different cash features vary over time. There is no guarantee that the interest rate and yield on any particular cash feature will be or will remain higher than the interest rate and yield on any other cash features over any period. Current interest rates and yields can be obtained by contacting your independent investment advisor or your Financial Consultant, or by calling us at 1-800-435-4000. If you already have an account, you can visit our website at www.schwab.com/sweep. If your account is an Advisor Services account, please contact your advisor, visit www.schwab.com/SA_sweep, or call Schwab Alliance at 1-800-515-2157.</p> <ul style="list-style-type: none">▪ The interest rate on the Schwab One Interest feature is set by Schwab. We have the option to pay as low a rate as possible consistent with our view of prevailing market and business conditions. With certain exceptions, the rate may be tiered based upon the overall free credit balance within your account.▪ The interest rates paid on the Bank Sweep feature are set by the Affiliated Program Banks, and may be set as low as possible consistent with prevailing market and business conditions. Retirement accounts will be paid a reasonable rate consistent with applicable legal and regulatory requirements. With certain exceptions, the rate may be tiered based upon your account type and the combined amount of your account's Bank Sweep deposits at the Program Bank(s).

Investment and Insurance Products: Not a Deposit ▪ Not FDIC Insured ▪ Not Insured by any Federal Government Agency ▪ No Bank Guarantee ▪ May Lose Value

Interest Rates and Yields (Continued)	<ul style="list-style-type: none">▪ The interest rates paid on the Bank Sweep for Benefit Plans feature will be a reasonable rate consistent with applicable legal and regulatory requirements. This may be lower than some competitors' rates. Interest rates do not vary by tiers and do not vary based on your cash balances.▪ The money market mutual fund offered through the Money Fund Sweep feature seeks to achieve the highest yield (less fees and expenses) consistent with prudence and the fund's investment objectives. <p>Cash features are not intended to be long-term investments, and yields on any of our cash features may be lower than those of similar investments or deposit accounts offered outside the Cash Features Program. If you desire to maintain cash balances for other than a short-term period and/or are seeking the highest yields currently available in the market, please contact your Schwab representative or visit www.schwab.com/cash-investments for investment options that may be available outside of the Cash Features Program to help maximize your return potential consistent with your investment objectives and risk tolerance. If your account is an Advisor Services account, please contact your advisor, visit www.schwab.com/SA_cash, or call Schwab Alliance at 1-800-515-2157.</p>
Benefits to Schwab	We charge fees and receive certain benefits under the different cash features. We share a portion of these fees and benefits with our investment professionals. Because of these fees and benefits, we have a financial incentive to select the particular cash features included in the Cash Features Program.
Differing Risks and Account Protection	<p>The different cash features are subject to different risks and account protection:</p> <ul style="list-style-type: none">▪ The Schwab One® Interest feature is not subject to market risk and value loss but is subject to the risk of Schwab's failure. In the unlikely event that Schwab fails, cash is eligible for SIPC coverage up to a limit of \$250,000 (including principal and interest) per client in each insurable capacity (e.g., individual or joint). Free credit balances held at Schwab are not insured or guaranteed by the FDIC.▪ The Bank Sweep and Bank Sweep for Benefit Plans features are not subject to market risk and value loss but are subject to the risk of the failure of one or more of the Program Banks. Please review the Cash Features Program Disclosure Statement for a list of the Program Banks (www.schwab.com/cashfeaturesdisclosure). Certain conditions must be satisfied for FDIC insurance coverage to apply. In the unlikely event that one or more of the Program Banks fails, deposits at each bank are eligible for FDIC insurance protection up to a limit of \$250,000 (including principal and interest) per depositor in each insurable capacity (e.g., individual, joint, and plan participant). This limit includes any other deposits you may have at that bank outside of the Bank Sweep and Bank Sweep for Benefit Plans features. You are responsible for monitoring your bank balances in the Bank Sweep and Bank Sweep for Benefit Plans features and the balances in any of your other bank accounts at each Program Bank to determine if these, in total, exceed FDIC insurance limits. Monies held in both features are not covered by SIPC.▪ The Money Fund Sweep feature invests in high-quality, short- term securities and seeks to maintain a stable value, but is subject to market risks and potential value loss. It is not a bank account and is not subject to FDIC insurance protection. It is instead covered by SIPC, which protects against the custodial risk (and not a decline in market value) when a brokerage firm fails by replacing missing securities and cash up to a limit of \$500,000, of which \$250,000 may be cash. Shares held through the Money Fund Sweep feature are not considered cash, but are treated as securities for SIPC coverage.

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