

Precious Metals New Account Kit

Coverdell Education Savings Account (ESA)

Instructions

STEP 1

Complete
Application

- ☐ Complete your application, sign, date, and review it for accuracy.

STEP 2

Fees

- ☐ Sign and return the General Fee Disclosure with your application.

STEP 3

Fund account

- ☐ Rollover/Direct Rollover Certification Form: Complete this form if you take a distribution from your previous IRA custodian. To avoid taxes or penalties, make sure the rollover is done within 60 days from the time you take the distribution.
- ☐ Transfer Form: Complete this form to transfer funds from an IRA you have with another custodian. If you would like to transfer funds from more than one IRA, fill out a separate form for each account. Each transfer form must be accompanied with a copy of your current custodian's IRA statement.
- ☐ Deposit Coupon: Complete this form to fund your account with a contribution.

STEP 4

Provide
copy of ID

- ☐ Make sure the copy of your non-expired ID is clear and legible. If your signature is on the back of the ID, include a copy of the front and back.
- ☐ Compare the signature on your valid ID to the signature on your application to ensure that it matches.
- ☐ If the address on your ID is not current, attach a copy of a current utility bill.

STEP 5

Submit forms

- ☐ Fax or email forms to Entrust for review prior to mailing in the originals.

STEP 6

Invest in Precious
Metals

- ☐ Once your new Entrust account has been funded, you may contact a precious metals dealer to place an order.
- ☐ Submit a copy of the invoice from your purchase signed "Read and Approved" with your signature and date.

Optional

Documents

Download the optional documents from www.theentrustgroup.com/forms or contact us at 877-545-0544

- ☐ Limited Power of Attorney: Complete this form to allow a designated individual to conduct transactions within your account, with the exception of closing the account or directing distributions and transfers.

Accounts are established within 24 hours of being received, unless corrections are necessary.

Processing Time

Transfer requests can take 2-4 weeks depending on your previous custodian. To expedite the process, contact your previous custodian and request status of transfer.

For additional assistance, contact our Precious Metals Service Center: 877-545-0544

Submission Options

SUBMIT BY FAX

(775) 850-9118

SUBMIT BY EMAIL

preciousmetals@theentrustgroup.com

SUBMIT BY MAIL

The Entrust Group
555 12th Street, suite 900
Oakland, CA 94607

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?

<input type="checkbox"/> INTERNET SEARCH	<input type="checkbox"/> ENTRUST EMAIL	<input type="checkbox"/> PUBLIC EVENT BOARD	<input type="checkbox"/> SOCIAL MEDIA	<input type="checkbox"/> PRESS RELEASE	<input type="checkbox"/> OTHER :
<input type="checkbox"/> CLIENT REFERRAL (enter name)					
<input type="checkbox"/> BUSINESS ASSOCIATE REFERRAL (enter name)					

5 Account Notifications and Options

Would you like to have online access to your statements?

- ☐ Yes (Account statements will be mailed annually only)
- ☐ No

Would you like to receive email notifications of changes to your account?

- ☐ Yes
- ☐ No

6 Funding Information

How will you be funding your account?

<input type="checkbox"/> ANNUAL CONTRIBUTION Year:	<input type="checkbox"/> TRANSFER Transfer from an existing Coverdell Education Savings Account	<input type="checkbox"/> ROLLOVER Rollover of distribution from existing Coverdell Education Savings Account within 60 days after distribution.
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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. ☐ PRIMARY ☐ 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 The Entrust Trust Company, 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 Tennessee 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:

1 Account Owner Information

NAME (as it appears on your account application)	ACCOUNT NUMBER	ACCOUNT TYPE
EMAIL ADDRESS	DAYTIME PHONE NUMBER	

2 Account Establishment Fee

One-time account establishment fee, per account \$50

3 Annual Recordkeeping Fee

<input type="checkbox"/> OPTION 1: Based on Number of Assets		<input type="checkbox"/> OPTION 2: Based on Asset Value <i>(Calculate using the table below)</i>	
Alternative Assets	\$299 per asset	For all assets	Min. \$199 Max. \$1,995
Non-Recourse Loans	\$199 per asset	If the account value is between Multiply the value by	
Precious Metals	\$150 per year for unlimited assets	\$1 and \$24,999	0.0095
Crowdfunding*	\$150 per year for unlimited assets	\$25,000 and \$49,999	0.0070
<p><i>All annual fees are billed in quarterly increments upon investment acquisition. A single alternative asset investment annual fee is \$299 per year, charged \$74.75 per quarter. For multiple investments, for example three alternative investments, the annual fee would be \$897, charged \$224.25 per quarter. Please note that a non-recourse loan is payable at a discounted rate of \$199 per year. For example, a single investment coupled with a</i></p> <p><i>*The crowdfunding fee of \$150/year for unlimited assets will only be applied to accounts that are investing with the following companies: WeFunder, SharesPost, Realty Mogul, Funders Club, EquityZen, and Crowdstreet.</i></p>		\$50,000 and \$149,999	0.0065
		\$150,000 and \$299,999	0.0060
		\$300,000 and up	\$1,995 (max)
		<p><i>For example, if account value is \$20,000, the annual administration fee would be \$199 (i.e., the greater of \$20,000 x .0095 = \$190 or, \$199 minimum fee). As another example, if account value is \$55,000, the annual administration fee would be calculated by adding together the incremental amounts for each tier: Tier 1: \$24,999 x .0095 = \$237.49; Tier 2: \$25,000 x .0070 = \$175.00. Tier 3: \$5,001 x .0065 = \$32.51. The fee would be determined by combining the numbers from all three tiers which totals \$445.00.</i></p>	

4 Transaction Fees

Purchase, sale, exchange or additional funding, per asset <i>(excluding real estate, precious metals and/or crowdfunding with selected companies)</i>	\$95
Purchase, sale, or exchange of real estate <i>(includes earnest money deposit if applicable)</i>	\$175
Purchase, sale, or exchange of real estate with non-recourse loan <i>(includes earnest money deposit if applicable)</i>	\$250
Purchase, sale, or exchange of precious metals <i>(precious metals depository fees, such as storage and shipping, may apply and will be charged to your account)</i>	\$0
Purchase, sale, or exchange of crowdfunding <i>(only if investing with the following companies: WeFunder, SharesPost, Realty Mogul, Funders Club, EquityZen, and Crowdstreet)</i>	\$0
Cashiers or other official bank check	\$30
Returned items of any kind and stop payments, per item	\$30
ACH transfers incoming and outgoing	\$0

Transaction fees continue on the next page.

4 Transaction Fees *(continued)*

Checks <i>(includes all check requests)</i>	\$10
Overnight delivery via, FedEx, UPS, USPS, etc.	\$30
Wire transfers, per item, incoming and outgoing	\$30
Research of closed assets or accounts, legal research, or special handling of transactions	\$150/hr
Rush fees for expedited transaction processing or services within the same or next day <i>(per request)</i>	\$150
Re-registration of assets plus expenses of transfer agents <i>(if applicable)</i>	\$100
Account termination processing fee <i>(per account)</i>	\$250

5 Pay Entrust Fees

Account Establishment Fee <i>(non-refundable)</i> - Pay by:	<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> CHECK - MADE PAYABLE TO ENTRUST
Annual Recordkeeping Fee <i>(payable quarterly)</i> - Pay by:	<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> **DEBIT ENTRUST ACCOUNT
Transaction Fees - Pay by:	<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> **DEBIT ENTRUST ACCOUNT
Termination Fee - Pay by:	<input type="checkbox"/> CREDIT CARD	<input type="checkbox"/> **DEBIT ENTRUST ACCOUNT

**** If no preference indicated, fees will be debited from your Entrust account.**

6 Credit Card Information

PAY WITH CARD ON FILE <input type="checkbox"/>		LAST 4 DIGITS OF CARD ____	
NEW CARD <i>(select one)</i> : <input type="checkbox"/> VISA		<input type="checkbox"/> MASTER CARD	<input type="checkbox"/> AMERICAN EXPRESS <input type="checkbox"/> DISCOVER
NAME AS IT APPEARS ON CARD	CARD NUMBER		SECURITY CODE
EXPIRATION DATE	BILLING ADDRESS		
CITY, STATE, ZIP CODE			
By signing below, you authorize Entrust to charge your credit card for the fees associated with this transaction. Your request will be processed upon receipt of this form. You understand that inaccurate or incomplete credit card information or charges declined by the credit card issuer will delay the processing of the account transaction. Future changes to the option made above must be submitted in writing.			
SIGNATURE			DATE

7 Disclosure

Annual Recordkeeping Fees: Using Option One or Option Two, as selected above, annual recordkeeping fees are charged for all or any portion of each year during which the account is in existence. In Section 3, if you do not select either Option One or Option Two, Option Two will be applied. If you terminate your account during a year, you will still owe the annual fee for that entire year. These fees are charged on the basis of the year beginning on the date when your account is established, and each anniversary of that date. Annual recordkeeping fees are not pro-rated when an account is closed. Annual Recordkeeping fees apply to beneficiary accounts established upon the death of the original IRA holder.

Accounts Holding Precious Metal: Depository and/or shipping fees associated with accounts holding precious metals will be charged to your account at their actual costs and without markup by Entrust Administration, Inc. ("Entrust" and/or "The Entrust Group").***

Custodial Fee: We receive a fee equal to the income generated by deposit accounts into which your undirected cash, if any, is placed. The custodian of your account is entitled to this fee under Section 8.06 of your IRA Custodial Account Agreement if you have a Traditional or SEP IRA (Section 9.06 if you have a Roth IRA; Section 8.10 if you have a SIMPLE; Section 10.06 if you have a ESA; Section 11.06 if you have a HSA), and has assigned this fee to us for services relating to the investment of undirected cash.

Termination Fee: If you terminate your account, you agree to pay a termination fee of \$250, plus any applicable transaction fees for each asset that is sold. A transfer of assets from your account to a third party is considered a termination for the purposes of the imposition of this fee. A lump sum distribution of all account assets, including cash, is considered a termination for the purposes of the imposition of this fee. Account conversions, such as Traditional to Roth, as well as single account closures where one or more additional accounts remain open with Entrust, will not be charged a termination fee. Beneficiary accounts established upon the death of the original IRA holder will not be charged a termination fee as a result of the closure of the deceased's account, but will be charged a termination fee upon the closure of their beneficiary account. Required Minimum Distributions and distributions due to disability or death are not considered terminations and are not subject to the termination fee.

Collection of Fees and Charges: All fees and charges, as described above, are charged in advance or in connection with the applicable services and events and are at no time refundable. We generally bill and collect recordkeeping fees quarterly, based on your account establishment date. These fees are normally withdrawn from your undirected cash funds balance approximately 20 days after the invoice date, unless they have been actually paid directly by you.

Late Payment Fee: Fees for late payments may be applied at the rate of the lesser of 1.5% per month (18% annum) or the maximum allowable under applicable law. If there is insufficient undirected cash in your account, we may, solely at our discretion, liquidate other assets to pay for such fees and charges, after giving you 30 days' notice of our intention to do so.

Entrust shall have no liability for any adverse tax or other financial consequences as a result of applying account cash and liquidating other account assets to cover fees and charges. Entrust reserves the right to sell any past due receivables to a collection and credit reporting agency.

In accordance with your Account Application, this Fee Schedule is part of your Account Agreement and must accompany your Application.

*** I agree that Entrust is not and cannot be held responsible for the actions or inactions of these depositories and I hereby release and hold harmless The Entrust Group from any damages that I may incur with respect to my choice of depository.

PRINT NAME:

SIGNATURE:

DATE: