

SELF-DIRECTED IRA / 401K – approved

Want to add the Ringorang deal to your IRA?

The Ringorang deal is approved for addition to your Individual Retirement Account. Avoid using cash and instead use your IRA to get your piece of Ringorang's groundfloor deal. It's 100% penalty free for all IRA types:

ROTH + Inherited + **Traditional** + Simple + **SEP**



EASY: Funds from your existing retirement account – whether your IRA or 401k – are moved to a new self-directed IRA account.



QUICK: It takes 2 days to complete the process (and you don't even need to instruct with your financial advisor).

Keep your cash and put your tax-sheltered retirement account to new use. Add the Ringorang groundfloor deal to your retirement account. It's simple, easy and fast.

Print all the pages in this PDF and call us to learn more at **(818) 539-9925 x 3**.

Prosperous Regards,
Team Ringorang
investors@ringorang.com

We recommend these providers:



IF AND WHEN USED OR INCLUDED IN THIS 'INSIDER NEWS' LETTER, THE WORDS "EXPECTS," "INTENDS," "ANTICIPATES," "BELIEVES," "HOPE," "ESTIMATES," "MAY," "MIGHT," "WILL," "WOULD," "PROJECT," AND "PREDICT," AND ANALOGOUS EXPRESSIONS ARE INTENDED TO IDENTIFY FORWARD-LOOKING STATEMENTS AS DEFINED IN THE 1933 ACT. ANY SUCH STATEMENTS INHERENTLY ARE SUBJECT TO A VARIETY OF RISKS AND UNCERTAINTIES THAT COULD CAUSE ACTUAL RESULTS OR EVENTS TO DIFFER MATERIALLY FROM THOSE RESULTS OR EVENTS PREDICTED OR ANTICIPATED BY THESE STATEMENTS, INCLUDING, WITHOUT LIMITATION, ANY RESULTS OR EVENTS DESCRIBED HEREIN AND IN THE SUMMARY FINANCIAL PROJECTIONS OF THE COMPANY CONTAINED HEREIN. ACCORDINGLY, PROSPECTIVE INVESTORS SHOULD NOT RELY ON THESE STATEMENTS. SUCH RISKS AND UNCERTAINTIES INCLUDE, AMONG OTHERS, GENERAL ECONOMIC AND BUSINESS CONDITIONS, CHANGES IN POLITICAL, SOCIAL AND ECONOMIC CONDITIONS, CHANGES IN THE NEW MEDIA INDUSTRY, ENVIRONMENTAL RISKS, INTEREST RATE RISKS AND VARIOUS OTHER MATTERS (INCLUDING, WITHOUT LIMITATION, THOSE RISKS DESCRIBED HEREIN IN "RISK FACTORS"), MANY OF WHICH ARE BEYOND THE COMPANY'S CONTROL. THESE FORWARD-LOOKING STATEMENTS SPEAK ONLY AS OF THE DATE OF THIS LETTER. THE COMPANY AND THE MANAGER EXPRESSLY DISCLAIM ANY OBLIGATION OR UNDERTAKING TO RELEASE PUBLICLY OR OTHERWISE DISSEMINATE TO SUBSCRIBERS OR TO INVESTORS ANY UPDATES OR REVISIONS TO ANY SUCH FORWARD-LOOKING STATEMENT TO REFLECT ANY CHANGE IN THE EXPECTATIONS OF THE COMPANY OR THE MANAGER WITH REGARD THERETO OR ANY CHANGE IN EVENTS, CONDITIONS OR CIRCUMSTANCES ON WHICH ANY SUCH STATEMENT IS BASED. THE RISKS AND UNCERTAINTIES ATTRIBUTABLE TO THESE FORWARD-LOOKING STATEMENTS MAY ADVERSELY AFFECT THE ABILITY OF THE COMPANY TO MEET ITS INTEREST OBLIGATIONS ON THE NOTES, AND THEREFORE THEIR RATE OF RETURN OR, WITH RESPECT TO UNITS ACQUIRED UPON CONVERSION OF THE NOTES, MAY ADVERSELY AFFECT THE DISTRIBUTIONS TO BE MADE ON, OR THE RATE OF RETURN ON, THE UNITS. SOME OF THESE ARE DISCUSSED IN THE "RISK FACTORS" SECTION HEREIN. PROSPECTIVE INVESTORS SHOULD CAREFULLY CONSIDER THE RISK FACTORS, IN ADDITION TO THE OTHER INFORMATION PROVIDED HEREIN.

ACCOUNT APPLICATION INSTRUCTIONS

Complete one Account Application per individual applying for an account, per account type.
Each account established is subject to our custodial fees as outlined in our [FEE SCHEDULE & FINANCIAL DISCLOSURE](#).

MAIL THE ACCOUNT APPLICATION FORM WITH YOUR ORIGINAL INK SIGNATURE TO:

Regular Mail: IRA Services Trust Company, PO Box 7080, San Carlos, CA 94070-7080
Overnight Mail: IRA Services Trust Company, 1160 Industrial Rd, Suite 1, San Carlos, CA 94070-7080

**We will not accept faxed or emailed copies of the Account Application form.
We will not establish your account without your original signature on the Account Application form.**

For inquiries, please call 1-800-248-8447 or visit us at www.IRAServices.com.

***** THE RETIREMENT PLAN YOU ARE ESTABLISHING IS SELF-DIRECTED AND YOU ARE SOLELY RESPONSIBLE FOR THE SUCCESS OR FAILURE OF THE INVESTMENTS. *****

SECTION A: PARTICIPANT IDENTIFICATION

Please fill in your personal information. Please include your social security number; if there is no social security number provided, we will not establish your account. Please also provide a valid email address, as we will be contacting you by email regarding your account.

SECTION B: PHOTO IDENTIFICATION

Complete this section with the information contained on your current government-issued photo ID (Driver's License, Passport, etc). In addition, you **MUST ATTACH A LEGIBLE COPY OF THE PHOTO ID** to the application form. This requirement is part of the government's fight against terrorism and money laundering activities required under the US Patriot Act and other Federal regulations. These laws and regulations require that financial institutions obtain, verify, and record certain identifying information from an individual seeking to open a new account. We are required to obtain and verify name, address, social security number and other information that will allow us to identify you. After your application has been received, a representative from IRA Services Trust Company may contact you to confirm the information provided.

SECTION C: ACCOUNT TYPE DESIGNATION & ACCOUNT OPENING FEES

DESIGNATE ACCOUNT TYPE: Select the option for the type of account you wish to open. Complete a separate application form if you wish to open different account types.

- If you are opening a Traditional or Roth IRA and it is a beneficial account where you are the beneficiary, you must complete the **INHERITED IRA ACCOUNT** form and attach it to your application.
- If you are opening a SEP IRA, please attach a copy of the plan document (or IRS Form 5305-SEP).
- If you are opening a SIMPLE IRA, please attach a copy of the plan document (or IRS Form 5304-SIMPLE).
- If you are opening a Coverdell Education Savings Account, please complete the **COVERDELL EDUCATION SAVINGS ACCOUNT APPLICATION** form

REQUIRED OPENING FEES

Be sure to include a check for the Account Setup Fee and first Quarterly Account Fee with your application. See the **FEE SCHEDULE & FINANCIAL DISCLOSURE** for the exact amounts of these fees. If you do not include a fee check, we will deduct these fees from the monies you fund your account with (see Section E below). **Please note that there is a \$300 minimum balance requirement to keep your account open.** Please see the **FEE SCHEDULE & FINANCIAL DISCLOSURE** for more information.

SECTION D: BENEFICIARY DESIGNATION, INTERNET ACCESS & REPRESENTATIVE AUTHORIZATION

BENEFICIARY DESIGNATION – Complete and attach the **BENEFICIARY DESIGNATION** form. Use as many pages as necessary. Each page must be complete, signed by you and dated. You must show the percentage share each beneficiary is to receive and the percentages must add to 100% for each type of beneficiary, primary or secondary. In community or marital property states, if anyone other than the spouse is named as primary beneficiary, the spouse must sign all beneficiary designation forms.

INTERNET ACCESS – You may gain access to your account online, through our website at www.IRAServices.com, by completing the **INTERNET ACCESS REQUEST** form. Submit it with this application form, or submit it at a later time by fax to 650-745-2902 or by email to newaccounts@iraservices.com. Please ensure that the e-mail address you provided above in Section A is a valid email address; a temporary password and instructions on how to view your account online will be sent to that email address when we establish your online access.

REPRESENTATIVE AUTHORIZATION – If you wish to designate a representative for your account, complete and attach a **REPRESENTATIVE AUTHORIZATION** form. The person you designate as an authorized representative will be able to gain access to your account information, however, they will not be able to execute any transactions on your behalf unless they provide us with a Power of Attorney.

SECTION E: FUNDING YOUR ACCOUNT AND/OR TRANSFERRING OR ROLLING OVER ASSETS IN-KIND

It is recommended that you fund your account with at least \$600 more than your intended investment amount so there are sufficient funds to cover the amount of your investment, the investment purchase fees and the \$300 minimum balance requirement. Your investment request will not go out if you have insufficient funds in your account to cover fees and the \$300 minimum balance requirement. If you intend to transfer or rollover assets in-kind (see below for more information), you are still expected to maintain the \$300 minimum balance requirement, so please fund your account accordingly.

You may fund your account in four ways:

- **Transfer cash and/or assets from another IRA:** To initiate a custodian-to-custodian transfer of cash or assets from another financial institution with IRA Services Trust Company, please complete the **TRANSFER AUTHORIZATION** form and submit with it your most recent statement from the financial institution from which you are transferring. You may mail this form and your statement with your account application. We will take care of contacting your financial institution to transfer your cash. For in-kind asset transfers, we will contact you should we require your assistance with the re-registration of your asset(s).

- **Rollover cash and/or assets from a qualified retirement plan such as a 401k, 403b, 457, defined benefit plan, profit sharing plan, etc:** Please initiate a cash rollover with your Plan Administrator. A cash rollover can be done in two ways depending on how your Plan Administrator chooses to handle your request:
 - **Indirect Rollover** in which they will send a check made payable to you. In the case of an indirect rollover, please deposit the check into your personal bank account and write a check made payable to “IRA Services Trust Company”. Please submit a **DEPOSIT INFORMATION** form with your check. You may submit this form and the check with your account application, or after your account has been established.
 - **Direct Rollover** in which they will send a check directly to IRA Services Trust Company; please submit a **DEPOSIT INFORMATION** form once you have confirmed that your Plan Administrator will send a check directly to IRA Services Trust Company. You may submit this form with your account application, or after your account has been established.

You may also rollover funds from another IRA, however you will have to initiate the rollover process with your financial institution. If you choose to rollover IRA funds, please submit a **DEPOSIT INFORMATION** form with the rollover check.

IMPORTANT: Please note that if a rollover is executed, your Plan Administrator and/or financial institution will issue a Form 1099R that you must report in your tax filings. In order for the funds to remain tax-free, you must send in your rollover check to IRA Services within 60 days of issuance by your Plan Administrator and/or financial institution. We will provide you with a Form 5498 to offset the Form 1099R at the beginning of the year following our receipt of your rollover funds. The year-end statement you will receive from us is a substitute Form 5498 which you may submit with your Form 1099R. For more information on tax implications, please contact your tax advisor.

- **Make a contribution:** Please consult your tax advisor if you are eligible to make a contribution, and to determine your contribution limit. To make a contribution, please write a check made payable to “IRA Services Trust Company” and submit with it a **DEPOSIT INFORMATION** form.
- **Convert an existing Traditional, SEP and/or SIMPLE account with IRA Services Trust Company:** You may only select this option if you designate “Roth” as the account type in Section C above. Complete our **ROTH CONVERSION & RECHARACTERIZATION REQUEST** form and submit it with your application form.

Additional information about transferring and/or rolling over assets in-kind:

An “in-kind” transfer or rollover is one in which we will transfer/rollover your asset(s) “as-is” without the need for you to sell or liquidate and re-purchase the asset(s). A re-registration (or asset transfer) fee will apply per asset transferred or rolled over in-kind. Please see our **FEE SCHEDULE & FINANCIAL DISCLOSURE**.

To transfer assets in-kind:

Please complete the **TRANSFER AUTHORIZATION** form and specify the asset(s) you wish to transfer. Please read the **TRANSFER AUTHORIZATION INSTRUCTION SHEET** for information on how to complete the form; you must submit a copy of your most recent statement from the financial institution (from here on out referred to as the “resigning custodian”) from which you are transferring your account.

Once we have received your transfer request in good order, we will forward it to the resigning custodian with our authorized signature and our signature medallion guarantee stamp. The resigning custodian will relinquish ownership of the asset(s) to IRA Services Trust Company by way of an “Assignment” or “Change of Ownership” document. This document authorizes us to begin the re-registration process. We will be in contact with you or your authorized representative (should you designate one) should we require your assistance with the re-registration process.

To rollover assets in-kind:

If you intend to rollover asset(s) in-kind (i.e. the asset(s) have been distributed to you by the resigning IRA Custodian or Plan Administrator/Plan Trustee), you must complete and submit our **DEPOSIT INFORMATION** form, and specify the name of the asset (and its value) that you are rolling over, on the “*In-Kind Rollover Contribution of an Investment Asset from a Prior IRA or Qualified Retirement Plan*” section of the form (Section B(5)). Please submit a copy of the financial statement listing the asset you are rolling over. If there is no available statement, please provide a letter from your Plan Administrator or Plan Trustee confirming that the asset was held in a Qualified Retirement Plan. We will contact you by mail and provide you with instructions on how to re-register your asset(s).

IMPORTANT: You have 60 days from the date of the distribution of the asset to establish your IRA Services Trust Company account and provide us with the **DEPOSIT INFORMATION form indicating your intent to rollover your asset(s). We will not accept any assets past the 60-day rollover period.**

SECTION F: MAKING YOUR INVESTMENT

When you are ready to make your investment, please submit the following documents. You may send these documents along with your account application, or you may send it at a later time by fax to 650-745-2929 or by email to investment@iraservices.com.

- **INVESTMENT AUTHORIZATION** form
- Required documents – please see the **INVESTMENT DOCUMENT REQUIREMENTS** informational document.

You must submit all required documents at the same time with your **INVESTMENT AUTHORIZATION** form. If you are making multiple investments, please submit a separate **INVESTMENT AUTHORIZATION** for each asset.

IMPORTANT: If you have insufficient funds in your account to cover investment transaction fees, fees due (if any), and the \$300 minimum balance requirement your investment request will not be fulfilled. It is your responsibility to ensure your account is properly funded.

SECTION G: HOW DID YOU HEAR ABOUT US?

Please indicate how you heard about IRA Services Trust Company and/or who referred you to us. We are happy to have your business and look forward to assisting you with your self-directed IRA needs!

SECTION H: ACKNOWLEDGMENT & SIGNATURE

Read the acknowledgement section carefully to understand important rights, responsibilities, obligations and information about this account. Finally, complete the application by signing and dating the document. If you do not name your spouse as primary beneficiary and you reside in a community or marital property state, then your spouse must also sign and date the application. We **must** have original signatures; we will not establish your account without your original signature on the Account Application form.

Please read the attached instruction sheet for information on how to complete this form.

FOR CUSTODIAL USE ONLY IRA	PAYER	REP	EST	ACC	PREP
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Mail **ORIGINAL** form to (fax and/or e-mail copies will NOT be accepted): PO Box 7080, San Carlos CA 94070 | Overnight Mail: 1160 Industrial Rd, Ste 1, San Carlos CA 94070
For inquiries, call: 800-248-8447 or visit www.IRAServices.com

A. PARTICIPANT IDENTIFICATION

NAME/ LAST	FIRST	MIDDLE	BIRTH DATE
HOME STREET ADDRESS (No P. O. Boxes)			SOCIAL SECURITY NUMBER (REQUIRED)
CITY	STATE	ZIP	HOME TELEPHONE
E-MAIL ADDRESS			DAYTIME TELEPHONE

B. PHOTO IDENTIFICATION Please attach a legible copy of your current government-issued photo ID

TYPE OF ID (i.e. Driver's License, Passport, etc.)	ID NUMBER	ISSUING JURISDICTION (Federal, State, etc.)	EXPIRATION DATE	ISSUE DATE (optional)
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C. ACCOUNT TYPE DESIGNATION & ACCOUNT OPENING FEES

DESIGNATE ACCOUNT TYPE: Select only one account type below. Complete a separate application form if you wish to open different account types.

Traditional*

*Check this box if this is an inherited or beneficiary Traditional or Roth account where you are the beneficiary.

Roth*

Please complete and attach an **INHERITED IRA ACCOUNT** form; your account will not be established if you do not complete this form.

SEP (see instruction sheet; you must complete and attach IRS Form 5305 - SEP IRA Employer Agreement)

SIMPLE (see instruction sheet; you must complete and attach IRS Form 5304 - SIMPLE IRA Employer Agreement)

If you wish to open a Coverdell Education Savings Account, please complete a **COVERDELL EDUCATION SAVINGS ACCOUNT APPLICATION** form.

REQUIRED OPENING FEES: Please refer to the **SEE SCHEDULE & FINANCIAL DISCLOSURE**. Please include a check with this application for fees payable to 'IRA Services Trust Company' for the Account Setup Fee and the first Quarterly Account Fee. Please submit a **DEPOSIT INFORMATION** form with your fee check. If you do not include a check, we will deduct these fees from the monies you fund your account with (see Section E below). **Please note that there is a \$300 minimum balance requirement to keep your account open.** Please see the **SEE SCHEDULE & FINANCIAL DISCLOSURE** for more information.

D. BENEFICIARY DESIGNATION, INTERNET ACCESS & REPRESENTATIVE AUTHORIZATION

BENEFICIARY DESIGNATION - Complete and attach the **BENEFICIARY DESIGNATION** form. Use as many pages as necessary. Each page must be complete, signed by you and dated. You must show the percentage share each beneficiary is to receive and the percentages must add to 100% for each type of beneficiary, primary or secondary. In community or marital property states, if anyone other than the spouse is named as primary beneficiary, the spouse must sign all beneficiary designation forms.

INTERNET ACCESS - You may gain access to your account online, through our website at www.IRAServices.com, by completing the **INTERNET ACCESS REQUEST** form. Submit it with this application form, or submit it at a later time by fax to 650-745-2902 or by email to newaccounts@iraservices.com. Please ensure that the e-mail address you provided above in Section A is a valid email address; a temporary password and instructions on how to view your account online will be sent to that email address when we establish your online access.

REPRESENTATIVE AUTHORIZATION - If you wish to designate a representative for your account, complete and attach a **REPRESENTATIVE AUTHORIZATION** form. The person you designate as an authorized representative will be able to gain access to your account information, however, they will not be able to execute any transactions on your behalf unless they provide us with a Power of Attorney.

E. FUNDING YOUR ACCOUNT AND/OR TRANSFERRING OR ROLLING OVER ASSETS IN-KIND

There is a minimum balance requirement of \$300. See our SEE SCHEDULE & FINANCIAL DISCLOSURE for details.

It is recommended that you fund your account with at least \$600 more than your intended investment amount so there are sufficient funds to cover the amount of your investment, the investment purchase fees and the \$300 minimum balance requirement. Your investment request will not go out if you have insufficient funds in your account to cover fees and the \$300 minimum balance requirement. If you intend to transfer or rollover assets in-kind, please read the instruction sheet for more information; you are still expected to maintain the \$300 minimum balance requirement, so please fund your account accordingly.

I will fund my account by (check all that apply; refer to the instruction sheet for an explanation of your funding options):

Transferring cash and/or assets in-kind from another IRA – Complete and submit a **TRANSFER AUTHORIZATION** form with your most recent statement from the financial institution from which you are transferring.

Rolling over cash and/or assets in-kind from another 401(k) or qualified retirement plan

Cash rollovers: I will submit a **DEPOSIT INFORMATION** form when the cash rollover is deposited to my IRA Services Trust Company account. I understand that I will have to initiate a cash rollover by contacting my other IRA custodian or my Plan Administrator, and I acknowledge that this will be a rollover contribution of a distribution from another IRA, or of a lump sum distribution or plan termination distribution paid to me within one taxable year from a qualified employee benefit plan or annuity, either of which is contributed to this IRA within 60 days of receipt of such funds.

In-kind rollovers: If rolling over assets in-kind, I understand that I must submit a **DEPOSIT INFORMATION** form indicating my intent to rollover my asset(s) within the 60-day rollover period. If the asset has been distributed to me, I will attach a copy of the Assignment/Change of Ownership document or distribution notice from my prior custodian.

Making a contribution - I have attached a contribution check, and have completed and attached a **DEPOSIT INFORMATION** form.

Converting an existing Traditional, SEP and/or SIMPLE account with IRA Services Trust (you may select this option only if you have designated "Roth" as the account type in Section C above) – I have completed and attached a **ROTH CONVERSION & RECHARACTERIZATION REQUEST** form.

F. MAKING YOUR INVESTMENT

When you are ready to make your investment complete and send an **INVESTMENT AUTHORIZATION** form and any supporting documents required. Please see the **INVESTMENT DOCUMENT REQUIREMENTS** information sheet for more information on supporting documents.

G. HOW DID YOU HEAR ABOUT US?

Please tell us how you heard about us! Select one of the following:

Internet search engine, i.e. Google, Yahoo, etc (Please specify: _____)

I found you on a website (Website name/URL: _____)

I was referred to you by someone (Name of the person or company: _____)

I saw an advertisement (Name of the magazine or publication: _____)

Tradeshaw/conference/seminar (Event name, location and date: _____)

Other (Please specify: _____)

H. ACKNOWLEDGMENT & SIGNATURE

IRA Services Trust Company Tax ID: 26-2627205

I hereby acknowledge the following:

- That the retirement plan I am establishing is self-directed and that I am solely responsible for the success or failure of my investments.
- That IRA Services Trust Company is the designated IRA Custodian and IRA Services Inc. is the Administrator.
- That I have read and understand the IRA Custodial Agreement and Fee Schedule.
- That with the exception of deposits in amounts under \$250,000 held at a depository institution and/or other similar banking institutions, my investments are: (a) not insured by the FDIC or any other federal or state deposit guaranteed fund; (b) not guaranteed by IRA Services Trust Company, its subsidiaries, parent, and/or agents; and (c) are subject to investment risk, including the possible loss of the principal invested.
- That certain investments or classes of investments may pose administrative burdens and, therefore, the Custodian and/or Administrator reserve the right not to process or accept such investments. The decision not to act upon investment directions which the Custodian and/or Administrator determines to be unacceptable for administrative reasons should in no way be construed as a determination concerning the prudence or advisability of investing in the asset.
- My account is subject to an Arbitration provision that appears in the IRA Agreement.
- I hereby give my consent to the Custodian and/or Administrator to the following: (a) have my telephone conversations recorded, (b) accept e-mail as a form of written communication and (c) accept faxed investment authorizations.
- I hold harmless, protect and indemnify the Custodian and Administrator from and against any and all liabilities, losses, damages, expenses and charges, including but not limited to attorney's fees and expenses of litigation, which the Custodian and Administrator may sustain or might sustain resulting directly or indirectly from my investment direction or those received from my authorized financial representative and/or agent.
- By signing this Application I hereby (a) adopt and establish my IRA with IRA Services Trust Company, or its successors, as Custodian, (b) understand that the IRA Custodial Account Agreement and this Application comprise my entire contractual agreement with IRA Services Trust Company, (c) confirm that I have received, read and agree to the terms and conditions contained in the Individual Retirement Custodial Account Agreement for the type of account I selected in Part C of this Application, (d) confirm that I have received, read and agree to the terms and conditions of the appropriate financial disclosure statement and Publication 590, (e) acknowledge receipt of the fee schedule referenced in Part C of this Application, (f) confirm that I have received a copy of IRA Services Trust Company's privacy notice, (g) acknowledge receipt of a current prospectus of the asset(s) named in the Investment Authorization Form which is a part of this Application and (h) understand that IRA Services will handle the daily administration of the account.
- If this Application is to transfer to IRA Services Trust Company the assets of an existing IRA or other retirement account, I understand that the appointment of IRA Services Trust Company as successor Custodian will be effective upon receipt of all the Plan assets. Further, I understand that IRA Services Trust Company, Custodian expressly does not assume or incur any liability by reason of or have a duty or responsibility to inquire into or take action with respect to any acts performed or omitted to be performed by the current Custodian/Trustee. I understand that this transfer may take six weeks or longer.

I declare under penalty of perjury that the foregoing is true and correct, including my social security number.

Participant Signature: _____ Date: ____/____/____

Spouse Signature*: _____ Date: ____/____/____

*Only required in community or marital property states, if anyone other than the spouse is named as primary beneficiary. I acknowledge that I am the spouse of the above-named account holder and do hereby give them any interest that I have in the funds or property in this account and consent to the beneficiary designation(s) indicated above. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by the Custodian, or its agents or representatives.

Not FDIC Insured

Non-deposit investments are not insured by the FDIC (Stocks, bonds, mutual funds, notes, real estate, partnerships, LLCs, etc.) Investments are not deposits or other obligations of IRA Services Trust Company and are not guaranteed by IRA Services Trust Company.
Non-deposit investments are subject to investment risk, including possible loss of principal invested.

Account Setup (Must accompany your application; one time fee) (Not charged to Coverdell Education Savings Accounts) Online Application (if you complete our online application) \$35 Paper Application (if you complete our paper application form) \$60																																	
Account Maintenance Fees Quarterly Account Fee (Must accompany your application) \$24 per quarter Subsequent Quarterly Account Fees will be automatically deducted from your account the first day of each calendar quarter. Charged per IRA account. This fee is <u>not</u> pro-rated. Failure to pay the Account Setup and Quarterly Account fees with your application may delay the setup of your account. Quarterly Asset Fees Automatically deducted from your account at the time of purchase and the first day of each calendar quarter. Charged per asset held in your account. Quarterly Asset Fees are not charged to Coverdell Education Savings Accounts. Type 1 Assets \$8 per asset/quarter Assets publicly available which may be traded on a financial exchange including brokerage accounts within the IRA used to trade stock, bonds, etc. Type 2 Assets \$12 per asset/quarter Assets such as private placements, non-public partnerships, notes, deeds of trust, etc. Precious metals are considered Type 2 assets, but no quarterly asset fee is charged for precious metals. Type 3 Assets \$20 per asset/quarter Assets such as real property. Type 4 Assets \$15 per asset/quarter Assets such as IRA LLCs (Private, Single-Member or Family IRA LLCs)																																	
Transaction Fees (Automatically deducted from your account at the time of the transaction) Cash Disbursement \$10 per disbursement Periodic Cash Disbursement via ACH (For periodic distributions only) \$5 per ACH transaction Cash Disbursement for Expense Payment \$15 per payment Purchase / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 1 Assets \$30 per asset Purchase ³ / Liquidation / Sale / Re-Registration ¹ / Exchange ² of Type 2 & Type 4 Assets ⁴ \$40 per asset Purchase / Sale / Transfer / Re-Registration ¹ / Exchange ² of Type 3 Assets ⁴ \$125 per asset Roth Conversion / Recharacterization \$50																																	
¹ The re-registration fee applies if transferring or distributing asset(s) in-kind. Additional fees such as transfer agent fees, brokerage service fees, etc. may apply upon re-registration and may be charged as a separate item. If an asset cannot be re-registered, an Assignment of Interest will be issued and an assignment fee equivalent to the re-registration fee will apply. ² Applicable fee for exchanges is the Type of the resulting asset being exchanged and may require the addition of a Special Administrative Service Fee (see below). ³ Precious metals are charged the fee for each purchase, not for each metal/coin type purchased. ⁴ For <i>outgoing</i> transfers of real property and deeds of trust, the re-registration fee is \$125 if IRA Services Trust Company prepares the deed or assignment of deed of trust, and \$40 if prepared by the investor or a third party. For <i>incoming</i> transfers of real property and deeds of trust, the investor or a third party <i>must</i> prepare the deed; the \$40 re-registration fee applies.																																	
Account Termination Fee (In addition to any transaction and/or service fees that may apply) \$100 per account																																	
Storage & Brokerage Fees Charged By Depository & Discount Broker Delaware Depository (Storage facilities located on the East Coast) \$100 minimum storage fee Charged at initial purchase, annually thereafter. Only precious metals may be stored at Delaware Depository. Storage fees will be billed at the rate of \$1 per \$1,000 of asset value held at depository and are not pro-rated. See "Other Service Fees" for shipping fee. Segregated storage is available for gold, platinum and palladium only (no silver) – cost is \$190 minimum per year (\$1.60 per \$1,000). First State Depository Only foreign currency is stored at First State Depository. \$125 per currency/year BlueVault Precious Metals Storage (Storage facility located on the West Coast) \$20 administrative fee plus BlueVault storage fees Administrative and Storage fees charged at initial purchase and annually thereafter. BlueVault provides segregated storage for gold and silver bullion only. Contact BlueVault at (619) 342-8090 for Storage Fee Schedule. Trade Processing Fee for Brokerage assets (purchase/liquidation/sale) \$24.95 per asset Any additional fees charged by broker will be charged to your account																																	
Other Service Fees <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Account Re-Establishment</td> <td style="width: 33%; text-align: center;">\$35</td> <td style="width: 33%;">Paper Statements (4 per year)</td> <td style="text-align: center;">\$5 per Statement</td> </tr> <tr> <td>Special Administrative Services</td> <td style="text-align: center;">\$35</td> <td>Invoice</td> <td style="text-align: center;">\$15 per invoice</td> </tr> <tr> <td>Note Modification</td> <td style="text-align: center;">\$25</td> <td>Overnight Delivery</td> <td style="text-align: center;">\$15 plus cost</td> </tr> <tr> <td>Incoming Wire</td> <td style="text-align: center;">\$15</td> <td>Precious Metals Shipping</td> <td style="text-align: center;">\$15 plus cost</td> </tr> <tr> <td>Outgoing-Domestic Wire/International Wire</td> <td style="text-align: center;">\$25/\$35</td> <td>Research</td> <td style="text-align: center;">\$75 per hour</td> </tr> <tr> <td>Stop Payment/Returned Check</td> <td style="text-align: center;">\$20</td> <td>Document Notarization</td> <td style="text-align: center;">\$10 per signature</td> </tr> <tr> <td>Duplicate Statement/5498/1099R</td> <td style="text-align: center;">\$15 per document</td> <td>Deposit Verification Letter</td> <td style="text-align: center;">\$10 per account</td> </tr> <tr> <td>Corrected 1099R/5498</td> <td style="text-align: center;">\$25</td> <td>Expedited Processing</td> <td style="text-align: center;">\$50 per transaction</td> </tr> </table>		Account Re-Establishment	\$35	Paper Statements (4 per year)	\$5 per Statement	Special Administrative Services	\$35	Invoice	\$15 per invoice	Note Modification	\$25	Overnight Delivery	\$15 plus cost	Incoming Wire	\$15	Precious Metals Shipping	\$15 plus cost	Outgoing-Domestic Wire/International Wire	\$25/\$35	Research	\$75 per hour	Stop Payment/Returned Check	\$20	Document Notarization	\$10 per signature	Duplicate Statement/5498/1099R	\$15 per document	Deposit Verification Letter	\$10 per account	Corrected 1099R/5498	\$25	Expedited Processing	\$50 per transaction
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Contact IRA Services Trust Company for the fee applicable to any service that is not listed above.

IRA Services Trust reserves the right to categorize any particular asset into one of the asset Types shown above or created in the future. Contact us at 1-800-248-8447 for the categorization of any asset.

HOW FEES ARE COLLECTED AND HOW TO AVOID THE INVOICE FEE

Fees are automatically deducted from your account at the time they are charged. If you do not have sufficient funds to pay these fees an invoice may be included with your next quarterly statement. If an invoice is issued, there will be a charge applied to that invoice, as noted above. You can avoid this invoice fee by maintaining the minimum cash balance in your account (see below). This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account.

REQUIRED MINIMUM CASH BALANCE OF \$300

At all times, a minimum cash balance of \$300 must be maintained in the custodial cash account.

This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account. Failure to maintain this balance may result in the distribution of the account to the participant.

FINANCIAL DISCLOSURE

The financial performance of your account is not guaranteed and cannot reasonably be projected over a period of years. Additionally, IRA Services Trust Company cannot supply any financial data projecting the financial performance of your investments. The value of your account will depend on the investment results of the account's assets, less fees and expenses charged to your account and custodial fees that are charged to your account, if not paid directly by you.

CUSTODIAL CASH DISCLOSURE

All cash for which the account holder has not provided investment instructions will be deposited into a pooled custodial deposit account or accounts with one or more third party FDIC-insured financial institutions selected by IRA Services Trust Company or its affiliates. Interest will be paid on the custodial cash account based on the rate paid on similar accounts by one or more financial institutions selected by IRA Services Trust Company. IRA Services Trust Company or its affiliates may enter into a sub-accounting agreement with the selected financial organizations, in which IRA Services Trust Company or its affiliates will maintain all records pertaining to the account holder's share of the pooled custodial accounts, post deposits and interest earned to and prepare withdrawals from the account holder's funds in such pooled custodial accounts for distributions, investments, fees and other disbursements as 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 IRA Services Trust Company or its affiliates on the account holder's behalf.

ASSET VALUATIONS

For assets held in your account, the amounts indicated as "value" or "valuation" on your statement reflects, where possible, the latest prices provided to us by outside quotation services. Some assets, such as real estate, deeds of trust, direct participation programs, promissory notes and other investments, may be listed at original cost, an estimated or accrued value or designated as "not available" where there is no readily available market information. These values may be general approximations and are only for guidance and reporting purposes.

Prices listed may be based on the last reported transaction or quotes available from an outside services, assessed values, values provided to us by asset issuers or program sponsors, IRA owners or other estimates of value. Estimates of value may be based upon an appraisal, book value, prices paid, industry standards or other valuation methods and may not necessarily be current. Values of property based on assessed value may not reflect the actual value of property due to limitations or legal restrictions on assessments in the state/county of the property.

IRA Services Trust Company does not guarantee the accuracy of the prices obtained from any of these sources, the values calculated on the basis of such prices, accrued values, or the estimates of value. Any estimates of value listed with respect to an asset should not be relied upon as being representative of the ultimate financial value of that asset.