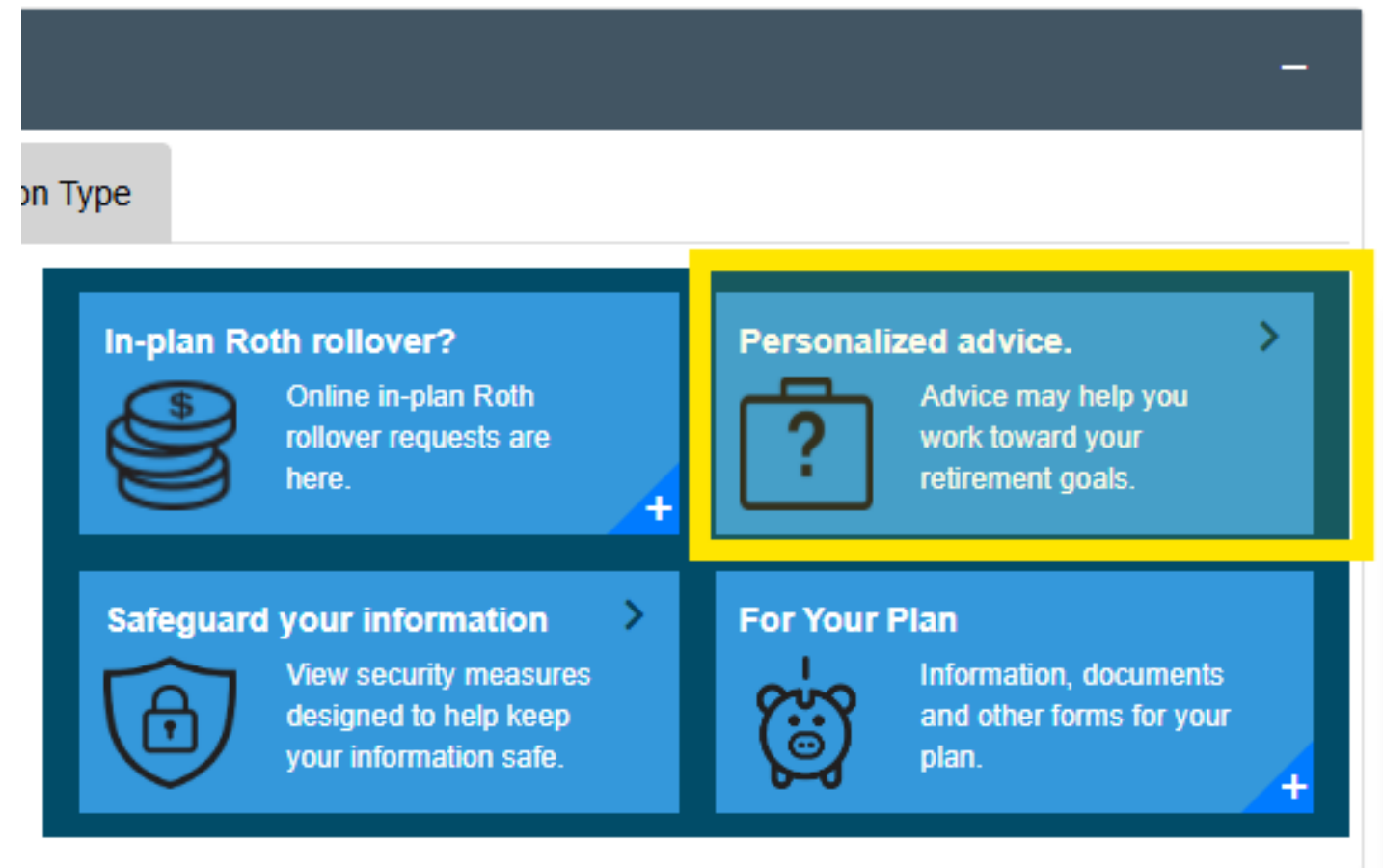
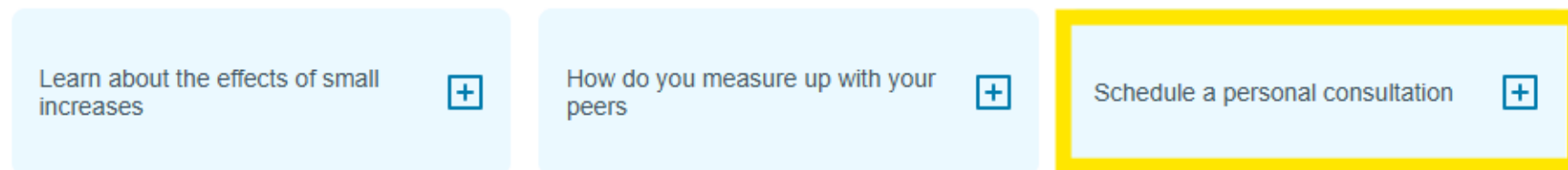
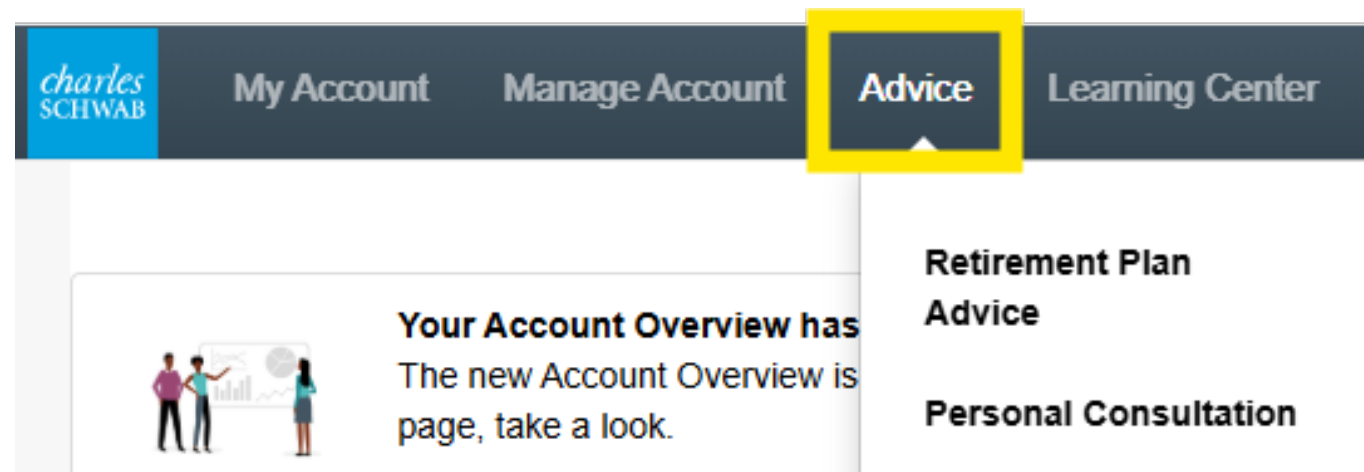


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- Login to your Schwab account: www.workplace.schwab.com
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