

# Schwab One® Estate Account Application

www.schwab.com

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

+1-415-667-5009 (outside the U.S.)

1-888-686-6916 (multilingual services)

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- \$1,000 minimum deposit required unless transferring from Decedent's existing Schwab account.
- Complete, sign, date and return this form to Schwab.

## 1. Estate Information

Decedent's Full Name (First) (Middle) (Last) <i>Lawrence</i> (Middle) <i>Jones</i> (Last)	Tax ID Number of the Estate (not Decedent's Social Security Number) <i>26-6840391</i>
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## 2. Executor/Co-Executor Information (All Executors and Co-Executors who are to conduct business in the account must complete this section.)

We respect your privacy. Charles Schwab & Co., Inc. ("Schwab") will use the information you provide to open and service your accounts, communicate with you, and provide information about products and services. Read about Schwab's privacy policy at [www.schwab.com/privacy](http://www.schwab.com/privacy). As required by federal law, Schwab will use the information provided below to verify your identity.

### Executor

Name (First) (Middle) (Last) <i>Michael J Connolly</i>		
Home/Legal Street Address (no P.O. boxes) <i>50 Tarleton Rd</i>		
City, State, Zip Code <i>Newton Ctr MA 02459-1733</i>		
Mailing Address (if different from above; P.O. boxes may be used), City, State, Zip Code <i>&lt; same &gt;</i>		
Home Telephone Number <i>(617) 552-3912</i>	Business Telephone Number <i>(617) 552-3912</i>	Cellular Telephone Number <i>(617) 876-6325</i>
Email Address* (Required to access your account through the web.) <i>cnmj@tc.edu</i>		

### Co-Executor (Attach additional sheets if necessary.)

Name (First) (Middle) (Last)		
Home/Legal Street Address (no P.O. boxes)		
City, State, Zip Code		
Mailing Address (if different from above; P.O. boxes may be used), City, State, Zip Code		
Home Telephone Number	Business Telephone Number	Cellular Telephone Number
Email Address* (Required to access your account through the web.)		

Social Security/Tax ID Number <i>026 32 6652</i>	Date of Birth (mm/dd/yyyy) <i>10/30/1943</i>	Mother's Maiden Name <i>Murphy</i>
ID Number <i>S19453573 (MA)</i>	<input checked="" type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport	
Place of Issuance <i>Massachusetts</i>	Expiration Date <i>10-30-2013</i>	
Are you known by any other name? Specify: <i>M. J. Connolly</i>		
Country(ies) of Citizenship (Must list all.) <input checked="" type="checkbox"/> USA <input checked="" type="checkbox"/> Other: <i>EU/Ireland</i> <input type="checkbox"/> Other:		Country of Legal Residence <input checked="" type="checkbox"/> USA <input type="checkbox"/> Other:

Social Security/Tax ID Number	Date of Birth (mm/dd/yyyy)	Mother's Maiden Name
ID Number	<input type="checkbox"/> Driver's License <input type="checkbox"/> State <input type="checkbox"/> Passport	
Place of Issuance	Expiration Date	
Are you known by any other name? Specify:		
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:

Securities industry regulations require that we collect the following information:

Check only one: <input checked="" type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not employed		
Employer <i>Boston College</i>	Industry <i>Education</i>	Occupation/Position <i>Professor</i>
Business Street Address City, State, Zip Code <i>140 Commonwealth Ave Chestnut Hill MA 02467</i>		
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 checked="" type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		
Marital Status <input type="checkbox"/> Single <input checked="" type="checkbox"/> Married <input type="checkbox"/> Divorced	Number of Dependents <i>1</i>	

Securities industry regulations require that we collect the following information:

Check only one: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Not employed		
Employer	Industry	Occupation/Position
Business Street Address City, State, Zip Code		
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"/> No <input type="checkbox"/> Yes (If "yes," you must attach a letter from your employer approving the establishment of your account when submitting this application.)		
Are you a director, 10% shareholder or policy-making officer of a publicly held company? <input type="checkbox"/> No <input type="checkbox"/> Yes (If "yes," enter company name _____ and trading symbol _____.)		
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced	Number of Dependents	

\*By providing your email address, you consent to receiving email from Schwab. Information about opting out of certain email communications is provided at [www.schwab.com/privacy](http://www.schwab.com/privacy).

FOR CHARLES SCHWAB USE ONLY:									
Branch Office and Account Number									



# Schwab One® Estate Account Application Instructions

*charles* SCHWAB

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## Requirements for Establishing a Schwab One Estate Account:

1. You must be the Executor, Administrator or other Personal Representative appointed by the court to administer the Decedent's estate. For purposes of this application, the term "Executor" shall also include Administrators or other Personal Representatives appointed by the court to administer the estate.
2. A Schwab One Estate Account may be opened only if the estate is currently being probated under court supervision and a final decree of distribution has not been entered. (Note: This application should not be used to open an account for a Testamentary Trust, which requires completion of a Schwab One Trust Account Application.)
3. A new, separate Taxpayer Identification Number (TIN) for the estate must be obtained from the IRS.
4. A minimum deposit or transfer of \$1,000 in cash and/or securities is required, unless transferring from the Decedent's existing Schwab account.

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## Steps to Open an Estate Account:

1. Complete all eight sections of the application on the following pages. (Note that because a probate estate is a separate entity for legal and tax purposes, an Estate Account Application must be completed to open an Estate Account, even if the Decedent had an account at Schwab.)
2. Along with the application, submit a copy of your Letters Testamentary or Letters of Administration, certified as currently valid by the court clerk within the past 60 days and bearing the clerk's original signature and seal.
3. Mail the completed Schwab One Estate Account Application with the required documentation in the envelope provided, or bring it to the Schwab branch nearest you.

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## Steps for Transferring Registration of Securities:

1. Contact a Schwab representative at your local Schwab branch to determine which documents are necessary to reregister the securities in the Schwab One Estate Account.
2. Gather the required documents from the appropriate sources. (A Schwab representative or an attorney can give you some guidance concerning where to locate these documents.) Bring the documents to your local Schwab branch.

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## Special Information:

**About small estates.** Please check with your attorney to determine whether the Decedent's estate is legally considered a "small estate" that may not require probate. If so, you will not be required to open a separate Estate Account to collect and distribute the Decedent's assets, and instead need only furnish us with a special form of affidavit provided by your attorney, together with a certified copy of the death certificate, an Affidavit of Domicile, and an Inheritance Tax Waiver (if required by the Decedent's state).

**About opening a Schwab One Estate Account.** With a Schwab One Estate Account, you can get checks in the name of the estate and earn daily income on uninvested cash.

**About transferring estate investments from another brokerage firm to Schwab.** If you wish to transfer estate investments held with another broker to Schwab, please ask a Schwab representative for assistance in completing a Transfer of Account form.

**About margin borrowing and option trading in an Estate Account.** A Schwab One Estate Account may only have margin borrowing and option trading solely for liquidation purposes if there were margin or option positions in the Decedent's existing brokerage account. No new margin or option positions may be created in a Schwab One Estate Account unless specifically authorized by court order. If you need to have margin or option features to liquidate existing positions, see Section 5.

**About delegation of powers.** An Executor or Administrator cannot grant a power of attorney or otherwise delegate his or her powers and duties to a third party unless specifically authorized by court order.

**About estates with Co-Executors.** Each Co-Executor who will be conducting business in the account must complete Section 2 and sign Section 8. All Co-Executors appointed by the court, even if not conducting business in the account, must be listed in Section 2 and must also sign in Section 8.

### 3. Executor's/Estate's Financial Profile

Securities industry regulations require that we collect this information. The Executor and all Co-Executors, if any, must provide this information.

#### Executor's Investment Experience:

- |   |                                    |
|---|------------------------------------|
| Executor                                    | Co-Executor                        |
| <input type="checkbox"/> None               | <input type="checkbox"/> None      |
| <input checked="" type="checkbox"/> Limited | <input type="checkbox"/> Limited   |
| <input type="checkbox"/> Good               | <input type="checkbox"/> Good      |
| <input type="checkbox"/> Extensive          | <input type="checkbox"/> Extensive |

#### Estate's Annual Income:

- Under \$15,000
- \$15,000-\$24,999
- \$25,000-\$49,999
- \$50,000-\$99,999
- \$100,000 or More

#### Estate's Liquid Net Worth:

- Under \$25,000
- \$25,000-\$49,999
- \$50,000-\$99,999
- \$100,000-\$249,999
- \$250,000 or More
- Specify: \_\_\_\_\_

### 4. Overall Investment Objective of Account

- Capital Preservation    Income    Growth    Speculation

### 5. Schwab One® Estate Account Features

#### Cash Features

The Schwab One Interest feature is automatically included on your Account. This feature pays interest on the uninvested cash in your Account. Rates are set by Schwab and are generally based on your Household Balances. Individuals who reside in the U.S. may alternatively request that their uninvested cash be swept to Charles Schwab Bank, an FDIC-insured institution affiliated with Schwab.\*

Clients with \$500,000 or more in Household Balances may request a sweep money market fund as an alternative by speaking to their Schwab representative. The yields of sweep money market funds are generally higher than interest rates offered by either Schwab or Schwab Bank.

Schwab's Cash Features are further described in Schwab's Cash Features Disclosure Statement for Individual Investors, which you will receive at account opening. Please contact Schwab for current information on interest rates and money market yields.

\*FDIC insurance is available up to \$100,000 (when aggregated with all other deposits held by you in the same capacity at Schwab Bank). Please see the Cash Features Disclosure Statement for Individual Investors for information about FDIC insurance.

#### Margin Borrowing or Option Trading

A Schwab One Estate Account may only have margin borrowing or option trading solely for liquidation purposes if there were margin or option positions in the Decedent's existing brokerage account. **No new margin or option positions may be created in an Estate Account unless specifically authorized by court order.**

- Add margin feature for liquidation purposes only.    Add option feature for liquidation purposes only.

#### Schwab One Checks

Unless you check this box, you will receive Schwab One starter checks. Upon receipt of your starter checks, you will have the opportunity to contact a Schwab representative to order additional customized checks at no additional cost.

- Do NOT issue Schwab One checks.

#### Electronic Trade Confirmations ("eConfirms")

If you have provided your email address, you will soon receive an email that will tell you how to receive paperless trade confirmations and the associated prospectuses and disclosures by email. Until we receive a response to our email, you will receive paper trade confirmations and disclosures through the U.S. mail. You may enroll in our electronic delivery services or return to delivery by the U.S. mail at any time by indicating your preferences online.

- No, at this time I do not want eConfirms.

### 6. Funding and Account Handling Instructions

- Enclose a check or money order for \$ \_\_\_\_\_.
- Transfer from an outside institution by completing the enclosed Transfer Your Account Form.
- Enclose security certificates. To avoid any delays, please check with a Schwab representative to see if there are additional requirements.
- Transfer assets from Decedent's existing Schwab account to the Estate Account.\* Please provide Decedent's account number.**

Account Number	1	2	4	9	-	3	6	6	0
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\*Please note: You may not transfer IRA or Keogh/Qualified Retirement Plan (QRP) assets into the Schwab One Estate Account unless the estate is named as the beneficiary or there is no valid beneficiary designation on file.

**7. Certification and Indemnification**

By signing this Application, each Executor certifies that the representations and warranties in the attached Certification and Indemnification are true and complete.

**8. Authorization to Open Account**

By signing this Application, I acknowledge that I have received and read a copy of the attached Application Agreement, which contains a predispute arbitration provision. I acknowledge that my signature signifies and constitutes my agreement that this Account and my relationship with Schwab will be governed by the Application Agreement and all incorporated agreements and disclosures, including the Schwab One<sup>®</sup> Account Agreement and the Charles Schwab Pricing Guide, each as amended from time to time (the "Agreement and Disclosures"). I understand there are fees associated with establishing, maintaining, engaging in transactions and transferring assets out of this Account. Unless I have

declined the margin feature, I acknowledge that securities securing loans from Schwab may be lent to Schwab and lent by Schwab to others. I also acknowledge that: if I trade "on margin," I am borrowing money from Schwab and that I understand the requirements and risks associated with margin borrowing as summarized in the Overview and Disclosure Statement included with this Application.

I also 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.

For purposes of this Account Application and the attached Application Agreement, the terms "I," "my" and "Account Holder" refer to each person who signs this Account Application and apply with respect to both a person's individual capacity as well as any applicable representative or fiduciary capacity. When the legal owner of assets in the Account is not a natural person, the terms "I," "my" and "Account Holder" also refer to such legal owner. The terms "we," "us," "our" and "Schwab" refer to Charles Schwab & Co., Inc. The term "Schwab Bank" refers to Charles Schwab Bank.

I certify under penalty of perjury that (1) the number shown on this application is the correct taxpayer identification number of the estate; (2) the estate is not subject to back-up withholding because (a) the estate is exempt from back-up withholding, (b) I have not been notified by the Internal Revenue Service (IRS) that the estate is subject to back-up withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that it is no longer subject to back-up withholding; and (3) I am a U.S. person (including a U.S. resident alien). (I understand that if the estate has been notified by the IRS that it is subject to back-up withholding as a result of dividend or interest underreporting, and I have not received a notice from the IRS advising that back-up withholding is terminated, I must strike or cross out the information contained in Item 2 above.) The IRS does not require my consent to any provision of this document other than the certifications required to avoid back-up withholding.

THE AGREEMENT WITH SCHWAB INCLUDES A PREDISPUTE ARBITRATION CLAUSE. I ACKNOWLEDGE RECEIPT OF THE PREDISPUTE ARBITRATION CLAUSE CONTAINED IN SECTION 13 ON PAGE 2 OF THE SCHWAB ONE ESTATE ACCOUNT APPLICATION AGREEMENT.

PLEASE SIGN AND DATE BELOW IN BLUE OR BLACK INK ONLY. Your signature below will also serve as a signature card.

**Signature(s) and Date(s) Required**

**X**  
Executor Signature



*M. J. Connolly*  
Print Name

*2009-08-18*  
Date

**X**  
Co-Executor Signature

Print Name

Date

<b>FOR CHARLES SCHWAB USE ONLY:</b>											
Branch Office and Account Number										DDA Number	
Customer ID Number										Source Code	
Approved by	Print Name of Approver								Date		

