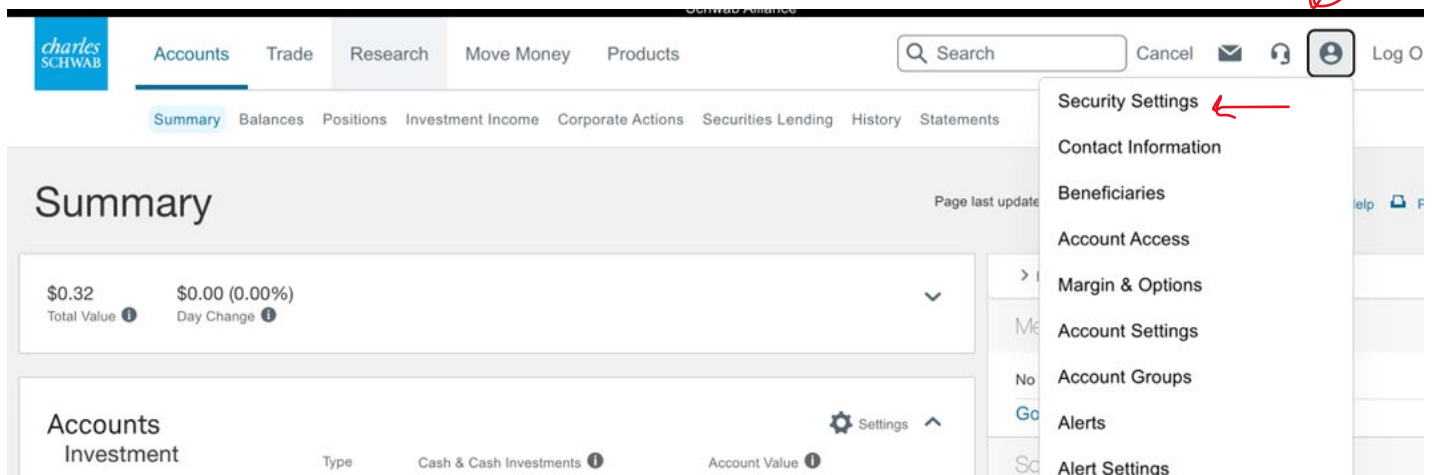


Additional Security Measures with Schwab

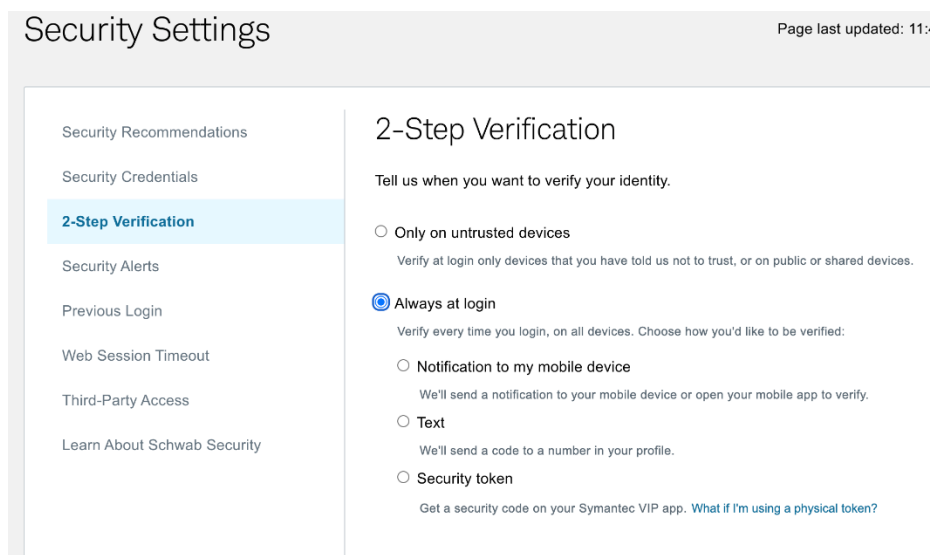
To protect your accounts, there are some security measures you can take at Schwab. Schwab's phone hold times are long right now. Here is the process for setting up these measures easily online:

2-Factor Authentication

1. Log into your Schwab account.
2. Click on the Profile icon on the top right.
3. Select Security Settings.

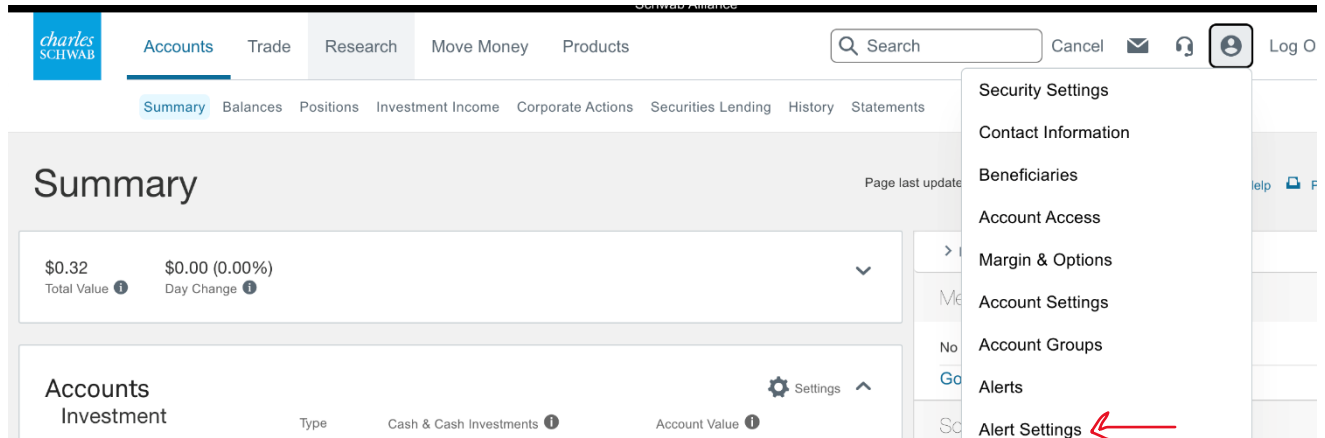


4. Click on 2-Step Verification and set that up if you haven't already.



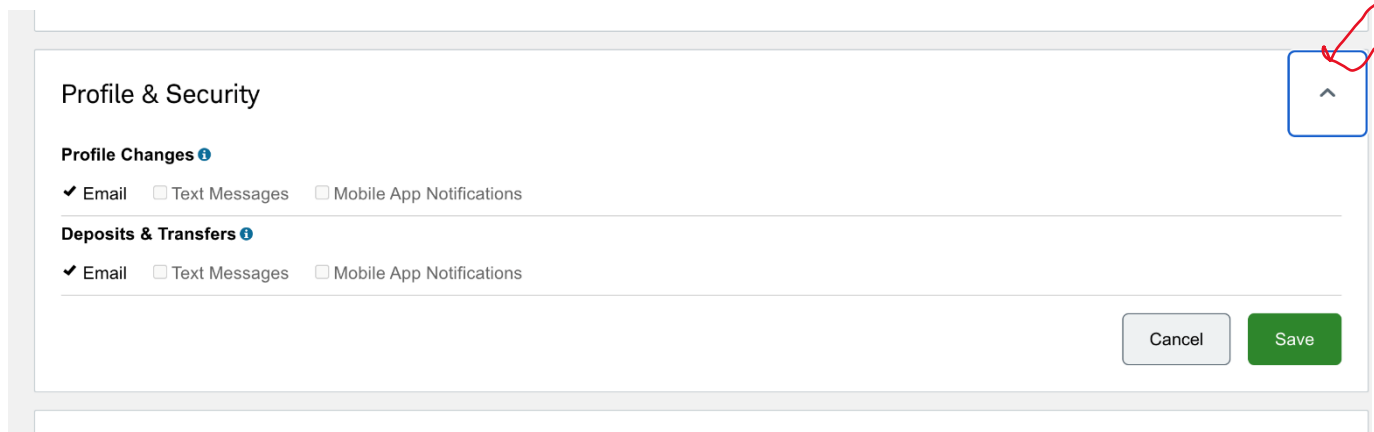
Alerts

1. Go back to the Profile icon on the top right
2. Click "Alert Settings"



3. Choose Profile and Security

4. Set up an email and/or text message notifications on each option. You may need to verify your mobile number.



Alert Details:

- Schwab will alert clients any time changes are made to their online profile information, including password, user ID, phone number, address, or any other profile information.

- For money movements like checks, journals, and one-time electronic funds transfers and wires, Schwab sends an email confirmation out to the client to confirm that they've processed their money movement to the email is on file, or via a letter if there is not.
- If the client has a debit card tied to their brokerage account, they will also have another category of alerts (Banking & Debit Cards) to allow real-time, customizable notifications for select activity on their debit cards.

Security Guarantee

Modera cannot interpret or guarantee Schwab's security guarantee, but you can read about it here:

<https://www.schwab.com/schwabsafe/security-guarantee>