



Your Entrust IRA investments in precious metals with *GoldMoney* just got better

Purchasing precious metals in your IRA has never been easier. We've been administering investments in precious metals with GoldMoney since March 2008.

*Online
Trading in
Real Time*

*Superior
Protection*

*Complete
Privacy*

1. How is my IRA investment changing?

Entrust created a trust structure called The Metals Trust with The Hong Kong Trust Company Ltd for IRA investment in offshore precious metals.

The Metals Trust permits IRA owners to:

- Have direct online trading access to GoldMoney through which you as the IRA owner can instruct trades directly to GoldMoney on a 24/7 basis rather than via Entrust to be dealt only once a day
- Access all the metal and vault locations offered by GoldMoney rather than just gold and silver stored in Zurich. You'll now be able to buy platinum and palladium and use the vaults in London and Hong Kong.
- Trade on a real time spot basis rather than only at the once a day London Fix price

2. Does the trust comply with IRS rules?

Yes, you can be assured that the new

IRA structure complies with IRS rules, and that regulations for ownership of precious metals held offshore by IRAs continues to be robust.

3. Are there any other benefits?

The Metals Trust helps ensure that your assets held with GoldMoney are given superior protection by having an additional trustee located outside of the U.S.

4. Why is The Metals Trust located in Hong Kong?

Hong Kong follows the English common law system, has a stable political system of government and a long tradition of respecting property rights including those held by way of a trust. Hong Kong is a strong international financial center with a judiciary experienced in trust law and professionals experienced in private client wealth management services. This ensures a high level of confidence in the legal framework, competitive pricing and protection of assets. In addition, trusts



in Hong Kong do not need to be registered and thus there is a high level of privacy.

5. Why has The Hong Kong Trust Company Limited (HKTC) been chosen to act as trustee?

HKTC is a registered trust company under Part VIII of the Hong Kong Trustee Ordinance. They provide professional trusteeship, custody, administration and fiduciary services for clients wishing to establish trusts/fiduciary relationships for the protection of international assets, wealth planning, estate management and tax structuring.

HKTC has proven ability to provide outstanding service to both local and international clients. HKTC has a strong track record in the establishment and administration of trusts, retirement plans, private equity investment funds and private fund arrangements.

HKTC has no affiliations with banks or other professional firms, and can therefore offer independent, non-conflicting services to clients. HKTC utilizes appropriate specialists to enable them to implement the best structure and range of services/products to meet each client's needs.

HKTC has passed our robust due diligence checks, which we carry out with any preferred supplier that we use. For further information about HKTC visit <http://www.hongkongtrustco.com>

6. What would happen to the IRA's precious metal if HKTC were to encounter financial difficulty?

The Metals Trust assets are held under trust independently of HKTC's own balance sheet and are therefore protected from any third party creditors. HKTC also maintains Professional Indemnity Insurance coverage.

The Entrust Group, Inc acts on behalf of the IRA custodian, the First Trust Company of Onaga, as the settlor and beneficiary of The Metals Trust and therefore has responsibility to monitor HKTC to ensure it complies with operating requirements. There are provisions in the trust deed for the settlor to appoint a replacement trustee if required.

7. How do I access my IRA holding at GoldMoney?

Once your IRA has been accepted into The Metals Trust, GoldMoney will email you your login, user ID and password. You can login to the GoldMoney website at: <https://secure.goldmoney.com/user/login.php>

When you login for the first time you will need to change your password and also set 3 security questions and answers which will be used to verify your identity if you need to contact GoldMoney directly.

8. How do I trade my IRA holding at GoldMoney?

After logging in through the GoldMoney website you can view cash and metal balances held by your IRA within The Metals Trust.

Provided you have funds or metal balances in your holding then you can input a trade instruction following the guidance available here:

Guidance on how to place an order to buy metal:
<http://www.goldmoney.com/help-buying.html>

Guidance on how to place an order to sell metal:
<http://www.goldmoney.com/help-selling.html>

Real-time spot prices for trading are quoted on the GoldMoney website and will be clearly displayed before you commit to the trade instruction. Prices are based on the current global market for physical metal. Large orders are completed at the once a day London Fix prices.

For further information about GoldMoney's trading procedures visit: <http://www.goldmoney.com/faq/daily-limits.html>

9. How do I add funds to my IRA holding within The Metals Trust?

To add funds to your IRA holding, complete a Buy Direction Letter instructing Entrust to remit funds into The Metals Trust. Upon receipt of the Buy Direction Letter, Entrust will execute the transaction as requested and remit the corresponding funds to HKTC who will in turn remit to GoldMoney. GoldMoney will then send an email to you to confirm that funds are now available for the purchase of metal.

10. How do I remove funds from my IRA holding within The Metals Trust?

First, confirm that you have the required funds in your IRA holding at GoldMoney. Then instruct Entrust to remove the required funds using a Sell Direction Letter. Entrust will arrange for funds to be removed from your IRA holding within The Metals Trust

and returned into your main IRA cash account.

11. What do I need to do to move my existing precious metal IRA holdings with GoldMoney into The Metals Trust?

You will receive a letter from Entrust explaining the process for migration of your existing IRA into The Metals Trust, as well as a number of forms.

In order to get started, sign and return the following forms:

- Buy Direction Letter which establishes The Metals Trust (there will be no charge for this initial Buy Direction)
- Entrust Fee Schedule
- GoldMoney Fee Schedule

We request that you sign and return all documentation to Entrust within 60 days of receipt of this notification.

Once your new IRA holding is established within The Metals Trust, GoldMoney will send you an email with information about how to login to your holding.

12. Is interest paid on any cash balances held in The Metals Trust?

No, The Metals Trust and its holdings with GoldMoney should not be used for holding USD cash for any length of time – it should only be used for transacting in and storing precious metal.

13. Will I be required to file any additional paperwork to the IRS or other US authorities?

No, Entrust will continue to handle all reporting requirements on behalf of your IRA holding within The Metals Trust.

14. How will the fees charged in The Metals Trust structure compare with fees currently charged?

Your IRA will continue to pay fees to The Entrust Group, Inc and to GoldMoney but, their respective fee schedules will change and therefore you should review the following fee charges carefully.

The revised Entrust fees will include all expenses related to the operation and ongoing compliance of The Metals Trust, including the trustee's annual and transaction fees.

In summary:

- No fees will be charged for transition into the new structure.
- Entrust will increase the minimum annual administration fee from US\$150 to US\$375. The administration fee will be a fixed fee and will not increase as the value of the IRA increases.
- Storage fees charged by GoldMoney will be reduced to the lowest rates available for each metal at each vault location. These reductions may partially or fully offset the increase in

the minimum annual fee to be charged by Entrust.

- Transaction fees will be charged per the fee disclosures for future subscriptions of additional funds into The Metals Trust but thereafter will be lower because trading proceeds will not need to be re-mitted back to Entrust after each sale of precious metal.

Most IRA Owners will pay lower fees in total in the new structure but IRAs with metal holdings valued at less than US\$45,000 may pay more depending on the number of metal trades executed.

15. Will my IRA be able to distribute precious metal in-kind from The Metals Trust?

You will only be able to distribute metal in-kind to your personal non-IRA holding with GoldMoney. In order to distribute metal in-kind from the trust, submit a Distribution Request Form to Entrust. Once it is in your personal non-IRA holding then GoldMoney's standard facilities for shipping metal will apply. For more information visit: <http://www.goldmoney.com/physical-metal.html>

16. What happens if I do not want to move forward with the new trust structure? Can I keep the current IRA investment I already have with GoldMoney?

Unfortunately, No. The program for using your IRA to invest with GoldMoney is changing to the new trust structure. If you decide that the new trust structure is not a good fit for your requirements, you can liquidate your precious metals with GoldMoney. Contact Entrust to complete the Sell Direction Letter to proceed with the liquidation.

17. Who should I contact with any questions about the transition into The Metals Trust or about how the new trust will operate?

Please contact Entrust client services at:

Phone: 800-392-9653

Email: EAIGlobal@theentrustgroup.com

Please contact Entrust for all your questions about The Metals Trust.

