

Important Notice Regarding Delivery of Security Holder Documents

What this means for you

Charles Schwab & Co., Inc. ("Schwab"), member SIPC, is pleased to offer you the convenience of receiving a single copy of customer communications from issuers, including prospectuses, annual reports, and proxies, in one envelope for all security holders at your address. The Securities and Exchange Commission permits the delivery of a single copy of customer communications to households. This practice is referred to as "householding." At any time, you can request additional information for a particular mailing by contacting Schwab directly.

Schwab will household your customer communications unless you contact Schwab or have previously informed Schwab that you do not consent to householding. If you do not wish to participate in the householding of customer communications, please call Schwab at:

1-800-435-4000 (in the U.S.),

1-888-686-6916 (multilingual services), or

+1-415-667-8400 (outside the U.S.).

For clients of independent investment advisors, please call your advisor directly or call Schwab Alliance at 1-800-515-2157. If you are a designated brokerage account holder, please call 1-800-435-4000.

For clients of Charles Schwab Hong Kong, please call +852-2101-0500.

Schwab will continue to household your communications until we notify you otherwise or you revoke your consent. Once you revoke your consent, each primary account holder will begin to receive individual copies within 30 days.

For clients of advisors, if you have authorized your advisor to be sent certain issuer and issuer-related communications that may require a voting decision or other action regarding investments held in your account, you may still make an election under this notice as to other non-voting issuer communications.



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CC0160194 (1015-4615) REG21727-14 (10/15) 00150558