

Consent to Transfer Your Account to Schwab



For use with accounts enrolled in TD Ameritrade Cash or Insured Deposit Account cash features

Return Options:

Electronically via Message Center:

Log in and go to Client Services > Message Center to attach the file

Regular Mail:

PO Box 2760, Omaha, NE 68103-2760

Overnight Mail:

200 South 108th Avenue
Omaha, NE 68154-2631

What's Happening

- In 2019, The Charles Schwab Corporation acquired TD Ameritrade and its related businesses. Since that time, we've been working with Charles Schwab & Co., Inc. ("Schwab") to move TD Ameritrade accounts to Schwab.
- The TD Ameritrade account you're consenting to transfer will transfer to Schwab on or about September 5, 2023 (the "Transition Date").
- This form, and the website noted below, provide important details about the transition of your account. Take a few moments now to review them carefully.
- **ACTION REQUIRED:** You will need to complete this form and affirmatively consent to your account being transferred to Schwab.
- If you do not want your account to transfer to Schwab as of the Transition Date, do not establish this account with TD Ameritrade or complete this Consent to Transfer form.

Key takeaways about your transition to Schwab

- Your TD Ameritrade account ("Account") will automatically and securely transition to Schwab at no cost to you beginning after market close on Friday, September 1, 2023. Over the weekend, your assets will move to Schwab and you will be able to transact in your new Schwab account on Tuesday, September 5, 2023. On that date, you'll become a client of Schwab and Schwab will become the custodian of your account. For retirement accounts, as of Tuesday, September 5, 2023 Schwab will serve as the IRS approved custodian.
- You'll be able to access, trade in, and withdraw cash from your TD Ameritrade account through Friday, September 1, 2023, at 8:30 p.m. ET. After that, you won't be able to access your account. Your assets (cash and securities positions) will be moved to Schwab over your transition weekend.
- Your account will be enrolled in Schwab's Cash Features Program.
 - TD Ameritrade accounts enrolled in the TD Ameritrade FDIC Insured Deposit Account (IDA) cash feature will be enrolled in the Schwab Bank Sweep cash feature.
 - TD Ameritrade accounts enrolled in the TD Ameritrade Cash feature will be enrolled in the Schwab One® Interest cash feature.
- Your account will soon have access to a Schwab Transition center when you login to further support your transition to Schwab and will show specific information on your transition to Schwab, including what's moving, key dates and FAQs.



Documents to review and the terms and conditions of your Schwab account

Carefully review the documents that will govern your account relationship with Schwab. You agree that when your account is transferred to Schwab, it will be governed by the relevant Schwab Account Agreement and other supporting documentation, available at www.schwab.com/retailclientagreements, including:

- The applicable Schwab Account Agreement that describes the terms and conditions regarding your Schwab account. By having your account transferred to Schwab, you agree to the terms and conditions in the Schwab Account Agreement.
- The Schwab Cash Features Disclosure document, which outlines the available cash features for your account.
- The applicable Schwab Privacy Policy, which outlines the privacy rules for your account
- The applicable Schwab Pricing Guide which details the fees and commissions associated with your Schwab account

TD Ameritrade accounts enrolled in the TD Ameritrade FDIC Insured Deposit Account (IDA) cash feature

Your TD Ameritrade account is currently enrolled in the TD Ameritrade FDIC Insured Deposit Account (IDA) cash feature and your uninvested cash is automatically swept to the Program Banks assigned to your account. Program banks for the IDA cash feature may include TD Bank N.A.; TD Bank USA N.A.; US Bank N.A.; Citibank N.A.; Wells Fargo Bank, N.A.; Synchrony Bank, N.A.; Bank of America, N.A.; Charles Schwab Bank, SSB; Charles Schwab Premier Bank; and Charles Schwab Trust Bank.

When your account moves to Schwab, it will be assigned to the Schwab Bank Sweep feature. The cash in your TD Ameritrade account will automatically be moved to Schwab, and your cash will be swept into an interest-bearing deposit account at one or more Program Banks so you can earn income while deciding how to invest your cash. The Schwab Bank Sweep feature includes the same Program banks listed above. Schwab will let you know which Program Bank(s) are assigned to your account once the transition is complete.

Your cash in the TD Ameritrade IDA feature is currently insured by the Federal Deposit Insurance Corporation (“FDIC”) within applicable limits. Your cash in the Schwab Bank Sweep cash feature will also be insured by the FDIC within applicable limits.

	Core Account	APY
Schwab Cash Feature	Schwab Bank Sweep	0.45% ¹
TD Ameritrade Cash Feature	TD Ameritrade FDIC Insured Deposit Account (IDA)	0.35% ¹

¹ Annual Percentage Yield (APY) as of 05/01/2023

TD Ameritrade accounts enrolled in the TD Ameritrade cash feature

Your TD Ameritrade account is currently enrolled in the TD Ameritrade Cash feature. The TD Ameritrade Cash feature pays you interest on the Free Credit Balance in your account.

When your account moves to Schwab, it will be assigned to the Schwab One[®] Interest feature, and the cash in your TD Ameritrade account will automatically be moved to Schwab. The Schwab One[®] Interest feature pays you interest on the Free Credit Balance in your Account.

Your balances in the TD Ameritrade Cash feature are insured by the Securities Investor Protection Corporation (“SIPC”) within applicable limits. Your balances in the Schwab One[®] Interest feature will also be insured by the SIPC within applicable limits.

	Core Account	APY
Schwab Cash Feature	Schwab One [®] Interest	0.45% ¹
TD Ameritrade Cash Feature	TD Ameritrade Cash	0.35% ¹

¹ Annual Percentage Yield (APY) as of 05/01/2023

For complete details about the Schwab Cash Features Program, including how Schwab may change the products available in this program, read the document titled Cash Features Disclosure Statement in the Schwab disclosure booklet.

Keeping your private information private

During the transition, as always, protecting your personal information is a top priority:

- TD Ameritrade and Schwab adhere to all relevant privacy laws, including Regulation S-P (Privacy of Consumer Financial Information and Safeguarding Personal Information). View Schwab’s privacy notice at www.schwab.com/privacy.
- Your TD Ameritrade marketing and contact preferences will not transition to Schwab, which means that you may receive marketing and other communications from Schwab. You can easily reset your contact preferences once your account transitions to Schwab.



Written Authorization for TD Ameritrade to Transfer My Account to Schwab

I (we) understand, consent, and agree:

- My account will be transferred from TD Ameritrade to Schwab and Schwab will serve as the custodian of my account(s) as of **September 5, 2023**.
- Except as described herein, all assets in my account will transfer to Schwab over the weekend of **September 1 - 4, 2023**.
- My TD Ameritrade Cash Feature position will be transferred to Schwab where it will be moved into the Schwab Cash Features Program.

I authorize TD Ameritrade, Inc. to effect the account conversion to Schwab as described in this form.

Check Here

- I acknowledge receipt of the Schwab Account Agreement and important disclosures; and agree that when my account is moved to Schwab, my account will be governed by the terms and conditions of the Schwab Account Agreement.
- I acknowledge receipt of the Schwab Cash Features Disclosure document and agree that when my account(s) is transferred to Schwab, the cash in my account will be subject to the terms and conditions of the Schwab Cash Features Disclosure document.

If applicable, please provide your account number to prevent processing delays. Leave blank for new accounts.

Account Number:

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By signing below, you are consenting to have your TD Ameritrade account transferred to Schwab on the aforementioned conversion date.

Sign Here

Signature of Account Holder:

X

Date:

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Signature of Joint Account Holder:

X

Date:

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Original signature are required; electronic signatures and/or signature fonts are not authorized

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