

1 Designated Beneficiary *(Student)*

The Coverdell Account will be registered under the Beneficiary's name and social security number.

LEGAL NAME <i>(Last, First, Middle)</i>										INTERNAL USE ONLY	
SOCIAL SECURITY NUMBER											
DATE OF BIRTH											
LEGAL ADDRESS <i>(cannot be a P.O. box)</i>											
CITY			COUNTY				STATE		ZIP		
MAILING ADDRESS <input type="checkbox"/> SAME AS ABOVE											
CITY			COUNTY				STATE		ZIP		

2 Responsible Individual *(Parent or Legal Guardian)*

<input type="checkbox"/> MR. <input type="checkbox"/> MRS. <input type="checkbox"/> MS. <input type="checkbox"/> DR.		LEGAL NAME <i>(Last, First, Middle)</i>											
SOCIAL SECURITY NUMBER												IDENTIFICATION NUMBER	
DATE OF BIRTH		OCCUPATION/INDUSTRY <i>(if self-employed state occupation)</i>						TITLE					
LEGAL ADDRESS <i>(cannot be a P.O. box)</i>										PHONE			
CITY		COUNTY			STATE		ZIP		CELL				
MAILING ADDRESS <input type="checkbox"/> SAME AS ABOVE										FAX			
CITY		COUNTY			STATE		ZIP		EMAIL				

Relationship to Designated Beneficiary:

The Responsible Individual shall shall not continue to serve as the Responsible Individual after the Designated Beneficiary attains the age of majority pursuant to section 5.02 of the Custodian Agreement.

The Responsible Individual may may not change the beneficiary designated under this Custodial Agreement pursuant to section 6.01 of the Custodial Agreement. Note: The Responsible Individual may be the Depositor, but generally must be a parent or legal guardian of the Designated Beneficiary.

Is the Responsible Individual the Depositor? YES NO *(If no, please complete section 3.)*

3 Depositor *(Individual establishing the account if different than Responsible Individual)*

NAME <i>(as it appears on your account application)</i>			DATE OF BIRTH			SOCIAL SECURITY NUMBER		
STREET ADDRESS						CITY, STATE, ZIP		

4 Referral Source

Name of Entrust representative or Entrust office

How did you hear about us?

INTERNET SEARCH ENTRUST EMAIL PUBLIC EVENT BOARD SOCIAL MEDIA PRESS RELEASE OTHER :

CLIENT REFERRAL (enter name)

BUSINESS ASSOCIATE REFERRAL (enter name)

5 Account Notifications and Options

<p>Would you like to have online access to your statements?</p> <p><input type="checkbox"/> Yes (Account statements will be mailed annually only)</p> <p><input type="checkbox"/> No</p>	<p>Would you like to receive email notifications of changes to your account?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>
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6 Funding Information

How will you be funding your account?

<p><input type="checkbox"/> ANNUAL CONTRIBUTION</p> <p>Year:</p>	<p><input type="checkbox"/> TRANSFER</p> <p>Transfer from an existing Coverdell Education Savings Account</p>	<p><input type="checkbox"/> ROLLOVER</p> <p>Rollover of distribution from existing Coverdell Education Savings Account within 60 days after distribution.</p>
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7 Designate new beneficiary information in the event of death

Any balance to the credit of the Designated Beneficiary on the date on which he or she attains age 30 shall be distributed to him or her within 30 days of such date pursuant to section 3.01 in the Coverdell Education Savings Custodial Account Disclosure.

Any balance to the credit of the Designated Beneficiary shall be distributed within 30 days of his or her death unless the designated death beneficiary is a family member of the Designated Beneficiary and is under the age of 30 on the day of death. In such case, that family member shall become the Designated Beneficiary as of the date of death pursuant to section 3.02 in the Coverdell Education Savings Custodial Account Disclosure.

If I named a Beneficiary which is a Trust, I understand I must supply a copy or abstract of the Trust

1. <input type="checkbox"/> PRIMARY <input type="checkbox"/> CONTINGENT		
NAME		SOCIAL SECURITY NUMBER
ADDRESS	CITY, STATE, ZIP	RELATIONSHIP
DATE OF BIRTH	SHARE %	
2. <input type="checkbox"/> PRIMARY <input type="checkbox"/> CONTINGENT		
NAME		SOCIAL SECURITY NUMBER
ADDRESS	CITY, STATE, ZIP	RELATIONSHIP
DATE OF BIRTH	SHARE %	

3. <input type="checkbox"/> PRIMARY <input type="checkbox"/> CONTINGENT			
NAME		SOCIAL SECURITY NUMBER	
ADDRESS	CITY, STATE, ZIP		RELATIONSHIP
DATE OF BIRTH		SHARE %	

8 Appointment of Custodian, Investment Direction and Important Disclosures

Your signature is required. Please read before signing.

The account holder shown on the front of this application must read this agreement carefully and sign and date this part. By signing this application, you acknowledge the following:

Appointment. I appoint Kingdom Trust Co., LLC, as the Custodian of my Account ("Custodian"), and understand that the Custodial Account Agreement and my Application comprise my agreement with the Administrator" (*defined in section 9). The Administrator may change custodians to any institution permitted by law or by the undersigned. Written direction shall be construed so as to include facsimile signature. The account is established for the exclusive benefit of the Account holder or his/her beneficiaries.

Adequate Information. I acknowledge that I have received a copy of the Plan Agreement, Disclosure Statement and appropriate Financial/Fee Disclosures. I understand that the terms and conditions, which apply to this Account, and are contained in these documents. I agree to be bound by those terms and conditions. If this is an IRA, I understand that within seven (7) days from the date that I submit this paperwork to the Administrator, I may revoke it without penalty by mailing or delivering a written notice to the Administrator.

Responsibility for Tax Consequences. I assume all responsibility for any tax consequences and penalties that may result from making contributions to, transactions with, and distributions from my Account. I am authorized and of legal age to establish this Account and make investment purchases permitted under the Plan Agreement offered by the Custodian. I assume complete responsibility for: 1) Determining that I am eligible for an Account transaction that I direct the custodian to make on my behalf; 2) Ensuring that all contributions I make are within the limits set forth by the tax laws; 3) The tax consequences of any contribution (including rollover contributions and distributions).

I certify under penalties of perjury:

1) that I have provided you with my correct Social Security or Tax I.D. Number; and 2) that I am not subject to backup withholding because: a) I am exempt from backup withholding; or b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends; or c) the IRS has notified me that I am no longer subject to backup withholding. You must cross out item 2 if you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return.

Except as described above, we will not release information about you to others unless you or a representative whom you have authorized in writing have consented or asked us to do so, or we are required by law or other regulatory authority.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Until such time as I change or revoke the designation, I hereby instruct the Custodian to follow the investment directions which I provide to Administrator in investing and reinvesting the principal and interest, as confirmed by direction letters to Administrator from the undersigned, for the above-referenced Account or other Custodial account for which Administrator serves as record keeper. You are authorized to accept written direction and/or verbal direction which is subsequently confirmed in writing by the authorized party, Administrator, or by the undersigned. Written direction shall be construed so as to include facsimile signature.

The account is established for the exclusive benefit of the Account holder or his/her beneficiaries. In taking action based on this authorization Custodian and Administrator may act solely on the written instruction, designation or representation of the Account holder. I expressly certify that I take complete responsibility for the type of investment instrument(s) with which I choose to fund my Account. I agree to release, indemnify, defend and hold the Administrator and/or Custodian harmless from any claims, including, but not limited to, actions, liabilities, losses, penalties, fines and/or third party claims, arising out of my account and/or in connection with any action taken in reliance upon my written instructions, designations and representations, or in the exercise of any right, power or duty of Custodian and/or Administrator, its agents or assigns. Custodian and/or Administrator may deduct from the account any amounts to which they are entitled to the reimbursement under the foregoing hold harmless provision. Custodian and/or Administrator have no responsibility or fiduciary role whatever related to or in connection with the account in taking any action related to any purchase, sale or exchange instructed by the undersigned or the undersigned's agents, including but not limited to suitability, compliance with any state or federal law or regulation, income or expense, or preservation of capital or income.

In the event of claims by others related to my account and/or investment wherein Administrator and/or Custodian is named as a party, Administrator and/or Custodian shall have the full and unequivocal right at their sole discretion to select their own attorneys to represent them in such litigation and deduct from my account any amounts to pay for any costs and expenses, including, but not limited to, all attorneys' fees, and costs and internal costs (collectively "Litigation Costs"), incurred by Administrator and/or Custodian in the defense of such claims and/or litigation. If there are insufficient funds in my account to cover the Litigation Costs incurred by Administrator and/or Custodian, on demand by Administrator and/or Custodian, I will promptly reimburse Administrator and/or Custodian the outstanding balance of the Litigation Costs. If I fail to promptly reimburse the Litigation Costs, Administrator and/or Custodian shall have the full and unequivocal right to freeze my assets, liquidate my assets, and/or initiate legal action in order to obtain full reimbursement of the Litigation Costs. I also understand and agree that the Administrator and/or Custodian will not be responsible to take any action should there be any default with regard to this investment. I understand that no one at the Administrator and/or Custodian has authority to agree to anything different than my foregoing understandings of the Administrator's and/or Custodian's policy. For purposes of this disclosure, the terms Administrator and Custodian include The Entrust Group, its agents, assigns, joint ventures, licensees, franchisees, affiliates and/or business associates.

In executing transfers, it is understood and agreed that I will not hold Custodian and/or Administrator liable or responsible for anything done or omitted in the administration, custody or investments of the account prior to the date they shall complete their respective acceptance as successor Custodian and Administrator and shall be in possession of all of the assets, nor shall they have any duty or responsibility to inquire into or take any action with respect to any acts performed by the prior Custodian or Administrator.

If any provision of this Application is found to be illegal, invalid, void or unenforceable, such provision shall be severed and such illegality or invalidity shall not affect the remaining provisions, which shall remain in full force and effect.

Important Information for Opening a New Account. To comply with the USA PATRIOT ACT, we have adopted a Customer Identification Program. All new accounts must provide a copy of an unexpired, photo-bearing, government- issued identification (e.g., driver license or passport). The copy must be readable so we can verify the client's name, driver's license number, etc.

Our Privacy Policy. You have chosen to do business with the Custodian and Administrator named on this application. As our client, the privacy of your personal non-public information is very important. We value our customer relationships and we want you to understand the protections we provide in regard to your accounts with us.

Information We May Collect. We collect non-public personal information about you from the following sources to conduct business with you:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, or others;

Non-public personal information is non-public information about you that we may obtain in connection with providing financial products or services to you. This could include information you give us from account applications, account balances, and account history.

Information We May Share. We do not sell or disclose any non-public information about you to anyone, except as permitted by law or as specifically authorized by you. We do not share non-public personal information with our affiliates or other providers without prior approval by you. Federal law allows us to share information with providers that process and service your accounts. All providers of services in connection with the custodian and administrator have agreed to the custodian and administrator's confidentiality and security policies. If you decide to close your account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Confidentiality and Security. We restrict access to non-public personal information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural guidelines that comply with federal standards to guard your non-public personal information. The Administrator reserves the right to revise this notice and will notify you of any changes in advance.

If you have any questions regarding this policy, please contact us at the address and or telephone number listed on this application.

9 Signature and Acknowledgement

I acknowledge receipt of a signed Fee Disclosure and receipt of the Account Agreement and Disclosure Statement and agree to abide by their terms as currently in effect or as they may be amended from time to time. I understand that failure to submit a signed Fee Disclosure will result in fees "based on value of assets" (See "Fee Disclosures.").

The Custodian has delegated certain Custodial Account recordkeeping and administrative functions to The Entrust Group, Inc., a Delaware Corporation, as the Administrator of your self-directed retirement account.

I understand that I may change or add beneficiaries at any time by completing and delivering the Beneficiary Form to the Administrator.

I declare that I have examined this document, including accompanying information, and to the best of my knowledge and belief, it is true, correct, and complete. I acknowledge I have read the fee disclosure, the account agreement and account disclosure statement and agree to abide by their terms as currently in effect or as they may be amended from time to time. If you would like to give permission to another individual to access your account information (such as your spouse or other individual), you will need to complete the Limited Power of Attorney form or Interested Party Designation form.

RESPONSIBLE INDIVIDUAL'S SIGNATURE:

DATE: