

Dear Representative:

Thank you for your interest in using Forge Trust Co. for your client's Individual Retirement Account.

This document will assist you in preparing the documents for your client. Please review all forms for additional unique information required and complete them before sending the documents to Forge Trust Co.

**Your client may open an account online through our website at [www.ForgeTrust.com](http://www.ForgeTrust.com), or they may complete and submit the forms listed below. The forms must be signed by your client, or your client's Power of Attorney (submit a Power of Attorney document).**

1. **Account Application:** The instructions for completing the document are attached to the application. Complete all sections of the application form. Incomplete applications will be returned prior to opening the account. A legible copy of a current government issued picture identification card or document (such as a driver's license or passport) must be attached. Make a copy of the application for your client's files. Return the original form and ID copy along with the account opening fees.
  - **Account Opening Fees:** Include the Establishment Fee and first year Annual Account Fee. Fees must be included to open the account. See the Fee Schedule & Financial Disclosure for more information. The check must be made payable to "Forge Trust Co."
2. **Beneficiary Designation:** Complete this form to designate your client's beneficiaries.
3. **Online Account Access Request (optional):** Complete this form if your client would like to have online access to their account.
4. **Representative Authorization (optional):** Have your client complete this form to grant you permission to have access to your client's account information and to be able to discuss the account with our representatives. Your client may complete a separate form if they wish to give their spouse or another individual the same authorization.
5. **Transfer Authorization (optional):** Complete this form only if your client wishes to fund this account with a transfer of funds from another IRA, or to transfer assets in-kind from another IRA.
6. **Deposit Notification (optional):** Complete this form if your client wishes to rollover cash and/or assets from a qualified retirement plan or another IRA, or if they wish to make a contribution to fund the account. If rolling over cash, they must initiate the rollover with their Plan Administrator. When the rollover check is sent to us, please have them complete our Deposit Notification form. The check must be made payable to "Forge Trust Co. CFBO <Your Name>". If rolling over assets, please have them complete and submit the Deposit Notification form and we will provide the client with instructions on how to rollover the assets.
7. **Investment Authorization (optional):** Complete this form to provide us with investment instructions when your client is ready to make their investment. Attach any required investment documents. A list of investment document requirements is included for your information.

Provide the following documents to your client (along with the copies above):

1. Investor Cover Letter
2. Fee Schedule & Financial Disclosure
3. Online Account Access Request Terms and Conditions
4. Privacy Notice
5. Account Disclosure
6. **Custodial Agreement:** Please download and provide the appropriate custodial agreement for the type of account your client is opening (i.e. Traditional, Roth, SEP, SIMPLE, Coverdell ESA), or direct your client to our website to obtain it.

Optional form you may wish to complete:

- **Representative Online Account Access:** Complete and return this form to request access to your client's account online, if authorized. Also retain a copy of the Online Account Access Request Terms and Conditions for your file.

Sincerely,

Forge Trust Co.

Dear IRA Investor:

Thank you for your interest in opening an Individual Retirement Account with Forge Trust Co. We look forward to working with you in preparing for your retirement.

To establish your account you may apply online through our website at [www.ForgeTrust.com](http://www.ForgeTrust.com), or complete and submit to us the forms listed below:

1. **Account Application:** The instructions for completing the document are attached to the application. Complete all sections of the application form. Incomplete applications will be returned prior to opening your account. You must attach a legible copy of a current government issued picture identification card or document (such as a driver's license or passport). You should make a copy of the application for your files. Return the original form and ID copy along with the account opening fees.
2. **Account Opening Fees:** Include the Account Setup Fee and first Quarterly Account Fee. Fees must be included to open the account. See the Fee Schedule & Financial Disclosure for more information. The check must be made payable to "Forge Trust Co."
3. **Beneficiary Designation:** Complete this form to designate your beneficiaries.
4. **Online Account Access Request (optional):** Complete this form if you would like to have online access to your account.
5. **Representative Authorization (optional):** If you would like to authorize your representative (your spouse, financial advisor, accountant, or other individual) to have access to your account information and to be able to discuss your account with our representatives, please complete this form and return it with your application. Complete additional forms if you have more than one representative. Please note that only one representative may be designated as your primary contact.
6. **Transfer Authorization (optional):** Complete this form only if you wish to fund this account with a transfer of funds from another IRA, or if you wish to transfer assets in-kind from another IRA.
7. **Deposit Notification (optional):** Complete this form if you wish to rollover cash and/or assets from a qualified retirement plan or another IRA, or if you wish to make a contribution to fund your account.
  - a. If rolling over cash: You must initiate the rollover with your Plan Administrator. When the rollover check is sent to us, please complete our Deposit Notification form. The check must be made payable to "Forge Trust Co. CFBO. <Your Name>".
  - b. If rolling over assets: Please complete and submit the Deposit Notification form and we will provide you with instructions on how to rollover the assets.
8. **Investment Authorization (optional):** Complete this form to provide us with investment instructions when you are ready to make your investment. Attach any required investment documents. A list of investment document requirements is included for your information.

Retain the following documents for your files:

1. **Fee Schedule & Financial Disclosure:** This document outlines the fees associated with your account and should be retained in your files.
2. **Online Account Access Request Terms & Conditions**
3. **Privacy Notice:** This is our privacy statement. You should read it and retain it in your files.
4. **Account Disclosure:** This disclosure will provide you with information about your self-directed account and your requirements for managing the account.
5. **Custodial Agreement:** If not attached, please obtain from our website the appropriate custodial agreement for the type of account you are opening. This is the custodial agreement between you and Forge Trust Co.
6. **IRS Publication 590 Booklet:** You may obtain a copy of IRS Publication 590 from the IRS by calling 1-800-829-1040 or by accessing their website at [www.irs.gov](http://www.irs.gov) and downloading the publication.

## Important information you should know

The retirement account that you are establishing is self-directed and you are solely responsible for the success or failure of the investments.

Your responsibilities as a self-directed IRA account holder:

- Choosing the investment(s)
- Performing due diligence on the investment(s)
- Understanding the risks related to your investment(s)
- Monitoring the investment(s)' performance
- Knowing whether your investment is liquid and how to liquidate
- Understanding Prohibited Transaction rules (see below) and avoiding them
- Ensuring that valuations are provided to Forge Trust Co. for all assets on at least an annual basis
- Understanding Forge Trust Co. fees and minimum balance requirement. Please read our Fee Schedule & Financial Disclosure for more information.

Our responsibilities as your self-directed IRA custodian:

- Assisting in opening & funding your account
- Making the investment(s) on your behalf
- Making distributions & pay expenses as per your request
- Providing you with quarterly statements
- Explaining IRS regulations, and answer questions about your account and our procedures

- Reporting required information to the IRS and other governmental agencies
  - 1099R – Distributions from your IRA
  - 5498 – Contributions to, and Fair Market Value of, your IRA

We do not give investment advice, legal advice, or tax advice!

### What are prohibited transactions?

A Prohibited Transaction is any transaction between your retirement account and a “disqualified” person or entity. A “disqualified” person is any lineal ascendant (i.e. parents, grandparents, etc.), descendants (children, grandchildren, etc.), spouse, spouse’s ascendants, descendants or any entity for which a disqualified person has over 50% ownership. The following are examples of prohibited transactions:

- Lending money or engaging in some other extension of credit between the retirement account and a disqualified person. For example, you cannot personally guarantee a loan for a real estate purchase by your retirement account.
- Furnishing goods, services or facilities between the retirement account and a disqualified person. For example, you cannot personally make an improvement to a rental property held by your retirement account.
- Transferring or using by or for the benefit of a disqualified person, the income or assets of a retirement account. For example, you may not stay in a vacation property that is owned by your retirement account.
- Dealing with income or assets of a plan by a disqualified person who is a fiduciary acting in his/her own interest or for his/her own account. For example, you should not loan money from your retirement account to your CPA.
- Receiving any consideration for his/her personal account by a disqualified person who is a fiduciary from any party dealing with the plan in connection with a transaction involving the income or assets of the plan. For example, you cannot pay yourself income from profits generated from the rental property held by your retirement account.

For more information about prohibited transactions, please refer to *IRS PUBLICATION 590*.

Sincerely,

Forge Trust Co.

*To help the government fight the funding of terrorism and money laundering activities, the U.S. Federal law, including the USA Patriot Act of 2001, requires 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, date of birth and other information that will allow us to identify you.*



## 1. PERSONAL INFORMATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:

- Email
- Primary Phone

First Name*	Middle Name	Last Name*	
Account Number	Social Security Number*	Date of Birth* (MM/DD/YYYY)	
Phone* XXX-XXX-XXXX	Email (your personal email only)		

## 2. LEGAL / RESIDENTIAL ADDRESS

Legal/Permanent Address (Cannot be a PO Box, Mail Drop, or C/O.)

Address 1			
Address 2			
City	State/Province	Zip/Postal Code	Country
Evening Phone XXX-XXX-XXXX	Daytime Phone XXX-XXX-XXXX	Extension	

Mailing Address

Same as legal/permanent address

Address 1			
Address 2			
City	State/Province	Zip/Postal Code	Country

## 3. IDENTIFICATION (Please attach a legible copy of your current government-issued photo ID)

Photo ID (i.e. Driver's License, Passport, etc.)	ID Number	Issuing Jurisdiction (Federal, State, etc.)	Expiration Date	Issue Date (optional)
Marital Status	Single	Married	Divorced	Widowed

## 4. ACCOUNT TYPE DESIGNATION & ACCOUNT OPENING FEES

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

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.

Traditional	Check this box if this is an inherited IRA where you are the beneficiary.
Roth	Check this box if this is an inherited IRA where you are the beneficiary.
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)	

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 6 below). Please note that there is a minimum balance requirement to keep your account open. Please see the *FEE SCHEDULE & FINANCIAL DISCLOSURE* for more information.

## 5. 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 and signature must be notarized.

**Online Account Access**—You may gain access to your account online, through our website at [www.ForgeTrust.com](http://www.ForgeTrust.com), by completing the *ONLINE ACCOUNT 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@ForgeTrust.com](mailto:newaccounts@ForgeTrust.com). Please ensure that the email address you provided above in Section 1 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.

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

*There is a minimum balance requirement of \$500. See our FEE 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 \$500 minimum balance requirement. Your investment request will not be processed if you have insufficient funds in your account to cover fees and the \$500 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 \$500 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 or qualified retired plan

Cash rollovers: I will submit a *DEPOSIT NOTIFICATION* form when the cash rollover is deposited to my Forge Trust Co. 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 NOTIFICATION* 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 NOTIFICATION* form.

Converting an existing Traditional, SEP and/or SIMPLE account with Forge Trust Co. (you may select this option only if you have designated “Roth” as the account type in Section 4 above) – I have completed and attached a *ROTH CONVERSION & RECHARACTERIZATION REQUEST* form.

## 7. 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.

## 8. SIGNATURE AND DATE (Account owner must sign and date.)

I hereby acknowledge the following:

- Certify that all information provided in the online application is correct.
- 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 Forge Trust Co. is the designated IRA Custodian.
- That I have read and understand the IRA Custodial Agreement, Disclosure Statement, and Fee Schedule apply to the account(s) you are opening with this application, and that you agree to all terms and conditions on this application and in the above agreements, as these agreements may be amended from time to time.
- Affirm that you have received and read the Schedule of Fees, that you understand this schedule may change from time to time, and that you agree to be responsible for those fees and charges that apply to your account.
- Agree to pay any transaction fees your bank may charge in connection with transactions involved in opening this account.
- My investments are: (a) not insured by the FDIC or any other federal or state deposit guaranteed fund; (b) not guaranteed by Forge Trust Co., 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 Account Agreement.
- I hereby give my consent to the Custodian and/or Administrator to the following: (a) have my telephone conversations recorded, (b) accept email as a form of written communication and (c) accept faxed investment authorizations.

To help the government fight money laundering and the funding of terrorism, federal law requires Forge Trust Co. to obtain your name, date of birth, address, and a government-issued ID number before opening your account, and to verify the information. In certain circumstances, Forge Trust Co. may obtain and verify comparable information for any person authorized to make transactions in an account or beneficial owners of certain accounts. Further documentation is required for certain entities, such as trusts, estates, corporations, partnerships, be restricted or closed if Forge Trust Co. cannot obtain and verify this information. Forge Trust Co. will not be responsible for any losses or damages (including, but not limited to, lost opportunities) that may result if your account is restricted or closed.

- 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.
- Hereby (a) adopt and establish my IRA with Forge Trust Co., or its successors, as Custodian, (b) understand that the IRA Custodial Account Agreement and this Application comprise my entire contractual agreement with Forge Trust Co., (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 Section 1 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 "Schedule of Fees" associated with this Application, (f) confirm that I have received a copy of Forge Trust Co.'s privacy notice, understand that Forge Trust Co. will handle the daily administration of the account.
- If this Application is to transfer to Forge Trust Co. the assets of an existing IRA or other retirement account, I understand that the appointment of Forge Trust Co. as successor Custodian will be effective upon receipt of all the Plan assets. Further, I understand that Forge Trust Co., 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 three weeks or longer.
- Affirm that the beneficiary information provided on this form replaces any prior beneficiary information that may be on record for the indicated account(s).
- Acknowledge that, if you check "per stirpes," that any share otherwise payable to a beneficiary shall instead be paid to that beneficiary's surviving descendants by right of representation if the original beneficiary does not survive the account owner.
- Acknowledge that "per stirpes" creates a category of beneficiaries (for example, the children of a beneficiary), and therefore may end up including individuals not yet born or adopted.
- Acknowledge that listing beneficiaries by name does NOT create a category of beneficiaries, and that if you later want to include other beneficiaries, you will need to submit a new beneficiary form.
- Agree that Forge Trust Co. has no obligation to locate or notify any beneficiary or to independently verify any information submitted by any person claiming an interest in your account.
- Acknowledge that if you do not provide percentages, the account will be divided equally among primary or contingent beneficiaries, as applicable.
- Acknowledge that if you do not properly name a beneficiary, or no beneficiary survives you, your beneficiary will be your spouse or, if you are not married, your estate in accordance with the rules of succession in the Plan Document.
- Acknowledge that if you are married and live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin) and you designate anyone other than your spouse as beneficiary, your designation cannot be accepted without your spouse's notarized signature.
- Agree that if your beneficiary allocation totals at least 99%, but less than 100% (e.g., 3 named beneficiaries are each assigned a 33% interest in the account), Forge Trust Co. will assign the unallocated remainder to the first named beneficiary.
- Agree that when your assets are distributed to your beneficiaries, fractional shares that cannot be distributed in accordance with your instructions will instead be given to the beneficiary receiving the largest percentage of the account's assets or, if each beneficiary is receiving an equal percentage, to the last paid beneficiary.
- Acknowledge that acceptance of your application will be indicated by a Letter of Acceptance signed by, or on behalf of, Forge Trust Co. delivered upon the Custodian's receipt of the initial contribution.
- Affirm that you are at least 18 years old and of full legal age to enter into this Agreement in your state of residence.
- If you have not checked the box for Associations, you represent and warrant that you are not associated with or employed by a stock exchange or a broker-dealer or you are not a control person or associate of a public company under SEC Rule 144 (such as a director, 10% shareholder, or a policy-making officer), or an immediate family or household member of such a person.
- Indemnify the Custodian (its agents, affiliates, successors, and employees) from any and all liability in the event that you fail to meet any IRS requirements concerning your IRA(s).
- Understand that, upon issuer's request in accordance with applicable rules and regulations, Forge Trust Co. will supply your name to issuers of any securities held in your account so you might receive any important information regarding them, unless you notify Forge Trust Co.
- Acknowledge that you will receive a quarterly account statement from Forge Trust Co.
- Consent to have only one copy of Forge Trust Co. documents, such as annual fee schedule disclosures ("Documents"), delivered to you and any other accounting holding sharing your address.
- Your Documents will be householded indefinitely; however, you may revoke this consent at any time by contacting Forge Trust Co. at (800) 248-8447 and you will begin receiving multiple copies within 30 days.
- I confirm that assets to be transferred into its custodial account do not include any illegal or impermissible investments under South Dakota or Federal law, including, but not limited to, holdings of marijuana or other illegal substances, illegal gambling, or illegal artifacts. Custodial account holder further confirms that the custodial account will not hold or engage in transactions involving illegal holdings while Forge Trust Co. serves as custodian, and should the custodial account ever come to hold an illegal or impermissible investment under South Dakota or federal law, custodial account holder will notify Forge Trust Co. immediately.

If requesting Automatic Contributions:

- Authorize Forge Trust Co. to make, and the bank to accept, electronic payments between this account and the bank account identified in Section 5 (or by attached voided check or deposit slip), by initiating credit or debit entries to the bank account according to valid instructions from you or any other owner or authorized party.
- Acknowledge that Forge Trust Co. will not be liable for any loss, expense, or cost arising out of your instructions, provided that it institutes reasonable procedures to prevent unauthorized transactions.



- Acknowledge that this authorization may be revoked only by providing written notice of revocation to Forge Trust Co., in such time and manner as to afford Forge Trust Co. and the bank a reasonable opportunity to act upon it.
- The contribution limit information is based on federal law as stated in the Internal Revenue Code, and is believed to be accurate. However, eligibility to contribute is dependent on your tax filing status and personal situation. Please consult a competent tax advisor concerning your specific contribution eligibility, and any applicable state laws which may differ from federal law. You instruct Forge Trust Co. to deposit the funds or securities into your IRA (the "Account"). You understand that the deposit of funds or securities into the Account may have important and possibly irrevocable tax consequences. You acknowledge that Forge Trust Co. and its representatives do not provide tax, legal or investment advice; that the Account is self-directed; and that you assume full responsibility for this transaction. Forge Trust Co. is not responsible for and does not guarantee the products, services or performance of any self-directed investment. You release and agree to indemnify and hold harmless Forge Trust Co., its divisions, officers, employees, directors, representatives, owners, affiliates, successors, and assigns from liability for any adverse consequences that may result from this transaction.
- By using Forge Trust Co.'s online account service I agree to the terms stated in this Agreement and the Online Account Access Request Terms and Conditions of Use set forth on the Internet website.
- I agree that I will accept electronic delivery of all statements, notices and documents if available.
- I will be issued a unique User ID and an initial password. For security purposes I understand that I must change my initial password to a password of my own choosing upon accessing my account(s) for the first time.
- The password that I will be given to gain access to Forge Trust Co.'s online account service should be kept confidential, and that Forge Trust Co. is not responsible for any breach of security caused by my failure to maintain the confidentiality of my password.
- I acknowledge and accept that Forge Trust Co. has no obligation to confirm the identity of any person using my User ID and password.
- If I disclose my User ID and password to a third party, I hereby indemnify and hold Forge Trust Co. harmless for any action or instruction of such third party in my name.
- If I intend to revoke my authorization of such third party, I will immediately change my password.
- If I believe my User ID and password have been lost or stolen or used without my permission, I will contact Forge Trust Co. security operations at passwordsupport@ForgeTrust.com or call (800) 248-8447 during regular business hours.
- I understand Forge Trust Co. expressly discourages me from sending personal, business, financial or account information via Internet email.
- If I choose to send Internet email messages to Forge Trust Co. that contain confidential information, I understand that I do so entirely at my own risk, and that Forge Trust Co. will not be responsible for any loss or damages that I may incur if I communicate such confidential information by Internet email.
- I hereby agree that Forge Trust Co. is not responsible for any direct, indirect, special, incidental or consequential damages arising in any way out of my use of Forge Trust Co.'s online account service, and that this agreement shall be governed in accordance with the laws of the state of California.
- I agree to hold Forge Trust Co. harmless from all losses, liability, demands, judgments, claims and expenses from my use of the website and the online account service Forge Trust Co. provides. I provide the indemnification without regard as to whether your claim is against me or my authorized representative.

If you are not a U.S. person:

- State that you are submitting IRS Form W-8 BEN with this application to certify your foreign status and, if applicable, to claim tax treaty benefits.

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

**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 Forge Trust Co. and are not guaranteed by Forge Trust Co.

Non-deposit investments are subject to investment risk, including possible loss of principal invested.

Participant Signature <b>X</b>	Date (MM/DD/YYYY)
Spouse Signature* <b>X</b>	Date (MM/DD/YYYY)

*\*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.*

Please sign and submit additional documents as required.

**DELIVERY INSTRUCTIONS**

We will accept faxed or emailed copies of the Account Application form IF you also sign the Account Acceptance form by DocuSign.

**Email**  
newaccounts@ForgeTrust.com

**Fax**  
(650) 745-2902

**Regular mail**  
Forge Trust Co.  
PO Box 7080  
San Carlos, CA 94070-7080

**Overnight mail**  
Forge Trust Co.  
1160 Industrial Road, Suite 1  
San Carlos, CA 94070-4128



Use this form to add or change the beneficiaries of your IRA retirement account(s). If you need more room for information or signatures, use a copy of the relevant page.

## HELPFUL TO KNOW

- You may want to review this document with a tax, financial, or legal advisor.
- This form cancels any existing beneficiary information. Be sure this form includes ALL beneficiaries you want on the account(s).
- If you are married and live in a community property state (Arizona,

California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin) and you designate anyone other than your spouse as beneficiary, your designation cannot be accepted without your spouse's notarized signature in Section 5.

## 1. PERSONAL INFORMATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:

Email  
Primary Phone

First Name*	Middle Name	Last Name*	
Account Number	Social Security Number* (last 4 digits)	Date of Birth* (MM/DD/YYYY)	
Phone* XXX-XXX-XXXX	Email (your personal email only)		

## 2. ACCOUNTS INCLUDED

List all accounts you want this form to apply to.

To indicate different beneficiaries for different accounts, use copies of this form.

Forge Trust Co. Account Number	Forge Trust Co. Account Number
Forge Trust Co. Account Number	Forge Trust Co. Account Number

## 3. BENEFICIARIES

For each beneficiary you list by name, check a beneficiary type and provide all information.

A "non-spouse" is any individual who is not your spouse under federal law.

For each child beneficiary, check 'Non-Spouse' and provide the name and the share percentage.

If you outlive a beneficiary and you want that beneficiary's share to go to his or her descendants, check "per stirpes."

### Marital Status

Single	Married	Divorced	Widowed
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### Primary Beneficiaries

Spouse	Name <i>If naming spouse as a beneficiary, do so here.</i>		Relationship	
Non-Spouse	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
Trust			%	
Other Entity				

Non-Spouse	Name		Relationship	
Trust	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
Other Entity			%	

Non-Spouse	Name		Relationship	
Trust	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
Other Entity			%	

Non-Spouse	Name		Relationship	
Trust	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
Other Entity			%	

Total must add to 100%			%	
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Contingent beneficiaries receive assets only if no primary beneficiary survives you.

Do NOT list any primary beneficiaries here.

A "non-spouse" is any individual who is not your spouse under federal law.

For each child beneficiary, check 'Non-Spouse' and provide the name and the share percentage.

If you outlive a beneficiary and you want that beneficiary's share to go to his or her descendants, check "per stirpes."

## Contingent Beneficiaries

Spouse	Name <i>If naming spouse as a beneficiary, do so here.</i>		Relationship	
Non-Spouse				
Trust	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
Other Entity			%	

Non-Spouse	Name		Relationship	
Trust				
Other Entity	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
			%	

Non-Spouse	Name		Relationship	
Trust				
Other Entity	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
			%	

Non-Spouse	Name		Relationship	
Trust				
Other Entity	Social Security or Taxpayer ID	Date of Birth (MM/DD/YYYY)	Share Percentage	Per stirpes
			%	

Total must add to 100%		%	
------------------------	--	---	--

## 4. SIGNATURE (Account owner or authorized individual must sign and date.)

By signing below, you:

- Affirm that the beneficiary information provided on this form replaces any prior beneficiary information that may be on record for the indicated account(s).
- Acknowledge that, if you check "per stirpes," that any share otherwise payable to a beneficiary shall instead be paid to that beneficiary's surviving descendants by right of representation if the original beneficiary does not survive the account owner.
- Acknowledge that "per stirpes" creates a category of beneficiaries (for example, the children of a beneficiary), and therefore may end up including individuals not yet born or adopted.
- Acknowledge that listing beneficiaries by name does NOT create a category of beneficiaries, and that if you later want to include other beneficiaries, you will need to submit a new beneficiary form.
- Agree that Forge Trust Co. has no obligation to locate or notify any beneficiary or to independently verify any information submitted by any person claiming an interest in your account.
- Acknowledge that if you do not provide percentages, the account will be divided equally among primary or contingent beneficiaries, as applicable.
- Acknowledge that if you do not properly name a beneficiary, or no beneficiary survives you, your beneficiary will be your spouse or, if you are not married, your estate in accordance with the rules of succession in the Plan Document.
- Acknowledge that if you are married and live in a community property state (Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin) and you designate anyone other than your spouse as beneficiary, your designation cannot be accepted without your spouse's notarized signature in Section 5.
- Agree that if your beneficiary allocation totals at least 99%, but less than 100% (e.g., 3 named beneficiaries are each assigned a 33% interest in the account), Forge Trust Co. will assign the unallocated remainder to the first named beneficiary.
- Agree that when your assets are distributed to your beneficiaries, fractional shares that cannot be distributed in accordance with your instructions will instead be given to the beneficiary receiving the largest percentage of the account's assets or, if each beneficiary is receiving an equal percentage, to the last paid beneficiary.

Print Owner / Authorized Individual Name	
Account Owner's Signature	Date (MM/DD/YYYY)
X	

**5. SPOUSE'S CONSENT** (Notarized signature required if spouse is not the only primary beneficiary AND you are living in a community property state)

By signing below, you:

- agree to the designation of the beneficiary(ies) on this form
- understand that you are allowing those beneficiary(ies) to receive assets that would otherwise be paid to you

Print Spouse Name	
Spouse's Signature X	Date (MM/DD/YYYY)

**Notice to Community Property State Residents:** A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

**If needed, attach the Acknowledgement Form appropriate for your state.**

**Certificate of Acknowledgment of Notary Public** *Must be a U.S. Notary. Foreign notary or consular seals may NOT be substituted.*

State of \_\_\_\_\_

in the County of \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, \_\_\_\_\_, the undersigned officer, personally appeared \_\_\_\_\_ known to me or satisfactorily proven to be the person whose name(s) is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness whereof I hereunto set my hand and official seal.

Name and Signature of Notary

▼ Notary Seal/Stamp ▼

Title of Officer
My commission expires (MM/DD/YYYY)

**DELIVERY INSTRUCTIONS**

**Email**  
newaccounts@ForgeTrust.com

**Fax**  
(650) 745-2902

**Regular mail**  
Forge Trust Co.  
PO Box 7080  
San Carlos, CA 94070-7080

**Overnight mail**  
Forge Trust Co.  
1160 Industrial Road, Suite 1  
San Carlos, CA 94070-4128



You must complete this form to establish online account access to your account(s) with Forge Trust Co. You will receive an email from [passwordsupport@ForgeTrust.com](mailto:passwordsupport@ForgeTrust.com) with your temporary password. Please add this email address to your Spam filter list to ensure you receive your password. Your login name will be your account number (including the 3-letter prefix).

## 1. PERSONAL INFORMATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:

Email

Primary Phone

First Name*	Middle Name	Last Name*
Account Number	Social Security Number*	Date of Birth* (MM/DD/YYYY)
Phone* XXX-XXX-XXXX	Email* (your personal email only)	

## 2. ONLINE ACCOUNT ACCESS ACCEPTANCE

I hereby request online account access to ALL my account(s) (both current and future) including account statements and documents, if available, under the following social security number:

Social Security Number\*

By signing below, I acknowledge, on behalf of myself and all users authorized by me (individually and collectively referred to herein as "I"), that:

- By using Forge Trust Co.'s online account service I agree to the terms stated in this Agreement and the Online Account Access Request Terms & Conditions of Use set forth on the Internet website.
- I agree that I will accept electronic delivery of all statements, notices and documents if available.
- I will be issued a unique User ID and an initial password. For security purposes I understand that I must change my initial password to a password of my own choosing upon accessing my account(s) for the first time.
- The password that I will be given to gain access to Forge Trust Co.'s online account service should be kept confidential, and that Forge Trust Co. is not responsible for any breach of security caused by my failure to maintain the confidentiality of my password.
- I acknowledge and accept that Forge Trust Co. has no obligation to confirm the identity of any person using my User ID and password.
- If I disclose my User ID and password to a third party, I hereby indemnify and hold Forge Trust Co. harmless for any action or instruction of such third party in my name.
- If I intend to revoke my authorization of such third party, I will immediately change my password.
- If I believe my User ID and password have been lost or stolen or used without my permission, I will contact Forge Trust Co. security operations at [passwordsupport@ForgeTrust.com](mailto:passwordsupport@ForgeTrust.com) or call (800) 248-8447 during regular business hours.
- I understand Forge Trust Co. expressly discourages me from sending personal, business, financial or account information via Internet email.
- If I choose to send Internet email messages to Forge Trust Co. that contain confidential information, I understand that I do so entirely at my own risk, and that Forge Trust Co. will not be responsible for any loss or damages that I may incur if I communicate such confidential information by Internet email.
- I hereby agree that Forge Trust Co. is not responsible for any direct, indirect, special, incidental or consequential damages arising in any way out of my use of Forge Trust Co.' online account service, and that this agreement shall be governed in accordance with the laws of the state of California.
- I agree to hold Forge Trust Co. harmless from all losses, liability, demands, judgments, claims and expenses from my use of the website and the online account service Forge Trust Co. provides. I provide the indemnification without regard as to whether your claim is against me or my authorized representative.

## 3. SIGNATURE

Account Owner's Signature

X

Date (MM/DD/YYYY)

Please sign and submit additional documents as required.

## DELIVERY INSTRUCTIONS

**Email**  
newaccounts@ForgeTrust.com

**Fax**  
(650) 745-2902

**Regular mail**  
Forge Trust Co.  
PO Box 7080  
San Carlos, CA 94070-7080

**Overnight mail**  
Forge Trust Co.  
1160 Industrial Road, Suite 1  
San Carlos, CA 94070-4128



You must complete this authorization form to allow your Representative to gain access to your account information.

This form does not authorize your Representative to execute any transactions on your behalf, nor does it authorize them to give us verbal confirmations regarding investments, distributions and expense payments on your behalf.

To remove and/or replace a Representative on your account, please complete Section 3 of this form.

To change your "Primary Contact" designation, complete Section 4 of this form.

## 1. PERSONAL INFORMATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:

Email

Primary Phone

First Name*	Middle Name	Last Name*
Account Number	Social Security Number* (last 4 digits)	Date of Birth* (MM/DD/YYYY)
Phone* XXX-XXX-XXXX	Email (your personal email only)	

## 2. ACCOUNTS INVOLVED (Add, change or remove of representative will be applied to accounts you indicate.)

ALL accounts associated with:

Social Security or Taxpayer ID Number

ONLY on these accounts:

Account Number	Account Number	Account Number
----------------	----------------	----------------

## 3. ADD A REPRESENTATIVE TO MY ACCOUNT (\*required field)

Representative First Name*		Representative Last Name*	
Representative Phone* XXX-XXX-XXXX		Representative Email*	
Firm/Company Name	Firm Phone XXX-XXX-XXXX	Firm Fax XXX-XXX-XXXX	
Address*			
City*	State/Province*	Zip/Postal Code*	Country*

Designate this Representative as a "Primary Contact"?

YES

Select this option if this Representative is to be contacted first should any questions or concerns arise regarding your account. NOTE: Should we require a verbal confirmation of your investment, distribution and expense payment requests, we will contact you, not your designated Primary Contact.

NO

Select this option if this Representative is NOT to be contacted first should any questions or concerns arise regarding your account (default if neither option is selected).

### Authorization & Acknowledgment

By signing Section 5 below, I hereby authorize Forge Trust Co. as Custodian, and their affiliates, to allow the aforementioned Representative to:

- Access my account information, including copies of my account statements, tax filings and online account information.
- Contact Forge Trust Co. to discuss my account holdings and activity.
- Receive email notifications from Forge Trust Co. regarding my account.

I hereby acknowledge that the aforementioned Representative does not have the authorization to execute any transactions on my behalf without a Power of Attorney.

#### 4. REMOVE A CURRENT REPRESENTATIVE (Complete this section only if you wish to remove a representative from your account)

Name of Current Representative

I wish to remove the above-named Representative from my account.

I wish to replace the above-named Representative with the person named in Section 3.

#### 5. CHANGE "PRIMARY CONTACT" DESIGNATION

Name of Current Representative

Select one of the following options:

Remove the "Primary Contact" status of the above-named current Representative. This Representative is NOT to be contacted first should any questions or concerns arise regarding my account; please contact me instead.

I would like to designate the above-named current Representative as a "Primary Contact". I would like you to contact him/her first should any questions or concerns arise regarding my account.

*NOTE: Should we require a verbal confirmation of your investment, distribution and expense payment requests, we will contact you, not your designated Primary Contact.*

#### 6. PARTICIPANT SIGNATURE

Participant Signature

X

Date (MM/DD/YYYY)

Please sign and submit additional documents as required.

#### DELIVERY INSTRUCTIONS

**Email**  
newaccounts@ForgeTrust.com

**Fax**  
(650) 745-2902

**Regular mail**  
Forge Trust Co.  
PO Box 7080  
San Carlos, CA 94070-7080

**Overnight mail**  
Forge Trust Co.  
1160 Industrial Road, Suite 1  
San Carlos, CA 94070-4128



**IMPORTANT:** Please read the preceding instruction sheet thoroughly prior to completing this form. If this form is completed incorrectly, delays in funding your account will occur.

**DO NOT complete this form if:** You are intending to rollover a 401k, 457, 403b, governmental or other tax-exempt employer/organization retirement plan (i.e. Profit Sharing Plans, Defined Benefit Plans, etc.) Movement of assets from these types of plans cannot be processed as a TRANSFER. You **MUST** contact your Plan Administrator to initiate a ROLLOVER of these types of plans.

## 1. PERSONAL INFORMATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:

Email

Primary Phone

First Name*	Middle Name	Last Name*
Account Number	Social Security Number*	Date of Birth* (MM/DD/YYYY)
Phone* XXX-XXX-XXXX	Email (Your personal email only)	

## 2. ACCOUNT TO TRANSFER

Read the instruction sheet prior to checking these boxes. In checking either of these boxes, you acknowledge and accept the terms and fees associated with these services.

Check this box for PRIORITY ROCESSING

Check this box if you would like Forge Trust Co. to forward this request to your Custodian by OVERNIGHT DELIVERY\*\*

\*\*Charge cost to FedEx

Account #:

*If no account # is provided, it will be charged to your IRA Account.*

Account Type (select one below):

Check this box if this is an inherited account

You **MUST** submit a copy of your most recent statement from the Custodian you list below. We will **NOT** process your request without it.

Traditional IRA	Roth IRA	SEP IRA
SIMPLE IRA	Coverdell Education Savings Account	Other*: _____

\* You may not TRANSFER a 401k, 457, 403b, profit sharing plan, defined benefit plan, Keogh, or other similar qualified retirement plan. Please read the Instruction Sheet for more information or call (800) 248-8447 for assistance.

Account Number (one per form)	Custodian Name		
Custodian Address			
City	State/Province	Zip/Postal Code	
Contact Name or Attention To (optional)	Contact Phone XXX-XXX-XXXX	Contact Fax (optional)	

## 3. CASH / ASSETS TO TRANSFER

### IF TRANSFERRING ASSETS IN-KIND

Please provide on a separate page the most current contact information of your investment sponsors (company name, address, contact name, phone number, fax number & email address). We cannot complete your request without this.

\*\*If you are transferring Real Estate or assets secured by Real Estate, please read the Instruction Sheet for more information. Fee may apply.

If you are transferring CASH, you **MUST** provide your financial institution with appropriate LIQUIDATION INSTRUCTIONS prior to submitting this form to Forge Trust Co. unless your custodian will liquidate upon receipt of our request.

Transfer ALL available cash*	SELECT ONE: This is a...	
	Full Transfer (This will close my account)	Partial Transfer (This account will remain open)
Transfer EXACTLY*: \$ _____	*By selecting this option, I confirm that I have provided my financial institution with liquidation instructions prior to submitting this form to Forge Trust Co.	

If transferring assets in-kind, please complete one Incoming Asset Questionnaire for each asset.

Transfer ALL assets in-kind** (including cash)	OR	Transfer ONLY the following assets in-kind** (please attach a separate page if necessary):
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Asset Name	No. of Shares	Value (in \$ amount)



## 4. DELIVERY INSTRUCTIONS FOR CUSTODIAN

Please choose from the options below on how you would like your Custodian to deliver your cash/assets to Forge Trust Co. If no option is selected, your Custodian will choose for you.

<b>Mail</b> (For checks & in-kind documents)	Send checks and "in-kind" transfer documents (if applicable) to: Forge Trust Co. PO Box 7080 San Carlos, CA 94070-7080 Make checks payable to "Forge Trust Co., FBO <Client Name> <Forge Trust Co. Account Number>"	For overnight deliveries: Forge Trust Co. 1160 Industrial Road, Suite 1 San Carlos CA 94070-4128
<b>Wire</b> (Incoming Wire Fee applies) <i>Do not send cash via ACH</i>	Institution Name: Fremont Bank Beneficiary Acct Name: Forge Trust Co. Routing Transit No. (ABA): 121107882 Beneficiary Acct No.: 19902328 For Further Credit: "FBO <Participant Name> & <Forge Trust Co. Account Number>"	
<b>DTC</b> (For publicly traded assets only such as stocks, bonds, mutual funds, etc.) <i>Do not send cash via DTC</i>	Name of Brokerage Firm: Morgan Stanley Brokerage firm DTC #: 0015 Account Number: 662-064002-866 Account Title: Forge Trust Co. IRA C/F Forge Trust Co.	

## 5. PARTICIPANT AUTHORIZATION

By signing below, you acknowledge that the appointment of Forge Trust Co. as custodian will become effective upon receipt of the assets from the prior custodian/trustee. You further acknowledge that Forge Trust Co. assumes no liability for the action or inaction of the prior custodian/trustee as to the proper and timely transfer of funds.

- Direct Forge Trust Co. and the delivering firm to act on all instructions given on this form, including transferring assets to Forge Trust Co.
- Authorize the delivering firm to sell any non-transferable money fund shares, and any shares of other mutual funds that you have requested be sold, and transfer the proceeds as cash.
- Accept that Forge Trust Co. is not responsible for changes in the value of assets that may occur during the transfer process.
- Affirm that you are aware of any tax or financial implications that may arise in connection with this transfer or with the sale or liquidation of any assets prior to transfer, including penalties, fees, financial losses, or losses of product features or benefits.
- Authorize the delivering firm to contact you about any assets that cannot be transferred.
- Authorize the delivering firm to deduct from your account any fees that you owe, and, if necessary, to sell assets in your account to pay those fees.
- Instruct the delivering firm to transfer any physical certificates in good deliverable form, including any necessary tax waivers.
- Authorize the delivering firm to cancel any open orders on your account when it receives this form.

All retirement accounts:

- Affirm, if you are 72 or older, that this transfer will not violate IRS rules on required minimum distributions.

SIMPLE IRAs

- Accept that the Date of First Participation will be the date that contributions are first deposited to your SIMPLE IRA at Forge Trust Co. by your employer, unless you provide a Date of First Participation.

Differences in owner name(s) or account type

- Acknowledge the existence of any differences in the owner name(s) or account type between Section 1 and Section 2.

You acknowledge that Forge Trust Co. and its representatives do not provide tax, legal or investment advice; that the Account is self-directed; and that You assume full responsibility for this transaction. Forge Trust Co. is not responsible for and do not guarantee the products, services or performance of any self-directed investment. You release and agree to indemnify and hold harmless Forge Trust Co., its divisions, officers, employees, directors, representatives, owners, affiliates, successors, and assigns from liability for any adverse consequences that may result from this transaction.

You certify that the information and instructions provided, and the elections made by and through this IRA Transfer Authorization, are true and correct. Forge Trust Co. may justifiably rely upon the instructions and elections made herein and is authorized to deposit the funds or securities in the manner provided by this IRA Transfer Authorization.

Participant Signature 	Date (MM/DD/YYYY)
--	-------------------

**A handwritten signature is required on this form. An electronic signature will not be accepted and will result in significant delays.**

## 6. FORGE TRUST CO.'S LETTER OF ACCEPTANCE (This section is for Forge Trust Co. to complete. NOT to be completed by Participant.)

Forge Trust Co. accepts its appointment as Custodian.  
 (Tax ID: 26-2627205)



Signature of Agent for Forge Trust Co. as Custodian
Date (MM/DD/YYYY)

## DELIVERY INSTRUCTIONS

**Email**  
 transfers-in@ForgeTrust.com

**Fax**  
 (650) 745-2907

**Regular mail**  
 Forge Trust Co.  
 PO Box 7080  
 San Carlos, CA 94070-7080

**Overnight mail**  
 Forge Trust Co.  
 1160 Industrial Road, Suite 1  
 San Carlos, CA 94070-4128



If you are depositing cash, including for bill pay, or rolling over assets to Forge Trust Co., please complete and submit this form. Please make checks payable to "Forge Trust Co. FBO Client Name" and reference the account number on the memo line. If it is a rollover check and the check is made out to your name, please deposit it into your bank account and write a check payable to "Forge Trust Co. FBO Client Name" drawn against your bank account. If you are wiring funds, our wiring instructions form can be found under DELIVERY INFORMATION. Submit this form to us the same day that your wire is sent. Sending an ACH or direct deposit? Do not complete this form; please complete our DIRECT DEPOSIT (ACH) NOTIFICATION form. For bill pay, please refer to DELIVERY INFORMATION form.

## 1. PERSONAL INFORMATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:  Email  Primary Phone	First Name*	Middle Name	Last Name*
	Account Number*	Social Security Number* (last 4 digits)	Date of Birth* (MM/DD/YYYY)
	Phone* XXX-XXX-XXXX	Email (Your personal email only)	

## 2. DEPOSIT INFORMATION (please complete this section to characterize the deposit you are making)

<b>1. Transfer from another IRA</b>	<b>Do not use this form. Please complete a <i>TRANSFER AUTHORIZATION</i> form.</b>		
<b>2. Cash Contributions</b> Complete this section if you are making a contribution to your IRA or 401(K) or if you are making a deposit to maintain your minimum balance requirement.	Select one:	Cash Contribution for TAX YEAR	Amount
	Traditional IRA or 401(K)		
	Roth IRA or 401(K)	Cash Contribution for TAX YEAR	Amount
	Coverdell ESA		
	SEP		
	SIMPLE (select one)	NOTE: The minimum cash balance must comprise of qualified funds.	
	Employer	Employee	
<b>3. Cash Rollover from another IRA</b> Complete this section if you are rolling over cash from another IRA.	Rollover of a distribution from another IRA contributed to your Forge Trust Co. account within 60 days of receipt of such funds.		Amount
	You must select one of the following: This is a rollover from a TRAD, SEP or SIMPLE IRA going into my Forge Trust Co. TRAD, SEP or SIMPLE IRA This is a rollover from a TRAD, SEP or SIMPLE IRA going into my Forge Trust Co. ROTH IRA as a conversion This is a rollover from a ROTH IRA going into my Forge Trust Co. ROTH IRA		
<b>4. Cash Rollover from a Qualified Retirement Plan</b> Complete this section if you are rolling over cash from a qualified retirement plan (QRP).	Rollover of a lump sum distribution or plan termination distribution paid to you within one taxable year from a qualified employee benefit plan or annuity, contributed to your Forge Trust Co. account within 60 days of receipt of such funds.		Amount
	Plan Type/Name (i.e. 401K, 403b, 457b, etc.)		
	You must select one of the following: This is a rollover from a qualified retirement plan going into my Forge Trust Co. TRAD, SEP, or SIMPLE IRA, solo 401K This is a rollover from a qualified retirement plan going into my Forge Trust Co. ROTH IRA as a conversion This is a rollover from a ROTH 401K (or similar plan) going into my Forge Trust Co. ROTH IRA, Roth solo 401K		
<b>5. In-Kind Rollover Contribution of an Investment Asset from a Prior IRA or Qualified Retirement Plan (QRP)</b> If this section is completed, please return this form by fax to (650) 745-2907 or email it to transfers-in@ForgeTrust.com.	Asset Name	Value	
	Name of QRP/Prior Custodian		
	REQUIREMENT: Please attach a statement from the QRP/Prior Custodian listing the asset(s) you wish to rollover. If there is no statement available, please provide a letter signed by the trustee of the QRP/Prior Custodian confirming the assets were held in the QRP. You may only contribute asset(s) in-kind if you are rolling it over from a prior IRA or QRP within 60 days of distribution from said IRA or plan. ROLLING OVER MULTIPLE ASSETS? Please attach a separate page listing the assets and their corresponding values, and write "SEE ATTACHED" at the top of this form.		





This form must be used to authorize the purchase of any investment. Please read the attached instruction sheet on how to complete this form and what documents you will need to submit with this form.

**IMPORTANT: Asset documents must specify the following registration: "Forge Trust Co. CFBO: [Investor Name] [IRA Account No.] (Tax ID: 26-2627205)"**

## 1. PERSONAL INFORMATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:

- Email
- Primary Phone

First Name*	Middle Name	Last Name*
Account Number*	Social Security Number* (last 4 digits)	Date of Birth* (MM/DD/YYYY)
Phone* XXX-XXX-XXXX	Email (Your personal email only)	

## 2. INVESTMENT INSTRUCTIONS (Prior to releasing your funds we may contact you for verbal confirmation of these instructions.)

**Priority Processing:** Check this box if you want this request to be priority processed. Please read the attached instruction sheet for information regarding this service. By checking this box you agree to the fees and terms of this service.

**Change Request:** Check this box if this request is a modification of an original request.

Asset Name*
Asset Type*

*(e.g. brokerage account, certificate of deposit (CD), hedge fund, IRA LLC, life settlement, LLC/LP, managed futures/foreign currency account, precious metals, private placement, private stock, promissory note (secured or unsecured), mutual fund, real property, REIT, tax lien, structured settlement, etc.)*

**Contact Information (all fields must be completed unless otherwise specified)**

Name of Investment Sponsor/Managing Entity*	Address*	
Phone* XXX-XXX-XXXX	Fax Number (optional)	Email*

**Amount to Purchase (select one)**

Invest exactly amount / fund now: \$ _____ Total shares/units/interest being purchased now: _____
Invest all available cash balance less funds on hold, required minimum balance, fees due and transaction fees Optional: Specify amount of cash required in custodial cash account before purchase is made: _____ Optional: If you wish to retain more than the minimum required balance, specify amount to be retained: _____
I authorize Forge Trust Co to automatically fund capital calls as they are received, up to the full commitment amount of _____ as detailed in the accompanying purchase/subscription agreement.*

Please note we will retain enough cash to maintain your minimum required balance, and to cover any investment-related fees or any unpaid fees before sending your requested amount. If there are insufficient funds to cover the minimum balance and/or fees, your request will be put on hold until sufficient funds are available.

\* Please note, if you are investing in a draw down fund you may elect to authorize automatic payment of future capital calls up to the full commitment amount by acknowledging the option above. To revoke the approval to pay the commitment listed, provide notice in writing at least five business days in advance of the next call.

When to Purchase (select one)

Purchase one-time only as soon as possible (default)

Purchase one-time only on or after (MM/DD/YYYY): \_\_\_\_\_

### 3. DOCUMENT REQUIREMENTS (Your request will not be processed if you do not provide the required documents with this form.)

Please refer to the attached *INVESTMENT DOCUMENT REQUIREMENTS* document. There may be several documents required to complete your investment transaction. Your investment request must contain all of the required documentation in order to be processed. Please make sure that all supporting documents are completed in full and submitted at the same time with this form. If this is a subsequent investment in an asset that is already held in your account, you may be required to submit supporting documents. *ASSETS MUST BE REGISTERED AS "FORGE TRUST CO. CFBO [INVESTOR NAME] [ACCOUNT NO.] (TAX ID: 26-2627205)".*

### 4. FUNDING INSTRUCTIONS (Please indicate how funds from your account are to be sent (check or wire) for the purchase of the asset listed above.)

Send a WIRE. I have completed and attached a *WIRE REQUEST* form. I understand that an outgoing wire fee applies.

Send a CHECK using the following service:

Regular Mail

Overnight Mail (via FedEx) (overnight delivery fee + cost applies)

Charge cost of overnight delivery to:

FedEx Account #: \_\_\_\_\_

*If no account # is provided, it will be charged to your IRA account*

Payee Name & Address (must not be a bank address\*)

Payee Name

Address

City/State/Zip

*\*We no longer mail checks to bank addresses.*

### 5. ACKNOWLEDGMENT, AUTHORIZATION & PARTICIPANT SIGNATURE

I hereby acknowledge that I am solely responsible for the investment instructions I am making. You acknowledge that Forge Trust Co. and its representatives do not provide tax, legal or investment advice; that the Account is self-directed; and that you assume full responsibility for this investment. Forge Trust Co. is not responsible for and does not guarantee the products, services or performance of any self-directed investment. You release and agree to indemnify and hold harmless Forge Trust Co., its divisions, officers, employees, directors, representatives, owners, affiliates, successors, and assigns from liability for any adverse consequences that may result from this investment. I hold harmless, protect and indemnify the Custodian and Administrator from and against any and all liabilities, losses, damages, expenses and charges that the Custodian and Administrator may sustain or might sustain resulting directly or indirectly from my investment. By your signature below, you certify that the information and instructions provided, and the elections made by and through this investment instructions, are true and correct. I acknowledge that if I do not provide a notarized signature, Forge Trust Co. may contact me for verbal confirmation of my investment instructions, which may cause delays if I cannot be reached at the phone number provided in Section 1 of this form or any of my phone number(s) on record. I hereby authorize the purchase of the asset listed above for my Forge Trust Co. account. I confirm that this purchase does not include any illegal or impermissible investments under South Dakota or Federal law, including, but not limited to, holdings of marijuana or other illegal substances, illegal gambling, or illegal artifacts.

Account Owner's Signature

X

Date (MM/DD/YYYY)

Please sign and submit additional documents as required.

### DELIVERY INSTRUCTIONS

**Email**  
investments@ForgeTrust.com

**Fax**  
(650) 745-2929

**Regular mail**  
Forge Trust Co.  
PO Box 7080  
San Carlos, CA 94070-7080

**Overnight mail**  
Forge Trust Co.  
1160 Industrial Road, Suite 1  
San Carlos, CA 94070-4128

This statement of Online Account Access Request Terms and Conditions contains the terms that govern your use of the Forge Trust Co. online site and services. By using the website [ForgeTrust.com](http://ForgeTrust.com) or any other site owned and provided by Forge Trust Co., you explicitly agree to be bound by these terms and conditions.

## 1. PURPOSE OF SITE

Our purpose in providing this website is to provide you, our account holder, with fast and efficient customer service support that is convenient for you to use. We provide this information for your use in a secure environment using several security methods to ensure as secure a site as possible while providing you with access.

## 2. SECURITY OF INFORMATION

- Forge Trust Co. has used the following security methods to make the site as secure as possible;
- **Your Unique ID**—You have been provided with a unique identification code with which to login into the website. The ID is also your account number and should not be provided to other parties or persons not authorized by you to have access to this site.
- **Your Password**—You will be provided with a unique randomly generated password that will give you initial access to your eligible accounts. When you log on for the first time, you will be required to change your password. You will also be required to establish three personal questions and answers that you must answer should you lose your password and need to be issued a new password. Forge Trust Co. staff DO NOT know your questions, answers, nor password.
- **Security Techniques**—In addition to the items above, security is further enhanced by the use of the industry standard SSL (Secure Sockets Layer) security method that encrypts your account information when it is transmitted over the Internet. It uses the highest degree of Internet security presently available.

## 3. ACCESS TO YOUR ACCOUNTS

You must authorize Forge Trust Co. to provide access to your eligible accounts by completing the Online Account Access Request and sending it to Forge Trust Co. as described on the form. You may remove your authorization by providing written instructions to that effect at Forge Trust Co., PO Box 7080, San Carlos, CA 94070, or by email to [passwordsupport@ForgeTrust.com](mailto:passwordsupport@ForgeTrust.com). You may view your account information, including balances, transactions, tax information and investor profile at this website. You will generally be able to access your account information seven days a week, twenty-four hours per day. There may be times when the service is not available due to system maintenance or circumstances beyond our control. If you need information about your account at these times, call our customer service center at (800) 248-8447 during regular business hours.

## 4. LIABILITY

Forge Trust Co., including its directors, officers, employees, agents and other related persons, are not liable for any losses or damages arising from your use of the website. This includes those instances where Forge Trust Co. have exercised reasonable care, in instances where they do not have direct control or any situation which causes the website to be unavailable for any extended period of time. Further, the losses or damages may arise without limitation in connection with mechanical equipment failures, electronic equipment failures, communication systems interruptions/failures, data processing failures, unauthorized access to any facility including the Internet, operator errors, thefts, natural disasters, labor problems, war, military or governmental action or inaction, electronic systems not controlled by Forge Trust Co. (such as the Internet or telephone lines). The use by you of electronic systems not controlled by Forge Trust Co., is solely at the user's risk/liability. Forge Trust Co. will not be responsible for the security of and the resulting losses from the transmission of data on any systems not controlled by them.

- **Indemnification**—Except to the extent that we are liable under the terms of this agreement or any other agreement between you and Forge Trust Co., or any law applicable, you agree to hold us, our directors, officers, employees, agents and other related persons harmless from all losses, liability, demands, judgments, claims and expenses from your use of the website and the online account service we provide. You provide the indemnification without regard as to whether our claim is against you or your authorized representative.
- **Use of Third Parties**—Except as provided in applicable law, neither we nor our service providers or other agents and related persons shall be liable for any loss or liability from the failure of your equipment, your software or your access to the Internet provided by you, your online account access provider or any other third party.

FORGE TRUST CO. AND ITS REPRESENTATIVES DO NOT OFFER TAX OR LEGAL ADVICE. DO NOT PROVIDE INVESTMENT ADVICE, DO NOT SELL INVESTMENTS, DO NOT EVALUATE, RECOMMEND, OR ENDORSE ANY ADVISORY FIRM OR INVESTMENTS. INVESTMENTS ARE NOT FDIC INSURED AND ARE SUBJECT TO RISK, INCLUDING THE LOSS OF PRINCIPAL. CLIENTS ARE ADVISED TO PERFORM OR FACILITATE THEIR OWN DUE DILIGENCE WHEN INVESTING. THE INFORMATION CONTAINED HEREIN DOES NOT CONSTITUTE LEGAL OR TAX ADVICE AND SHOULD NOT BE CONSTRUED TO APPLY TO ANY INDIVIDUAL PERSON OR SITUATION. EACH PERSON SHOULD CONSULT WITH HIS OR HER OWN PERSONAL TAX ADVISOR, FINANCIAL PLANNER, ATTORNEY OR ACCOUNTANT WITH RESPECT TO SUCH INDIVIDUAL'S SPECIFIC SITUATION AND SHOULD NOT RELY UPON THIS INFORMATION WITHOUT SUCH CONSULTATION.

## 5. TECHNICAL SUPPORT

Forge Trust Co. will provide technical support during the hours of 7:00 AM to 5:00 PM Pacific Time Monday through Friday excluding holidays. You may call us at (800) 248-8447, or you may send an email to [info@ForgeTrust.com](mailto:info@ForgeTrust.com).

## 6. OTHER TERMS

- **Termination**—Forge Trust Co. may terminate this agreement and/or your access to the Forge Trust Co.'s website in whole or in part at any time, unless otherwise required by law.
- **Changes**—We may change the terms of the Agreement from time to time and at any time. Such changes will be updated to this Agreement on the website within thirty (30) days of any change.
- **Notifications**— Unless required by applicable law, any notice we are required to provide to you in writing, may be provided to you, at our discretion, electronically to your current email address in our records.
- **Governing Law**—This agreement shall be governed by the laws of the State of South Dakota.
- **Entire Agreement**—This agreement, Online Account Access Request, and any other disclosures or documents that we provide to you from time to time constitute the entire agreement and is the only agreement between you and Forge Trust Co. regarding this service.



Contact Center: (800) 248-8447 | [www.ForgeTrust.com](http://www.ForgeTrust.com)

## YOUR PRIVACY IS IMPORTANT TO US

You provide important information about yourself to a variety of businesses and organizations. The same is true when you do business with Forge Trust Co. You are asked to provide us with certain personal information that helps us serve you better and complete your transactions more effectively.

We work diligently to safeguard the information you provide us. In fact, we have developed the following policies to ensure your confidentiality and to maintain your confidence in our institution. These policies detail the strict standards we have in place. For this reason, we ask you to please read the following information carefully. In it, we will tell you the sources for non-public personal information we collect on our customers, and what measures we take to secure that information.

## DEFINITIONS

"We", "our", and "us", when used in this notice, mean Forge Trust Co. The words "you" and "your" mean account customers who have continuing relationships with us in self-directed IRA accounts where we act as custodian or trustee.

Non-public personal information means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A non-affiliated third party is a company that is not an affiliate of ours.

## INFORMATION THAT WE COLLECT ABOUT YOU

We collect non-public personal information about you from the following sources:

- Information we receive directly from you on applications and other forms
- Information about your transactions with us
- Information about your transactions with non-affiliated third parties
- Information from consumer reporting agencies

## INFORMATION WE DISCLOSE ABOUT YOU

It is our policy not to disclose any non-public personal information about customers to anyone, except as required by law. Naturally, in the course of providing you with products or services that you have requested or already have with us, when necessary we disclose customer information required by companies who work for us, such as check printing or data processing companies.

## THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NON-PUBLIC PERSONAL INFORMATION

We limit access to non-public personal information to those employees who need to know that information, in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with Federal standards to guard your non-public personal information.

## NON-PUBLIC PERSONAL INFORMATION AND FORMER CUSTOMERS

It is our policy not to disclose any non-public personal information about former customers to anyone, except as permitted by law.

Contact Center: (800) 248-8447 | www.ForgeTrust.com

This disclosure will provide you with information about your Self-Directed account and your requirements for managing the account.

## 1. SELF-DIRECT ACCOUNT OVERVIEW (Please refer to the Custodial Agreement for more detailed information about your account)

- **ACCOUNT IS "SELF-DIRECTED"** You (the grantor of the account) are solely responsible for giving Forge Trust Co. directives to take any action on behalf of the account. The assets selected for investment are solely your responsibility. This requires that you assure yourself of the financial soundness and appropriateness of the investment for your account and retirement objectives.
- **ACCOUNT FEES** You have agreed, by opening an account with Forge Trust Co., to pay all fees and charges that are made against your account. Forge Trust Co. will advise you of any fees due and unpaid with your quarterly account statement. These fees are due upon presentment and if no cash is available in your account, Forge Trust Co. may liquidate assets within the account to satisfy these obligations.
- **ACCOUNT INFORMATION** You have the responsibility to provide certain information about your account and investments to Forge Trust Co. to allow us to properly complete any required reporting to the Internal Revenue Service or other governmental agencies. If any of the information you provide is not sufficient to complete Forge Trust Co.'s obligations to the Internal Revenue Service or any other governmental agency, you will be notified of such deficiencies. After allowing you to correct the deficiencies, Forge Trust Co., at its sole discretion, will determine the sufficiency of the information and if insufficient, distribute the account assets to you. Future changes in Internal Revenue Service regulations or other laws and regulation may require further action by you to allow Forge Trust Co. to continue to maintain any specific asset within your account.
- **ACCOUNT TERMINATION** If you desire to terminate your account, you must provide Forge Trust Co. with a written directive and ensure that all fees are paid prior to the transfer of assets, final termination and closing of your account.
- **HOLD HARMLESS** You agree to hold harmless, protect and indemnify Forge Trust Co. from and against any and all liabilities, losses, damages, expenses and charges, including but not limited to attorney's fees, penalties and expenses of litigation, which Forge Trust Co. may sustain or might sustain resulting directly or indirectly from your account or investments within the account.

## 2. INVESTMENT SELECTION AND PERFORMANCE

- **SELF-DIRECTED INVESTMENTS** Neither Forge Trust Co., its employees or agents, nor any affiliate of Forge Trust Co. has recommended or directed any specific investment for your consideration. Neither Forge Trust Co., its employees or agents, nor any affiliate of Forge Trust Co. has acted in the capacity as an investment advisor or broker-dealer of any purchase or sale of an investment of a security for you, though with your direction Forge Trust Co. may purchase or sell a publicly-held security on your behalf, either directly or through any affiliate or entity that receives a commission for such a transaction.
- **ASSET PERFORMANCE** The performance of your investment selection, any gain, loss or income, will also be your sole responsibility. Forge Trust Co. is in no way responsible for, or liable for the performance or results of your investments.
- **NON-ENDORSEMENT** Forge Trust Co. does not endorse any investment made by you, or provide any investment advice to you about your investments. Forge Trust Co.'s review of investments is for the sole benefit of Forge Trust Co. for the purpose of determination of administrative and legal feasibility of the investment and should not be construed as an endorsement or opinion of any investment, investment company, or investment strategy. Forge Trust Co. does not endorse any broker, financial advisor, investment advisor, or other party involved with the investments chosen by you. You understand it is your duty to perform proper and full due diligence with regard to any such broker, financial advisor, investment advisor or other party.
- **NO DUTY TO INVESTIGATE INVESTMENTS** Forge Trust Co. holds no duty or obligation to investigate any investment. Forge Trust Co. is under no duty or obligation to examine, observe, verify title to or otherwise evaluate any potential investment considered or authorized by you, nor is it the duty of Forge Trust Co. to obtain or maintain any insurance coverage with respect to any asset or investment purchased by you. Forge Trust Co. is under no obligation or responsibility to take action should there be any default regarding your investment or account.
- **NO DUTY TO REVIEW INVESTMENTS** You understand and acknowledge that you have the sole responsibility for any taxes, penalties or other fees and/or expenses associated with your actions or inactions. It is your sole responsibility and duty to review the merits, legitimacy, or viability of any investment you make. It is not Forge Trust Co.'s responsibility to review merits, legitimacy, or viability of any investment made by you; nor is it the duty of Forge Trust Co. to determine whether the investment is acceptable under ERISA, the Internal Revenue Code or any other applicable state or federal law. You understand and acknowledge that certain transactions are prohibited in self directed individual retirement accounts as outlined in Section 4975 of the Internal Revenue Code. Further, you understand that prohibited transactions depend on the facts and circumstances that surround the particular transaction. Forge Trust Co. is under no obligation to investigate, determine or inform you whether an investment is prohibited. You understand and acknowledge that you are responsible for determining that any investment you make complies with all relevant statutes, rules and regulations, and laws.
- **NON-FDIC-INSURED INVESTMENTS** Your investments are non-FDIC-insured and subject to loss in value. Your investments may involve a substantial risk, may lack liquidity, and may result in a total loss of the investment. You acknowledge and confirm that all risk and loss sustained in your Retirement Account will not affect your retirement income standard; and if a mandatory distribution arises, that you will meet any mandatory distribution requirements by utilizing your IRA and/or other retirement accounts.

## 3. VALUATION

- **ANNUAL VALUATION** If Forge Trust Co. is unable to obtain an annual valuation for any asset within your account, you will ensure that an annual statement of the fair market value is provided to Forge Trust Co. in a timely manner.
- **THIRD PARTY VALUATION** Forge Trust Co. will require a third-party fair market valuation at the time of any taxable distribution, such as a Roth conversion, account holder distribution or required minimum distribution. You will ensure that a licensed professional (CPA, appraiser, etc) knowledgeable about the particular investment will provide such a valuation.

## 4. UNRELATED BUSINESS TAXABLE INCOME (see IRS Publication 590 for further information)

- If your IRA conducts an active trade or business, or invests in a partnership or limited liability company (LLC) taxed as a partnership that conducts an active trade or business, or if the IRA or a partnership or LLC taxed as a partnership in which the IRA invests realizes investment gains through debt-financing, the IRA may have

“unrelated business taxable income (UBTI).”

- Unrelated business taxable income, net of any allowable deductions, in excess of \$1,000 in any year may be taxable to your IRA. Applicable taxes are an expense of your IRA and must be paid with IRA funds. Forge Trust Co. may, at its sole discretion, liquidate any assets in your IRA to pay such taxes if Forge Trust Co. is notified of a tax deficiency by the IRS. You agree and acknowledge that assets will be liquidated as selected by Forge Trust Co. Subject to the contribution rules and limits, you may be able to contribute funds to your IRA to pay taxes in order to avoid liquidation of an asset. For any year that your IRA has unrelated business taxable income, before deductions, of more than \$1,000, you must prepare or have prepared on your behalf any required tax returns or forms, both Federal and State, including Internal Revenue Service Form 990-T. Forge Trust Co. is not responsible for preparing any return. You agree to prepare or have prepared these required Federal and state tax forms and submit all necessary forms to Forge Trust Co. for filing at least ten (10) days prior to the date on which they are due. Your account must have enough cash to pay the taxes, if any.

## 5. PROHIBITED TRANSACTIONS (see IRS Publication 590 for further information)

You understand and acknowledge that should you direct your self-directed individual retirement account(s) to engage in a prohibited transaction the account will incur a taxable distribution as well as possible penalties. Prohibited transactions are defined in IRC 4975. You acknowledge to Forge Trust Co. and confirm that you have consulted with, and in each successive investment will again consult with, your own legal and accounting advisor(s) to ensure that the investment(s) you make does not constitute a prohibited transaction, and that the investment(s) you make complies with all applicable federal and state laws, regulations and requirements, including but not limited to you determining that each interested entity and/or individual in your investment is not a disqualified person under IRC 4975 (e) (2), nor a “party in interest” as defined in ERISA Section 3(14).

You understand and acknowledge that your IRA can lose its exemption from federal income tax if the individual establishing the IRA or an IRA beneficiary engages in a “prohibited transaction.” If any other “disqualified person” engages in a prohibited transaction with your IRA, he or she will be subject to an excise tax equal to 15% of the amount involved each year until the transaction is corrected.

A Disqualified Person may be any of the following:

- You, the owner of the plan (IRA);
- A member of your family (i.e., your spouse, ancestors, lineal descendants and their spouses);
- The custodian of the plan;
- Any person providing services or is a fiduciary to the plan;
- Any corporation, partnership, trust, or estate in which you own (either direct or indirect) 50% or more;
- An officer, director, 10% or more shareholder, or highly compensated employee of the 50% or more owned entity described above.

Prohibited transactions generally include, but are not limited to, any direct or indirect:

- Sale, exchange or lease of any property between the IRA and disqualified person;
- Lending of money or any other extension of credit between the IRA and a disqualified person;
- Furnishing of goods, services or facilities between the IRA and a disqualified person;
- Transfer to or use for the benefit of a disqualified person the income or assets of the IRA;
- Act by a disqualified person who is a fiduciary whereby he or she deals with the income or assets of the IRA in his or her own interest or for his or her own account; and,
- Receipt of any consideration for the personal account of any disqualified person who is a fiduciary dealing with the IRA in connection with a transaction involving the income or asset of the IRA.

If the IRA loses its tax exemption because of a prohibited transaction, the fair market value of the IRA assets (net of any nondeductible contributions remaining in the IRA) as of the first day of the year of the transaction must be included in your gross income for the taxable year in which the loss of exemption occurs. If this takes place before you have attained age 59½, you will also be subject to the 10% premature distribution penalty tax on the amount so included in gross income unless there is an applicable exception. If you pledge any part of your IRA as security for a loan, the part so pledged will be treated as a distribution in the taxable year in which the pledging occurs and will be taxed accordingly.

## 6. ADDITIONAL DISCLOSURES (Please refer to the Custodial Agreement for additional information about your account)

- **INDIVIDUAL RETIREMENT ACCOUNT AND ROTH INDIVIDUAL RETIREMENT ACCOUNT INFORMATION** Additional information can be obtained from IRS Publication 590-A and 590-B, which is available at the IRS website [www.irs.gov](http://www.irs.gov).
- **FORGE TRUST CO. IS NOT AN AGENT** Forge Trust Co. does not represent nor act in the capacity of agent of any investment or other entity in which you may invest. Any promoter, broker, financial advisor, investment advisor, or other party involved in the purchase and sale of your investment is understood and acknowledged by you to be your own agent and representative and not the agent or representative of Forge Trust Co. Further, you understand and acknowledge that Forge Trust Co. does not represent nor act in the capacity as an agent of any investment program or other entity in which you may invest; and any promoter, broker, financial advisor, investment advisor, or other party involved in the purchase or sale of your investment will be understood to be your own employee, agent and representative and not the agent or representative of Forge Trust Co. Forge Trust Co.'s capacity is to act solely as a passive custodian to hold Retirement Account assets. Forge Trust Co. is not bound by or responsible for any representation, statements, warranties, or commitments made by such parties. Forge Trust Co. holds no responsibility or duty to make recommendations or investigations as to your choice of agent. Forge Trust Co. has no responsibility to inquire into any investment direction or instruction given to Forge Trust Co. by you, your employees, agents, or financial representative(s).
- **DOES NOT PROVIDE LEGAL/TAX ADVICE OR SERVICES** You understand and acknowledge that Forge Trust Co. does not provide you with legal or tax advice or services with respect to your investment. You release, indemnify, and agree to hold harmless, and defend Forge Trust Co. in the event that your investment, or purchase or sale of assets, related to your Forge Trust Co. Account violates any federal or state law or regulation or otherwise result in a disqualification, penalty, fine or tax imposed upon the Account, Forge Trust Co. or its employees, agents, affiliates, or assigns.
- **NOT LIABLE FOR ACCURACY OF STATEMENTS WITHIN DOCUMENTS** Forge Trust Co. is under no duty to investigate or inquire as to any statement contained within any instrument, certificate, or paper provided by you to Forge Trust Co., but Forge Trust Co. may accept the same as conclusive evidence of the truth and accuracy of the statements contained therein. Forge Trust Co. shall be free of all liability and fully protected by you when acting upon any document believed to be genuine and to be signed or presented by the proper person(s) by facsimile or other copy.
- **LIMITED DUTIES OF FORGE TRUST CO.** By signing this agreement you understand and agree that Forge Trust Co. is only required to comply with investment directions given by you to purchase, retain and/or sell assets obtainable by Forge Trust Co. on a recognized exchange or otherwise, including without limitation, bank deposits, real property, promissory notes, and other indebtedness, mortgages, securities, interests in partnerships and limited liability companies, accounts receivable, securities, interest, etc.; and it is at the sole discretion of Forge Trust Co. to determine the administrative and operational requirements of the investment. Forge Trust Co. is not required to notify you regarding any information, knowledge, irregularities or concerns of Forge Trust Co. relating to your investment or your financial advisor, broker, agent, promoter or representative, except as to civil pleadings or court orders received by Forge Trust Co. Forge Trust Co. will adhere to your directions within a reasonable

period of time of receipt of investment directions as to the purchase or sale of investments. Forge Trust Co. has no duty or responsibility to disperse any payment for your investment without your express direction. You agree to furnish Forge Trust Co. with payment instructions and acknowledge that it is your responsibility to ensure delivery of all notices regarding your investments. Forge Trust Co. has no responsibility to forward such notifications to you. Forge Trust Co. shall make reasonable efforts to notify you if Forge Trust Co. is unable or unwilling to comply with an investment direction(s) given by you. Forge Trust Co. shall, subject to the foregoing, remit funds as directed, but has no responsibility to verify or ensure that such funds have been invested to purchase or acquire the asset selected by you. You consent to the fee schedule of Forge Trust Co. as in effect and as may be modified from time to time. You acknowledge and consent to Forge Trust Co. placing all un-invested cash funds in an account chosen by Forge Trust Co. until Forge Trust Co. receives further direction from you. You acknowledge and understand that valuations of illiquid assets (e.g., assets that are not traded on a public exchange) are generally reported at cost, or values provided to us by issuers, program sponsors, Account owners or estimates of value. You understand that these values are only for guidance or reporting purposes and should not be deemed an accurate representation of the liquidation value of an asset.

- **LIABILITY FOR "SECURITY" INVESTMENTS** You acknowledge and represent to Forge Trust Co. that under applicable federal and state securities law, any investment you hold to be a "security" has been registered or is exempt from registration; you release and waive all claims against Forge Trust Co. for its role in carrying out your instruction with respect to any related investment directives and investments. In accepting your direction of investment, Forge Trust Co. relies solely on the representation provided by you. You agree to indemnify Forge Trust Co. with respect to all costs and expenses, including: attorneys' fees, court fees, fines, penalties, liabilities, damages, actions, judgments, claims arising out of such investment, and/or breach of the foregoing representation.
- **LIMITED RESPONSIBILITIES** Forge Trust Co.'s responsibilities and duties shall be limited to those explicitly provided to you by Forge Trust Co., including but not limited to your IRA custodial account agreement and/or other Forge Trust Co. documents as provided or as may be required. Forge Trust Co. shall have no liability to you regarding negligence, breach of fiduciary duty or otherwise. Forge Trust Co. is only liable for a breach of the terms of the documents and agreements as may be in effect at such a time, or otherwise. Any suit filed against Forge Trust Co. arising out of or in connection with its position as Forge Trust Co. of your Account(s) shall only be instituted in the court(s) as set forth herein or other Forge Trust Co. documents provided to you; and, you knowingly and voluntarily agree to submit to such jurisdiction.
- **MANDATORY ARBITRATION** Any dispute, claim or controversy arising out of or relating to this Agreement or the Custodial Account or the breach, termination, enforcement, interpretation or validity thereof, including the determination of the scope or applicability of this Agreement or the Custodial Account to arbitrate, shall be determined by binding arbitration in San Mateo, California before a former judge. The arbitration shall be administered either by JAMS pursuant to its Comprehensive Arbitration Rules and Procedures or at the sole discretion of Forge Trust Co. by an arbitrator, who is a former judge, acceptable to Forge Trust Co. pursuant to its rules that shall govern. Judgment on the Award may be entered in any court having jurisdiction. This clause shall not preclude parties from seeking provisional remedies in aid of arbitration from a Court of appropriate jurisdiction. Allocation of Fees and Costs: The arbitrator may, in the Award, allocate all or part of the costs of the arbitration, including the fees of the arbitrator and the reasonable attorneys' fees of the prevailing party.
- **ATTORNEYS' FEES** By signing this agreement you agree to reimburse or advance to Forge Trust Co., on demand, all legal fees, expenses, costs and fines prior to commencement of any lawsuit or arbitration proceeding including penalties incurred or to be incurred in connection with the defense, contest or prosecution of any claim made, threatened or asserted pertaining to your investment through Forge Trust Co., or any other individual or entity including without limitation, claims asserted by you, any state or federal regulatory authority or self regulatory organization. You agree to release and indemnify, hold harmless and defend Forge Trust Co. from any and all claims, damages, liability, actions, costs, expenses (including without limitation, attorneys' fees) and responsibility for any loss resulting to the retirement account, you or to any beneficiary or incurred by Forge Trust Co. in connection with or by reason of any sale or investment made or other action taken (or omitted to be taken) pursuant to and/or in connection with the above direction or resulting from serving as Forge Trust Co. hereunder.

## 7. ACKNOWLEDGMENT

By opening an account with Forge Trust Co. you acknowledge that you have read and agree to the conditions and disclosures provided in this document as it pertains to the account and investment(s) you have selected.

You attest that you have received and read all pertinent investment information relating to your transactions in your account with Forge Trust Co. You confirm that you have completed the required due diligence related to your investment(s) and maintenance of your Forge Trust Co. Account and that you meet or exceed those requirements.

You understand that this is a self-directed retirement plan and that you alone are responsible for the investment choices you make, and you hold Forge Trust Co. harmless from any losses which you may incur as a result of the execution of the instructions you have given Forge Trust Co. You hereby authorize Forge Trust Co. to proceed with any transaction you have requested and that Forge Trust Co. holds no responsibility to verify or establish that documents are complete, accurate, or that the document(s) are necessary to comply with your direction.

You attest that the information you have given Forge Trust Co. is true and correct to the best of your knowledge and that any requested transaction does not constitute a violation of the prohibited transactions code section 4975 of the Internal Revenue Code, or any other regulations, plan participation rules or other code sections relating thereto.



This form is to be completed by designated Representatives only. Complete this form if you wish to gain or cancel online access to your clients' account(s).

## 1. REPRESENTATIVE IDENTIFICATION (\*required field)

Should Forge Trust Co. need to contact you in regards to this request, your preferred method of contact is:

- Email
- Primary Phone

Representative First Name*	Representative Middle Name	Representative Last Name*
Representative Email*		
Firm/Company Name		
Phone* XXX-XXX-XXXX	Fax XXX-XXX-XXXX	
Address*		
City*	State/Province*	Zip/Postal Code*

## 2. ONLINE ACCOUNT ACCESS (select one of the following)

I would like to establish online account access to all of my clients' accounts (both current and future)

I would like to cancel online account access to all of my clients' accounts online

I would like to cancel online account access to the following client(s) only:

Client Name	Account Number	Client Name	Account Number
Client Name	Account Number	Client Name	Account Number

*NOTE: Be sure to provide us with a valid email address in Section A above. You will receive an email from passwordsupport@ForgeTrust.com with your temporary password. Temporary password emails often end up in Spam or Junk Mail folders, so please add this email address to your Spam filter list to ensure you receive your password. Your user name is your Representative ID. Please call us at (800) 248-8447 or send an email to passwordsupport@ForgeTrust.com for your Representative ID.*

## 3. EMAIL NOTIFICATION SERVICE

*(By default, once you are designated as a Representative by a client\*, you will be copied on all automated email notifications sent to the client.)*

Our email notification service serves to keep you and your clients abreast of account activity such as: (1) when an account is established, (2) when a Transfer Authorization request is forwarded to the client's financial institution, and (3) when a cash deposit is received, and whether or not there are sufficient funds in the account to fulfill a pending investment and/or disbursement request. \*Clients must complete our *REPRESENTATIVE AUTHORIZATION* form to designate you as a Representative.

Select this option if you would like OPT-OUT of this email notification service

Select this option if you have previously opted-out of this service, but have changed your mind and would like to opt back in

## 4. PRIMARY CONTACT DESIGNATION

Clients have the option to designate you as the "Primary Contact" through our *REPRESENTATIVE AUTHORIZATION* form. If you wish to be contacted first should any questions or concerns arise regarding your clients' accounts, please ensure that they check the appropriate box on the form. Please note that clients also have the option to remove this designation at any time with or without your consent.

## 5. REPRESENTATIVE ONLINE ACCOUNT ACCESS ACCEPTANCE

I hereby request online account access to ALL account(s) (both current and future) whose account holders have authorized me to have access to their accounts for review purposes. By signing below, I acknowledge, on behalf of myself and all users authorized by me (individually and collectively referred to herein as "I"), that:

- By using Forge Trust Co.'s online account service I agree to the terms stated in this Agreement and the Online Account Access Request Terms and Conditions of Use set forth on the Internet website.
- I will be issued a unique User ID and an initial password. For security purposes I understand that I must change my initial password to a password of my own choosing upon accessing my account(s) for the first time.
- The password that I will be given to gain access to Forge Trust Co.'s online account service should be kept confidential, and that Forge Trust Co. is not responsible for any breach of security caused by my failure to maintain the confidentiality of my password.
- I acknowledge and accept that Forge Trust Co. has no obligation to confirm the identity of any person using my User ID and password.
- If I disclose my User ID and password to a third party, I hereby indemnify and hold Forge Trust Co. harmless for any action or instruction of such third party in my name.
- If I intend to revoke my authorization of such third party, I will immediately change my password.
- If I believe my User ID and password have been lost or stolen or used without my permission, I will contact Forge Trust Co. security operations at [passwordsupport@ForgeTrust.com](mailto:passwordsupport@ForgeTrust.com) or call (800) 248-8447 during regular business hours.
- I understand Forge Trust Co. expressly discourages me from sending personal, business, financial or account information via Internet e-mail.
- If I choose to send Internet e-mail messages to Forge Trust Co. that contain confidential information, I understand that I do so entirely at my own risk, and that Forge Trust Co. will not be responsible for any loss or damages that I may incur if I communicate such confidential information by Internet e-mail.
- I hereby agree that Forge Trust Co. is not responsible for any direct, indirect, special, incidental or consequential damages to me or my clients arising in any way out of my use of Forge Trust Co.'s online account service, and that this agreement shall be governed in accordance with the laws of the state of California.
- I agree to hold Forge Trust Co. harmless from all losses, liability, demands, judgments, claims and expenses from your use of the website and the online account service we provide.
- You provide the indemnification without regard as to whether our claim is against you or your authorizing client.

## 6. REPRESENTATIVE SIGNATURE

Representative Signature 	Date (MM/DD/YYYY)
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Please sign and submit additional documents as required.

## DELIVERY INSTRUCTIONS

**Email**  
[newaccounts@ForgeTrust.com](mailto:newaccounts@ForgeTrust.com)

**Fax**  
(650) 745-2902

**Regular mail**  
Forge Trust Co.  
PO Box 7080  
San Carlos, CA 94070-7080

**Overnight mail**  
Forge Trust Co.  
1160 Industrial Road, Suite 1  
San Carlos, CA 94070-4128