



1105 State Route 121 North, Suite B  
 P.O. Box 870 ■ Murray, KY 42071  
 Office: 270.226.1000 ■ Fax: 270.226.1001  
 TF: 888.753.6972 ■ KingdomTrust.com

# Account Adoption Agreement

## For Standard Accounts

### SECTION 1 - Account Holder Information

First Name:  MI:  Last Name:

Date of Birth:  Social Security Number:

Address:

City:  State:  Zip Code:

Daytime Phone Number:  Email Address:

### SECTION 2 - Account Information

**Account Type:**  Traditional IRA  Roth IRA  SEP IRA\*  SIMPLE IRA\*\*

Initial Contribution: \$  Contribution Year:

Regular IRA Contribution  Transfer from Another IRA  Rollover within 60 Days from Another IRA  Rollover from Qualified Plan

Beneficiary IRA  Bene IRA Title:

*Title as **Your Name, Bene FBO Deceased Name (Deceased)***

\* If a SEP IRA, you must complete IRS Form 5305-SEP.

\*\* If a SIMPLE IRA, you (if self-employed) or your employer must complete IRS Form 5305-SIMPLE.

### SECTION 3 - Annual Account Fees

Below are the options available to you for paying annual account fees. Please choose one by checking the box immediately to the left of the payment method you want Kingdom Trust to use. **See Fee Schedule** for a complete list of fees due and the date you are expected to provide payment. Note that a Client Services Representative will contact you regarding payment of the Account Establishment Fee (due at setup).

**Deduct from Available Cash in Account** (If sufficient cash is not available in the account, additional charges will be incurred.)

**Bill Credit Card\***  Visa  MasterCard  Discover  American Express

\* Please ensure credit card information on file is accurate/valid.

Name as It Appears on Card:

Card Number:  Expiration Date:

Credit Card Billing Address:

**By signing the Cardholder Signature line below, you authorize Kingdom Trust to bill the above credit card for all fees and expenses.**

Cardholder Signature:

**Invoice** (Additional fee of \$15 will be incurred. Invoicing only applies to annual fees and not other incidental or miscellaneous fees.)

**PLEASE ATTACH A COPY OF YOUR DRIVER'S LICENSE**



## SECTION 4 - Beneficiary Designation

Kingdom Trust requires you to designate a beneficiary for your account who will be the recipient of the assets in your account following your death. If the named beneficiary is a trust, you must provide a copy of the trust agreement to Kingdom Trust. In the event of your death, the balance of your account shall be paid to the primary beneficiaries who survive you in equal shares (or the specified shares, if indicated). If the primary or contingent beneficiary box is not marked for the beneficiary, the beneficiary will be considered to be a primary beneficiary. If none of the primary beneficiaries survives you, the balance of the account shall be paid to the contingent beneficiaries who survive you in equal shares (or in the specified shares, if indicated). If any primary or contingent beneficiary does not survive you, such beneficiary's interest and the interest of such beneficiary's heirs shall terminate completely, and the applicable share for any remaining primary or contingent beneficiary(ies) shall be increased on a pro rata basis. In the event the share percentage for all the beneficiaries who receive funds under this beneficiary designation totals less than 100%, the applicable share(s) of those beneficiaries who receive funds shall be increased on a pro rata basis until the total of all applicable shares equals 100%.

If the named beneficiary is a trust, you must submit a copy of the trust with this completed and signed form.

<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 90%;" type="text"/> Relationship: <input style="width: 60%;" type="text"/> Share %: <input style="width: 60%;" type="text"/> SSN/EIN: <input style="width: 90%;" type="text"/> Date of Birth: <input style="width: 60%;" type="text"/>	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 90%;" type="text"/> Relationship: <input style="width: 60%;" type="text"/> Share %: <input style="width: 60%;" type="text"/> SSN/EIN: <input style="width: 90%;" type="text"/> Date of Birth: <input style="width: 60%;" type="text"/>	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 90%;" type="text"/> Relationship: <input style="width: 60%;" type="text"/> Share %: <input style="width: 60%;" type="text"/> SSN/EIN: <input style="width: 90%;" type="text"/> Date of Birth: <input style="width: 60%;" type="text"/>
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- I am married** (if you are married, reside in a community property state\* and name a primary beneficiary other than your spouse, your spouse is required to sign below to ensure your designation will be effective).
- I am NOT married** (if you marry in the future, reside in a community property state, and name a primary beneficiary other than your spouse, you are required to complete a beneficiary change form with spousal consent to ensure your designation will be effective).

*\* In the United States, there are nine community property states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.*

### ◆ SPOUSAL CONSENT

**I consent to the above beneficiary designations:**

Signature of Spouse:        Date:

(Note: Consent of the Account Holder's spouse is only required for married account holders living in a community property state who designate a beneficiary other than or in addition to the Account Holder's spouse.)

**Disclaimer:** The Account Holder's spouse may have a property interest in the account and the right to dispose of the interest by will. Therefore, Kingdom Trust disclaims any warranty or responsibility as to the effectiveness of the Account Holder's beneficiary designation or as to the ownership of the account after the death of the Account Holder or the Account Holder's spouse. For additional information, please consult your legal advisor.

## SECTION 5 - Account Designated Representative (ADR) Information

*All fields required if an ADR is designated.*

You may choose to name an Account Designated Representative ("ADR") who will be authorized to access your account, make certain investment purchases and sales in your account and receive copies of your account statements. The ADR will only be authorized to purchase or sell publicly traded securities. You may also choose not to name an Account Designated Representative.

ADR Name:

Address:

City:     State:     Zip Code:

Phone Number:     Fax Number:

Email Address:

If the Account Designated Representative ("ADR") is an Investment Advisor ("IA") qualified under Section 3(38) of ERISA, attach written acceptance of this fiduciary appointment from the IA and a certificate of the IA's current registration under the Investment Advisor's Act of 1940. If the ADR is employed by or affiliated with a Securities Broker-Dealer, complete the information in Section 6.

**SECTION 6 - Securities Broker-Dealer Information**Broker-Dealer Name: Address: City:  State:  Zip Code: Phone Number:  Fax Number: Email Address: Broker-Dealer Signature (If Required by Broker-Dealer):   Date: **By signing below I acknowledge and agree**

1. that my Account Designated Representative (whether or not an Investment Advisor) is my authorized agent and not in any way associated with, an employee of or representative of Kingdom Trust;
2. that Kingdom Trust has not made nor will make any recommendations regarding the listed Account Designated Representative or the Securities Broker-Dealer;
3. that Kingdom Trust has not compensated nor will compensate the listed Account Designated Representative nor the listed Securities Broker-Dealer except from the assets of my account, and I may appoint and/or remove the Account Designated Representative and/or Securities Broker-Dealer at any time by completing the proper forms and submitting them to Kingdom Trust;
4. that it is my responsibility to discuss publicly traded investments with my Account Designated Representative, and any and all trading instructions received from the Account Designated Representative will be followed by Kingdom Trust as if I directed them directly, but only with regard to public securities and investments that are traded on a recognized exchange or "over the counter" and excluding any securities issued by Kingdom Trust (the Account Designated Representative may not direct purchases or sales of alternative or private assets); and
5. to indemnify, hold harmless and defend Kingdom Trust, and its respective officers, directors, managers, members, employees, representatives, owners, agents, successors and assigns from any and all loss and damage of any nature which may result from any action or inaction that any of them takes or omits in good faith in accordance with, and in its reliance upon, any certificate, notice, confirmation, instruction or other written or oral communication purporting to have been delivered by me or at my direction by the Account Designated Representative concerning my account.

Account Holder Signature:   Date: **SECTION 7 - Interested Party Information**

Please note that the designation of an interested party is for informational purposes only. By naming an interested party, you are authorizing Kingdom Trust to speak to this individual regarding your account. In addition you acknowledge that the interested party listed below will be authorized to receive information as well as correspondence including, but not limited to, account statements. However, the interested party will not have trading or withdrawal authority on the account.

Interested Party Name: Address: City:  State:  Zip Code: Phone Number:  Fax Number: Email Address: **SECTION 8 - Investment Callback Election**

**Instructions:** This section contains important choices that will impact the processing of your investment directions. Please read the below terms in their entirety prior to making your election. By signing this Account Adoption Agreement, you are affirming your election and consenting to all the terms and conditions contained herein.

**Terms:** It is the policy of Kingdom Trust to call you, the Account Holder, to verify and confirm any outbound movement of cash from your account when Kingdom Trust receives instructions requesting it send funds from your account. Kingdom Trust will call you at the telephone number it has on file for you.

If Kingdom Trust cannot reach you, funds will not be sent until it can verbally confirm that the instructions are genuine and authorized by you.

Kingdom Trust gives you the ability to opt out of verbal confirmation calls. You can do so by checking the box below labeled **OPT OUT**. If you choose to opt out of the calls, Kingdom Trust will process any instructions it receives without calling to confirm the instructions are genuine and authorized by you.

Kingdom Trust also gives you the ability to designate a third party authorized by you to receive verification calls from Kingdom Trust. If you choose to designate a third party to receive those verification calls, you must provide that person's name and daytime phone number to Kingdom Trust. Should you elect to designate a third party, the third party will be called and you will not be called. You can elect to designate a third party by checking the box below labeled **THIRD PARTY**.

If you elect to opt out of verification calls or designate a third party to receive the verification calls, Kingdom Trust will call to verify your election upon receipt of this Investment Callback Election form properly completed and signed by you. Thereafter, if you opt out of the calls, Kingdom Trust will process instructions without calling to verify those instructions. If you have designated a third party to receive verification calls, Kingdom Trust will place those calls to the designated third party at the number listed on this form for such third party and will call the third party to verify any outbound money movement until such time as you change your election.

If you do not make an election below or check the box labeled **PLEASE CALL**, Kingdom Trust will call to verify the instructions it receives.

**Election:**

**OPT OUT** - Please do not call to verify instructions.

**THIRD PARTY** - Please call  at this number:

**PLEASE CALL** - Please call me to verify instructions at the number on file.

**SECTION 9 - General Provisions & Signatures****Uninvested Cash Disclosure**

The Account Holder hereby appoints Kingdom Trust as the Account Holder's attorney-in-fact with respect to investments and distributions concerning the Account Holder's account. As part of this, among other things, the Account Holder directs Kingdom Trust

- (i) to deposit all cash for which the Account Holder has not already provided investment instructions into FDIC-insured pooled custodial deposit account or accounts with one or more third party financial organizations selected by Kingdom Trust at Kingdom's sole discretion and without any further approval from the Account Holder provided that any and all such accounts qualify as common investment funds under IRC Section 408(a)(5), such deposit accounts may include without limitation negotiable order of withdrawal accounts, checking accounts, savings accounts, money market accounts, certificates of deposit or similar FDIC-insured bank accounts,
- (ii) to retain such interest as further compensation for the services it renders to its Account Holders and, in its sole discretion, place the funds in a non-interest bearing pooled deposit account or accounts,
- (iii) to enter into such sub-accounting agreements as may be required by the nature of the deposit accounts between the selected financial organizations and Kingdom Trust under which Kingdom Trust may receive a fee from the selected financial organizations to keep all records pertaining to the Account Holder's share of the pooled custodial accounts which fees will be retained by Kingdom Trust, and
- (iv) to sign checks from time to time on the pooled custodial accounts which are to be honored by the financial organizations for withdrawal of Account Holder's funds from such pooled custodial accounts for distributions, investments, fees and other disbursements directed or agreed to by the Account Holder.

The Account Holder hereby indemnifies and agrees to hold such financial organization(s) harmless from following the directions received from Kingdom Trust on the Account Holder's behalf including but not limited to honoring checks drawn on the Account Holder's portion of the pooled custodial accounts that are written by Kingdom Trust, and agrees that the duties and powers described herein that are to be exercised by Kingdom Trust are ministerial in nature and will not operate to cause Kingdom Trust to become a fiduciary with respect to the Account Holder's account.

**Appointment of Custodian**

Upon acceptance of this adoption agreement as signified by its signature below, I hereby appoint Kingdom Trust, a South Dakota chartered trust company, to act as the custodian of my account ("custodian"). Kingdom Trust has entered into an administrative services agreement with Kingdom Services, LLC to provide administrative services for the Account Holder's IRA and to properly fulfill its duties as administrator and under the administrative services agreement. All communication between the Account Holder and the custodian must be handled through Kingdom Services. I acknowledge and agree that this Standard Account Adoption Agreement and the Form 5305-A, 5305-RA, 5305-SEP or 5305-SIMPLE Custodial Account Agreement and Disclosure Statement, together with the Fee Schedule, the documents related to my employer's Simple Incentive Match Plan for Employees of Small Employers (SIMPLE), if applicable, and any other written instructions that are in form and substance acceptable to me and Kingdom Trust (all such documents being incorporated herein by reference) collectively comprise my total agreement and govern all aspects of my relationship with Kingdom Trust. Kingdom Trust is not a mortgage broker, asset manager, investment advisor or loan servicing agent with respect to me or my account and shall not have any discretionary power, authority or control with respect to the management, investment or disposition of my account or its assets. I acknowledge and agree that Kingdom Trust is not a fiduciary hereunder with respect to my account or any investment in it.

**Authorizations**

By signing below, the Account Holder permits Kingdom Trust telephone authorization on this account and elects to view account activity online.

**Claims and Disputes**

All the parties signing below hereby agree that all claims and disputes of every type and matter between or among any or all of them, including but not limited to claims in contract, tort, common law or alleged statutory violations, arising out of or in connection with this custodial agreement shall only be instituted in the county courts of Minnehaha County, South Dakota, where custodian maintains its principal place of business, and you agree to submit to such jurisdiction with any such suit you may file and in any such suit custodian may file against you.

**Signatures**

Under penalties of perjury, I certify that the above information (including my social security number) is correct. I hereby agree to participate as the depositor (or Account Holder) in the retirement account offered by Kingdom Trust under the documents referenced hereinabove. I acknowledge that I have followed the link provided below and have received a copy of, read, understand and agree to be bound by the terms and conditions of the Form 5305-A, 5305-RA, 5305-SEP or 5305-SIMPLE Custodial Account Agreement and Disclosure Statement, this Standard Account Adoption Agreement, the current Fee Schedule in effect from time to time, the documents pertaining to my employer's Savings Incentive Match Plan for Employees of Small Employers (SIMPLE), if applicable, and any other written documents and instructions that are in form and substance acceptable to Kingdom Trust which documents, collectively, are the documents under which this account is established and which set forth, among other things, the duties, limitations on duties and rights of the account holder and Kingdom Trust. By signing this Adoption Agreement, I also represent and warrant that all information provided by me or on my behalf is and will be true, correct and complete. I direct that my account be invested in accordance with my instructions and agree that such instructions will be given in a form and manner acceptable to Kingdom Trust. In the case of public securities and investments that are traded on a recognized exchange or "over the counter," Kingdom Trust may also take instructions from my Account Designated Representative if there is one then serving. However, to minimize miscommunications and errors, the parties hereto agree that all communication with the custodian shall be handled through Kingdom Services. I further direct that all benefits upon my death be paid in accordance with the last properly completed and executed Beneficiary Designation that was delivered to Kingdom Trust prior to my death. In the event that this is a rollover contribution, I hereby irrevocably elect, pursuant to the requirements of Treasury Regulations Section 1.402(a)(5)-1T, to treat this contribution as a rollover contribution.

Account Holder Signature: X

Date:

The above adoption agreement is hereby accepted and approved:

**Kingdom Trust**

Custodian Signature:

By:

Date:

Its:

**IMPORTANT:** Click [here](#) for applicable custodial agreements/disclosures and fee schedules or visit [KingdomTrust.com/FormsAndFees](#)**SECTION 10 - Please let us know how you heard about Kingdom Trust**

Please check any that apply and specify your selection in the Comments field if possible. Your input is greatly appreciated.

 Advisor Investment Sponsor Search Engine/Web Television/Radio Ad Conference Press Release/Ad Social Media Other

Comments:

Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company, or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your account.



# Precious Metals Fee Schedule

## Fee Schedule Disclosure

**Establishment Fee** - This fee is due at the time the account is established.

**Annual Account Fee** - This fee is calculated and billed annually. This fee is not prorated. The Annual Fee is due at the time the account is established.

**Liquidity Requirement** - A minimum cash balance of \$200 should be left in the account at all times.

**Transaction Fee** - This fee is charged at the time of any purchase, sale or exchange of an asset.

**Miscellaneous Fees** - These fees are due at the time the request is made and do not guarantee same-day processing. These fees may be charged to a credit card or paid from available cash\* in the account (there must be adequate cash in the account to cover the fees).

**\*If there is insufficient cash in the account to cover fees and you ask that the fees be paid from available cash, Kingdom Trust reserves the right, at its discretion, to reduce the amount sent for the investment by the amount due for the fees.**

**Late Asset Valuation Fee** - This fee will be charged if the request for annual valuation is not received by the required/requested deadline.

**Termination Fee** - This fee is charged at the time of processing. Please make sure that you have sufficient cash in the account or that you have authorized the payment via credit card (MasterCard, Visa, Discover, or American Express).

**Special Pricing** - Special pricing structures such as the Precious Metal Account Pricing apply to accounts that hold only the asset to which the Special Pricing applies. If you choose to hold assets other than those to which the Special Pricing applies, your Annual Maintenance Fee will be subject to our standard pricing schedule.

### Additional Information

- Kingdom Trust may receive compensation in the form of 12b-1 fees and other types of fees from certain investments or their affiliates in consideration of services that it provides to the asset. This compensation will be paid to Kingdom Trust based on a service agreement between that entity and Kingdom Trust. In no case will the account holder be responsible for the payment of this compensation. The compensation paid to Kingdom Trust will be based on either a set rate per account holder or based on a percentage of the average daily net asset value of shares invested.
- The Establishment Fee and the Annual Fee are due at the time the account is established.
- Should the fees go unpaid, please note that we reserve the right to liquidate any assets, without notice, for the outstanding balance.
- We reserve the right to charge additional amounts for certain requests.
- All fees are subject to change with 30 days written notice.

### Precious Metal Account Pricing

(For accounts only investing in precious metals)

<b>Account Establishment Fee</b> (Due at setup)	<b>\$50</b>
<b>Annual Fee</b> (Due at setup and annually thereafter)	<b>\$75 (annual fee)</b>
<b>Transaction Fee</b> (Per transaction)	<b>\$40</b>
<b>Storage Fees</b>	See <i>Investment Direction for Precious Metals</i> form

### Alternative Asset Account Pricing

<b>Account Establishment Fee</b> (Due at setup)	<b>\$50</b>
<b>Annual Fee</b> (Due at setup and annually thereafter) ↓	
<b>\$0 – \$50,000</b>	<b>(\$195) + (.0031 x Asset Value)</b>
<b>\$50,001 – \$100,000</b>	<b>(\$195) + (.0026 x Asset Value)</b>
<b>\$100,001 – \$150,000</b>	<b>(\$195) + (.0023 x Asset Value)</b>
<b>\$150,001 – \$250,000</b>	<b>(\$195) + (.0021 x Asset Value)</b>
<b>\$250,001 – \$500,000</b>	<b>(\$195) + (.0019 x Asset Value)</b>
<b>\$500,001 – \$1,000,000</b>	<b>(\$195) + (.0018 x Asset Value)</b>
<b>\$1,000,001 or Greater</b>	<b>Negotiable</b>

### Questions?

Please call Client Services at **888.753.6972**

### Miscellaneous Fees

<b>Conversion/Recharacterization</b>	<b>\$75</b>
<b>Late Fee</b>	<b>\$20 per month</b>
<b>Stop Payment Fee</b>	<b>\$30</b>
<b>Overnight Mailing</b>	<b>\$30</b>
<b>Wire-Domestic</b>	<b>\$30</b>
<b>Wire-Foreign</b>	<b>\$60</b>
<b>Cashier's Check</b>	<b>\$10</b>
<b>Real Estate Processing</b> (for each Purchase, Sell, or Exchange)	<b>\$75</b>
<b>Public Equities &amp; Mutual Funds</b> (Buying or selling)	<b>\$50 + \$0.03 per share (on equities)</b>
<b>Expedite/Rush Request Fee*</b>	<b>\$50</b>
<b>Late Asset Valuation Fee</b>	<b>\$75</b>
<b>Return Check, Credit Card, Wire, or ACH Fee</b>	<b>\$50</b>
<b>Full Termination</b>	<b>\$200</b>
<b>Partial Termination</b>	<b>\$100</b>
<b>Real Estate Processing Property Expense Items</b>	<b>\$10 per item</b>
<b>Paper Invoice</b>	<b>\$15</b>

#### EXAMPLE:

$$\frac{\$195}{\text{Standard Fee}} + \frac{\$75,000 \times .0026}{\text{Asset value} \times \text{bps}} = \frac{\$390.00}{\text{Annual Fee}}$$

### MINIMUM CASH REQUIREMENT (Amount that must be maintained at all times in the account) ..... \$200

- IRA fees are not prorated. All Miscellaneous Fees are charged as they are incurred.
- The Annual Fee is charged at the time the account is setup and will be charged on the anniversary month of your account setup thereafter.
- Additional fees may be charged for extraordinary items or research.
- \*Expedite/Rush Request Fee does not guarantee same day processing.



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# Account Transfer

## For All Account Types

### SECTION 1 - Account Holder Information

First Name:  MI:  Last Name:

Social Security Number:  Account Number:

Address:

City:  State:  Zip Code:

Daytime Phone Number:  Email Address:

**Account Type:**  Traditional IRA  Roth IRA  SEP IRA  SIMPLE IRA  Rollover IRA  Beneficiary IRA

### SECTION 2 - Releasing Custodian Information

Company:  Contact:

Address:

City:  State:  Zip Code:

Phone Number:  Account Number:

**PLEASE ENCLOSE A RECENT STATEMENT FROM ACCOUNT BEING TRANSFERRED**

### SECTION 3 - Transfer Instructions

**Directly transfer all or part of my present account with your organization in the manner indicated below:**

Accepting Organization Name:  Participant Name:

Participant Account Number:  Date First Participated:  *(To be completed by present custodian/trustee)*

**Type of IRA Being Transferred:**  Traditional IRA  Roth IRA  SEP IRA  SIMPLE IRA\*  Rollover IRA  Beneficiary IRA

\*A SIMPLE IRA may only be transferred to another SIMPLE IRA if plan participation is less than two years. After you have participated in your employer's SIMPLE plan for two years, however, you may transfer from a SIMPLE IRA to to any other IRA other than a Roth IRA or may convert it to a Roth IRA.

**Transfer the assets in the manner prescribed below:**

Asset Description	Quantity in IRA	Quantity to Transfer	Liquidate Immediately (Y/N)	Transfer as Cash	In Kind
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**This Transfer Will** (check one)  Completely Close My Account  Partially Close My Account

I am aware that penalties may be incurred if time deposits are liquidated prior to their maturity date.



## SECTION 4 - Delivery Instructions

Indicate how your current custodian should send funds and re-registration paperwork to Kingdom Trust by choosing one of the options below.

### Delivery Options for Check Payments/Wire Transfers

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> <b>Wire</b><br>Branch Banking & Trust Company<br>500 Main Street<br>Murray, KY 42071 | <input type="checkbox"/> <b>Overnight Check (FedEx or UPS)</b><br>Kingdom Trust<br>1105 State Route 121 N., Suite B<br>Murray, KY 42071 | <input type="checkbox"/> <b>Mail Check (U.S. Postal Service)</b><br>Kingdom Trust<br>P.O. Box 870<br>Murray, KY 42071 |
|---|---|---|

When sending a check, whether through regular mail or overnight delivery, please be aware that funds will not be available for 2 days after the deposit has been made. **Please make check payable to "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."**

### Delivery Options for Re-Registration Paperwork

- |   |   |
|---|---|
| <input type="checkbox"/> <b>Overnight Paperwork (FedEx or UPS)</b><br>Kingdom Trust<br>1105 State Route 121 N., Suite B<br>Murray, KY 42071 | <input type="checkbox"/> <b>Mail Paperwork (U.S. Postal Service)</b><br>Kingdom Trust<br>P.O. Box 870<br>Murray, KY 42071 |
|---|---|

## SECTION 5 - Depository Options

*This section is required if transferring precious metals.*

Please choose a depository option by checking the box immediately to the left of the Depository you wish to use (and doing the same for a specific location, if applicable). Once you have made your election(s), please choose whether you wish to have your metals stored in a non-segregated manner (aggregated together with the metals owned by other Kingdom Trust account holders) or in a segregated manner (stored separate from the metals owned by other Kingdom Trust account holders but still within the storage space leased to Kingdom Trust) by checking the box immediately to the left of your choice, if applicable.

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> <b>Brinks Global Services*</b> <ul style="list-style-type: none"> <li><input type="radio"/> <b>California:</b> 1120 W. Venice Blvd., Los Angeles, CA 90015</li> <li><input type="radio"/> <b>New York:</b> 184-45 147th Ave., Springfield Gardens, NY 11413</li> <li><input type="radio"/> <b>Ohio:</b> 16064 Beaver Pike, Jackson, OH 45640</li> <li><input type="radio"/> <b>Utah:</b> 2179 S. 300 W., Ste. 4, Salt Lake City, UT 84115</li> </ul> | <input type="checkbox"/> Non-Segregated Storage | <input type="checkbox"/> Segregated Storage |
|---|---|---|

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> <b>Delaware Depository</b> 3601 North Market St., Wilmington, DE 19802 | <input type="checkbox"/> Non-Segregated Storage | <input type="checkbox"/> Segregated Storage (Gold Only) |
|---|---|---|

- |   |                                |
|---|--------------------------------|
| <input type="checkbox"/> <b>First State Depository</b> 100 Todds Lane, Wilmington, DE 19802 | <b>SEGREGATED STORAGE ONLY</b> |
|---|--------------------------------|

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> <b>International Depository Services (IDS)</b> <ul style="list-style-type: none"> <li><input type="radio"/> <b>Canada:</b> 3300 Caroga Dr., Mississauga, ON, Canada L4V 1L4**</li> <li><input type="radio"/> <b>United States:</b> 406 West Basin Rd., New Castle, DE 19720</li> </ul> | <input type="checkbox"/> Non-Segregated Storage | <input type="checkbox"/> Segregated Storage |
|---|---|---|

Sub-Account Number:

### IF TRANSFERRING IN-KIND, A STATEMENT OF CURRENT METALS HOLDINGS MUST BE PROVIDED

\* There will be a handling charge of \$25.00 per package for all material moved out of a Brinks account.

\*\* In Ontario the Canadian government imposes a 13% Goods and Service Tax/Harmonized Sales Tax (GST/HST) on products entering Canada which do not meet a minimum purity requirement.

## SECTION 6 - Age 70 ½ Reminder

I understand that if this transfer occurs during or after the calendar year during which I attain the age of 70 ½, the required minimum amount determined under this IRA must still be distributed. I further understand that the current trustee/custodian is not responsible for making this distribution prior to the transfer. I accept full responsibility for satisfying the required minimum distribution applicable to this IRA by withdrawing sufficient amounts from another IRA prior to the deadline for receiving minimum distributions for the calendar year of the transfer. If this transfer leaves the transferor IRA in one year but does not reach the transferee IRA until the following year, I understand that this will be an "outstanding transfer" as of December 31. The new IRA must "deem" that the transfer was received as of the prior December 31 for determining any required minimum distribution from the transferee IRA for the year that the transfer was received. I will inform the transferee IRA trustee/custodian of any such outstanding transfer.



**SECTION 7 - General Provisions & Signatures**

1. If I have chosen a Depository above, I acknowledge that I, as the Account Holder, am also solely responsible for choosing the Depository in which the metals purchased are stored. I also warrant that I have performed the due diligence I deemed necessary on the Depository I have chosen. I also warrant that neither Kingdom Trust nor any of its employees or agents has made any representations or recommendations to me concerning the Depository I have chosen other than to advise me to perform my due diligence on any Depository I might consider.
2. I acknowledge that Kingdom Trust is acting solely as a passive custodian and represent that it provided no tax, legal or investment advice.
3. I have reviewed and hereby consent to the Kingdom Trust Fee Schedule, which outlines all fees associated with the purchase, sale, packing, shipping and storage of precious metals (if applicable).
4. If transferring metals, I understand that all metals I direct to be transferred to my IRA through Kingdom Trust will be stored at the Depository I have selected in Section 5 above and hereby agree to said storage. I agree that the Depository I selected shall be solely responsible for the storage and safekeeping of all precious metals in my IRA.
5. I understand that commingling regular IRA contributions with previously rolled assets from an employer plan may preclude me from subsequently rolling over funds from my rollover "conduit" IRA into another qualified plan or 403(b) plan. With such knowledge, I authorize and direct the custodian/trustee to place these transferred IRA contribution assets in my rollover "conduit" IRA or visa versa. I acknowledge that certain transfers may be required to be reported to the IRS.
6. I hereby indemnify and hold Kingdom Trust harmless from any and all damages arising from or in connection with this Account Transfer.

Participant's Signature:   Date:

Participant's Printed Name:

**Accepting Organization** - *Our organization agrees to serve as the new custodian or trustee for the IRA account of the above-named individual, and as custodian or trustee, we agree to accept the assets being transferred.*

New Custodian or Trustee:  EIN Number:

Address:

City:  State:  Zip Code:

Authorized Signature for Accepting Organization:   Date:

*Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company, or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your retirement account.*



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# Investment Direction

## For Precious Metals

**INSTRUCTIONS:** Please complete this form in its entirety. In addition, please be sure to read this entire form prior to completion to avoid any processing delays. This form contains important disclosures about YOUR responsibilities with regard to investing in and holding an investment in precious metals. Kingdom Trust does not conduct any investigation or make any express or implied representations whatsoever as to the validity, strength, appropriateness, legality or tax effect (including interest and penalties) of this investment (the "investment"). By signing this form, you consent to all terms and conditions outlined in this document and reaffirm the terms and conditions in your Account Adoption Agreement.

### SECTION 1 - Account Holder Information

Name:  Account Number:

Address:

Daytime Phone Number:  Email Address:

### SECTION 2 - Broker-Dealer Information

Name:

Address:

Phone Number:  Fax Number:

Contact Person Name:  Contact Person Email Address:

### SECTION 3 - Investment Directions

I hereby direct Kingdom Trust to complete the following transaction with the Broker-Dealer identified in Section 2 above. I understand and will insure that the purchase of these metals will be made in the name of **The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number**. If more space is required, please attach a separate page.

Buy/Sell/Exchange	Quantity	Type of Metal	Description	Troy Ounce	Price/Each	Total
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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## SECTION 4 - Shipping Directions & Depository Options

**Buy Directions:** The Broker-Dealer will receive both payment for the precious metals and a copy of this Investment Direction. The Broker-Dealer shall include a copy of Page 1 of this Investment Direction as a packing slip and ship the metals to the Depository you elect from the choices listed below. Please choose a Depository by checking the box immediately to the left of the Depository you wish to use (and doing the same for a specific location, if applicable). Once you have made your election(s), please choose whether you wish to have your metals stored in a non-segregated manner (aggregated together with the metals owned by other Kingdom Trust account owners) or in a segregated manner (stored separate from the metals owned by other Kingdom Trust account owners but still within the storage space leased to Kingdom Trust) by checking the box immediately to the left of your choice, if applicable.

**Brinks Global Services\***       **California:** 1120 W. Venice Blvd., Los Angeles, CA 90015       **New York:** 184-45 147th Ave., Springfield Gardens, NY 11413

**Ohio:** 16064 Beaver Pike, Jackson, OH 45640       **Utah:** 2179 S. 300 W., Ste. 4, Salt Lake City, UT 84115

**Non-Segregated Storage**

- For accounts valued up to \$250,000: \$125.00 per year
- For accounts valued over \$250,000: \$0.75 per \$1,000 per year (i.e. \$260,000 = \$195.00 per year)

**Segregated Storage**

- For accounts valued up to \$250,000: \$175.00 per year
- For accounts valued over \$250,000: \$1.50 per \$1,000 per year (i.e. \$260,000 = \$390.00 per year)

**Delaware Depository**      3601 N. Market St., Wilmington, DE

**Non-Segregated Storage**

- \$1.00 per \$1,000 per year (minimum \$100)

**Segregated Storage (Gold Only)**

- For accounts valued up to \$100,000: \$225.00 per year
- For accounts valued over \$100,000: \$225.00 plus \$2.00 per additional \$1,000 per year (i.e. \$105,000 = \$235.00 per year)

**First State Depository**      100 Todds Lane, Wilmington, DE 19802

**SEGREGATED STORAGE ONLY**

- For accounts valued up to \$125,000: \$125.00 per year
- For accounts valued over \$125,000: \$2.00 per additional \$1,000 per year (i.e. \$130,000 = \$260.00 per year)

**International Depository Services (IDS)**       **Canada:** 3300 Caroga Dr., Mississauga, ON LV4 1L4\*\*       **United States:** 406 W. Basin Rd., New Castle, DE 19720

**Non-Segregated Storage**

- Flat rate of \$125.00

**Segregated Storage**

- Flat rate of \$250.00

Shipping must be done in a secure manner such that the shipment is insured and may be tracked.

**Sell Directions:** If you, the Account Holder, are selling metals held in your IRA, you shall include shipping instructions that specify the method of shipment desired, the insurance coverage provided and any special handling instructions required. The metals will be shipped directly from the Depository selected by you to the location indicated in the Investment Direction.

\* There will be a handling charge of \$25.00 per package for all material moved out of a Brinks account.

\*\* Please note in Ontario the Canadian government imposes a 13% Goods and Service Tax/Harmonized Sales Tax (GST/HST) on products entering Canada which do not meet a minimum purity requirement. Please check with your broker to insure that your purchase meets those requirements.

## SECTION 5 - Payment Directions

**Buy Directions:** You, the Account Holder, must provide to Kingdom Trust a copy of the Broker-Dealer invoice, signed by you along with the Broker-Dealer's wire instructions or other payment instructions if paying by a means other than wire. Kingdom Trust will only comply with buy directions in which the information on the Investment Direction matches the information on the Broker-Dealer invoice.

**Sell Directions:** Because the metals being sold are assets of your IRA, payments received from the sale must be made payable to The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number. **Kingdom Trust will not forward your shipping instructions to the depository selected by you for delivery of the metals to your purchaser until full payment has been received by us.** If payment is made in the form of a check, there will be a five (5) day holding period beginning on the date Kingdom Trust deposits the check to insure that the check clears. Upon receipt of full payment (and the expiration of any holding period), Kingdom Trust will forward the shipping instructions to the Depository selected by you for delivery to your purchaser.

**SECTION 6 - General Provisions & Signature**

1. I, as the Account Holder, am solely responsible for choosing this precious metals investment and the Broker-Dealer through whom I am acquiring the metals. I am also solely responsible for choosing the Depository in which the metals purchased are stored. I warrant that I have reviewed the risks associated with this investment and performed the due diligence I deemed necessary on the investment itself, the Broker-Dealer and the Depository I have chosen.
2. I warrant that neither Kingdom Trust nor any of its employees or agents has made any representations or recommendations to me concerning this investment, the Broker-Dealer and/or the Depository I have chosen other than to advise me to perform my due diligence on the investment, any Broker-Dealer and any Depository I might consider.
3. I acknowledge that Kingdom Trust is acting solely as a passive custodian and represent that it provided no tax, legal or investment advice. I understand that Kingdom Trust is under no obligation or duty to investigate, analyze, monitor, verify or otherwise evaluate this or any investment contemplated by this or any Investment Direction I submit, nor does it have any responsibility to review the prudence, merits, viability or suitability of any such investment.
4. I have reviewed and hereby consent to the Kingdom Trust Fee Schedule, which outlines all fees associated with the purchase, sale, packing, shipping and storage of precious metals.
5. I understand that all metals I direct to be purchased by my IRA through Kingdom Trust will be stored at the Depository I have selected in the Depository Options section above and hereby agree to said storage. I agree that the Depository I selected shall be solely responsible for the storage and safekeeping of all precious metals in my IRA.
6. I acknowledge that the price of precious metals is dependent upon many factors and is subject to regular fluctuations. I understand that the price for the metals contemplated under this Investment Direction may change from the time that I submit this Investment Direction to Kingdom Trust and the time it makes payment for the purchase of the metals or requests delivery of the metals sold. I direct Kingdom Trust to execute this Investment Direction regardless of such fluctuations. I hereby waive any claims that I may have (past, present or future, known or unknown, anticipated or unanticipated) with respect to any fluctuation in the price or condition of the metals contemplated under this Investment Direction.
7. I hereby indemnify and hold Kingdom Trust harmless from any and all damages arising from or in connection with this Investment Direction.

Account Holder Signature:

X

Date:

Account Holder Printed Name:

*Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company, or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your retirement account.*