

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

1. STUDENT INFORMATION (*required field)

Enter the student's name, address, social security number and telephone number, and the email address of their parent or guardian. The application cannot be processed without all of this information.

2. RESPONSIBLE INDIVIDUAL INFORMATION (Generally the Parent or Guardian)

Usually the Parent or Guardian of the student listed in Section 1. Enter the responsible individual's name, address, social security number, telephone number and email address. The application cannot be processed without all of this information. As noted in the Custodial Agreement you may select additional options with regard to the responsible individual's rights and authorities. Additionally, if you wish to name a successor responsible individual pursuant to Article V of the Custodial Agreement, you should attach a witnessed statement signed by the responsible individual naming their successor and including all the information in Section 2.

3. DEPOSITOR INFORMATION

The individual depositing funds into the account. The information required here is part of the government's fight against terrorism and money laundering activities required under the US Patriot Act and other Federal regulations. These laws and regulations, require that financial institutions obtain, verify, and record certain identifying information from an individual seeking to open a new account. We are required to obtain and verify name, address, social security number and other information that will allow us to identify you. *After your application has been received, an Forge Trust Co. representative will contact you to confirm the information provided.*

4. ESTABLISHING THE COVERDELL EDUCATION SAVINGS ACCOUNT

Funding the account:

- If you are rolling over a distribution from a previous plan, complete and submit a *DEPOSIT INFORMATION* form.
- If you are transferring funds from a prior custodian, complete and submit a *TRANSFER AUTHORIZATION* form with the current statements.
- If you are making a contribution, complete and submit a *DEPOSIT INFORMATION* form.

5. DESIGNATION OF THE DEATH BENEFICIARY & MAKING AN INVESTMENT

Designation of the Death Beneficiary—Complete a *CESA BENEFICIARY DESIGNATION* form.

Making an Investment—Complete an *INVESTMENT AUTHORIZATION* form and submit it along with any required investment documents.

6. ACKNOWLEDGMENT & SIGNATURES

Read the acknowledgment section carefully to understand important rights, responsibilities, obligations and information about this account. Finally, complete the application by signing and dating the document. If you have named a responsible individual, that person must also agree to this acknowledgment and sign the document where indicated.

Your application may not be processed until the Account Application, photo ID and fees are received.

The education savings plan you are establishing is self-directed and you are solely responsible for the success or failure of the investments.

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.

1. STUDENT 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)	
Home Street Address <small>(No P.O. Boxes)</small>			
City	State/Province	Zip/Postal Code	Country
Phone* XXX-XXX-XXXX	Email (Your personal email only)		

2. RESPONSIBLE INDIVIDUAL INFORMATION (Generally the Parent or Guardian)

Please attach a legible copy of your current government-issued color photo ID.

Type of ID <small>(i.e. Driver's License, Passport, etc.)</small>	ID Number	Issuing Jurisdiction	Expiration Date	Issue Date <small>(Optional)</small>
First Name	Middle Name	Last Name		
Account Number	Social Security Number	Date of Birth (MM/DD/YYYY)		
Street Address				
City	State/Province	Zip/Postal Code	Country	
Phone XXX-XXX-XXXX	Email			
Custodial Agreement Article V Option Selection Check this box if the responsible individual listed above shall continue to serve as the responsible individual for the account after the designated beneficiary attains the age of maturity.		Custodial Agreement VI Option Selection (select only one): The responsible individual MAY or MAY NOT change the beneficiary designation under the agreement.		

3. DEPOSITOR INFORMATION

Please attach a legible copy of your current government-issued color photo ID.

Type of ID <small>(i.e. Driver's License, Passport, etc.)</small>	ID Number	Issuing Jurisdiction	Expiration Date	Issue Date <small>(Optional)</small>
First Name	Middle Name	Last Name		
Account Number	Social Security Number	Date of Birth (MM/DD/YYYY)		
Street Address				
City	State/Province	Zip/Postal Code	Country	
Phone XXX-XXX-XXXX	Email			

4. ESTABLISHING THE COVERDELL EDUCATION SAVINGS ACCOUNT

Funding the Account (Check all that apply):

I will **roll over** cash from an existing Coverdell Education Savings Account and have attached a *DEPOSIT NOTIFICATION* form

I will **transfer** assets from another Coverdell Education Savings Account and have attached a completed *TRANSFER AUTHORIZATION* form

I have attached a **contribution** check and have attached a *DEPOSIT NOTIFICATION* form

Required Account Maintenance Fees—Please refer to the *FEE SCHEDULE* for amounts. You must include a check for fees payable to Forge Trust Co. for the first year annual account fee.

5. DESIGNATION OF THE DEATH BENEFICIARY & MAKING AN INVESTMENT

To name a beneficiary to receive the balance of this Account upon the death of the designated beneficiary, complete and attach a *CESA BENEFICIARY DESIGNATION* form. When you are ready to make an investment, complete and send an *INVESTMENT AUTHORIZATION* form and any documents required by the investment provider.

6. ACKNOWLEDGMENT & SIGNATURES

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.

I hereby acknowledge the following:

- That this Coverdell Education Savings Account is self-directed and that the responsible individual and I (We) are solely responsible for the success or failure of the investments.
- That Forge Trust Co. is the designated custodian of the account to whom we give our consent for the following: (a) have my telephone conversations recorded, (b) accept e-mail as a form of written communication, and (c) accept faxed investment authorizations.
- We have read and understand the Coverdell Education Savings Account Custodial Agreement, Fee Schedule and Forge Trust Co.'s Privacy Notice at <https://forgeglobal.com/privacy-notice/>.
- The investments are: (a) not insured by the FDIC or any other deposit guaranteed fund; (b) not guaranteed by Forge Trust Co., its subsidiaries, and/or agents; and (c) are subject to investment risk, including the possible loss of the principal invested.
- The account is subject to an Arbitration provision that appears in the Account Agreement.
- We 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 directions or those received from the designated Responsible Individual.
- By signing this Application We hereby (a) adopt and establish the Coverdell Education Savings Account with Forge Trust Co., or its successors, as Custodian, (b) understand that the Coverdell Education Savings Custodial Account Agreement and this Application comprise the entire contractual agreement with Forge Trust Co., (c) confirm that We have received, read and agree to the terms and conditions contained in the Custodial Account Agreement and the disclosure information in IRS Publication 970.
- If this Application is to transfer to Forge Trust Co. the assets of an existing Coverdell Education Savings Account, We understand that the appointment of Forge Trust Co. as successor Custodian will be effective upon receipt of all the Plan assets. Further, We 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. We understand that this transfer may take six weeks or longer.
- That I am qualified to make contributions to the account within the limits set by the tax laws and that the Responsible Individual, is qualified to assume all required duties.
- 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 accountholder further confirms that the custodial account will not 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 accountholder will notify Forge Trust Co. immediately.

I/We declare under penalty of perjury that the foregoing is true and correct, including my, the beneficiary's and responsible party's social security numbers.

Depositor Signature X	Date (MM/DD/YYYY)
Responsible Individual Signature* X	Date (MM/DD/YYYY)

Please sign and submit additional documents as required.

DELIVERY INSTRUCTIONS

No email or fax is allowed for this application. Please complete, sign and mail this application with a copy of your color photo ID to our office attention to New Accounts. Please remember to attach necessary documents stated in Section 4.

Regular mail
Forge Trust Co.
PO Box 6850
San Mateo, CA 94403

Overnight mail
Forge Trust Co.
3050 S Delaware Street, Ste. 202
San Mateo, CA 94403

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

This form is to be completed to designate beneficiaries for a Coverdell Education Savings Account. If this is a change to a prior designation, all prior beneficiary designations will be replaced with this designation. This designation will become effective upon the custodian's receipt and acceptance 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*	Date of Birth* (MM/DD/YYYY)
Phone* XXX-XXX-XXXX	Email (Your personal email only)	

2. BENEFICIARY AUTHORIZATION

I authorize Forge Trust Co., to replace all prior Death Beneficiary designations on this account with the designation indicated below.

I understand that:

- If the Death Beneficiary is a member of the Designated Beneficiary's family and is under the age of 30 at the time of the Designated Beneficiary's death, he or she will automatically become the new Designated Beneficiary on such date.
- If the Death Beneficiary is NOT a member of the Designated Beneficiary's family, or is a family member over 30 years of age, the proceeds of this account must be distributed to the Death Beneficiary within thirty (30) days of the Designated Beneficiary's date of death. If the distribution is not made within the required thirty (30) days, it will be treated, for tax purposes with the IRS, as if distributed on the last day of that period.

3. DEATH BENEFICIARY

Beneficiary Name			Relationship
Beneficiary Address			Check this box if the name death beneficiary is a family member
Beneficiary City	State/Province	Zip/Postal Code	Beneficiary Phone XXX-XXX-XXXX
Beneficiary Social Security Number		Beneficiary Date of Birth (MM/DD/YYYY)	

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

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

DELIVERY INSTRUCTIONS

No email or fax is allowed for this application. Please complete, sign and mail this form to our office attention to New Accounts.

Regular mail
Forge Trust Co.
PO Box 6850
San Mateo, CA 94403

Overnight mail
Forge Trust Co.
3050 S Delaware Street, Ste. 202
San Mateo, CA 94403

Effective December 19, 2024

Account Setup (Not Charged to Coverdell Education Savings Accounts)

Online Application	\$0
Application Form (Print & Sign or DocuSign)	\$50

Quarterly Account Maintenance Fees (The first Quarterly Account Maintenance Fee is assessed upon account opening. Subsequent Quarterly Account Maintenance Fees will be invoiced at the beginning of each new quarter. All fees are charged per account and is not prorated).

Account Maintenance Fee (quarterly)	\$85
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Quarterly Asset Fees (Quarterly Asset Fees are charged at the time of purchase and the first day of each calendar quarter thereafter. These fees are charged for each asset held in your account. Quarterly Asset Fees are not charged to Coverdell Education Savings Accounts)

Category A	Traded Assets (Stocks, Bonds, ETFs, Mutual Funds, etc.)	\$15 (per asset/quarter)
	Private Company Shares	
	Private Placements (e.g. Funds, LP/LLCs, etc.)	
Category B	Metals	\$25 (per asset/quarter)
	IRA LLC's	
	Promissory Notes	
	Deeds of Trust	
Category C	Non Recourse Loans ¹	\$50 (per asset/quarter)
	Direct Real Estate and Land	

Service Fees (Service Fees are charged to your account at the time of the transaction)

Purchase ¹ , Liquidation, Sale, Re-registration ² , Exchange ³ , Transfers ⁴ & Note Modifications	Category A & B	\$50
	Category C	\$150
Cash Disbursements		\$15
Periodic Cash Disbursement via ACH		\$5

Account Termination Fee

Account Termination Fee (Charged in addition to any transaction and/or service fees that apply)	\$175
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Transaction Fees (Transaction Fees are charged to your account at the time of the transaction)

Stop Payment/Returned Check or ACH	\$30	Overnight Delivery	\$45 flat fee
Incoming Wire	\$15	Research/Admin Services	\$75/hour
Outgoing Wire - Domestic	\$25	Notary	\$30/transaction
Outgoing Wire - International	\$35	Priority Processing	\$250
Account Re-establishment	\$50	Late Valuation Fee (see "Asset Valuations" on next page)	\$25 (per asset/quarter)
Corrected 1099/5498	\$100		
Past Due Fee (see "How Fees are Collected" on next page)	\$25	Notes Past Maturity Date	\$150
Paper Statements	\$10/statement	Roth Conversion/Recharacterization of IRA Contribution	

¹ Non-Recourse Loan transactions made in conjunction with Direct Real Estate and Land transactions will only be charged a single Category C transaction fee for the purchase of the real estate.

² The re-registration fee applies if transferring or distributing asset(s) in-kind. Additional fees such as transfer agent fees, brokerage service fees, etc. may apply upon re-registration and may be charged as a separate item. If an asset cannot be re-registered, an Assignment of Interest will be issued and an assignment fee equivalent to the re-registration fee will apply.

³ The applicable fee for an exchange is based on the Category of the resulting asset being exchanged. Additional Service Fees may be assessed (see Other Service Fees section below).

⁴ For incoming and outgoing transfers of real property and deeds of trust, the investor or a third party must prepare the deed or assignment of deed of trust if applicable; the below re-registration fee applies. Additional Service Fees may be assessed (see Other Service Fees section above).

Storage & Brokerage Fees Charged by Depository & Discount Broker	
<p>Delaware Depository (Storage Facility Located on the East Coast) <i>For Precious Metals Only</i> Charged at initial purchase then annually thereafter on the first of the new year. Storage fees will be billed at the rate of \$1 per \$1,000 of asset value held at depository and are not pro-rated. Delaware Depository shipping fees will apply. Segregated storage is available for gold, platinum and palladium only (no silver).</p>	<p>\$100 minimum storage fee For segregated storage: \$190/year or \$1.60/\$1,000, whichever is greater (minimum of \$190)</p>
<p>BlueVault Precious Metals Storage (Storage Facility Located on the West Coast) Storage fees charged at initial purchase and annually thereafter on the purchase anniversary. Blue Vault shipping fees will apply. Segregated storage is available for gold and silver bullion only.</p>	<p>Contact BlueVault at 619-342-8090 for storage fee schedule.</p>
<p>Third Party Brokerage Trade Processing Fee for Brokerage Assets (Purchase/Liquidation/Sale)</p>	<p>\$40 or \$0.04/share, whichever is greater (minimum of \$40)</p>

Disclosures

Required Minimum Cash Balance

At all times, a minimum cash balance of \$500 (\$100 for Coverdell Education Savings Accounts) must be maintained in the custodial cash account, or as set forth in your original account agreement. This cash balance is part of your account and must originate from a contribution, rollover or transfer from another qualified plan or earnings or liquidations from within your account. Any fees not paid by the due date will be automatically deducted from your cash balance. If your account does not meet the minimum cash balance requirement and fees are unable to be deducted, a \$25 Past Due fee will be assessed.

How Fees are Collected

Account maintenance and asset fees are charged quarterly. You will be notified via email when new fees are billed to their account. You will have 30 calendar days from the date the fee is billed to pay quarterly fees (account maintenance and asset fees) using a check, credit card or bank account. If we do not receive payment after 30 days, we will debit the fee amount from the available cash balance in your account. Transaction and service fees are charged at the time of the transaction. You will have 5 calendar days from the date the fee is billed to pay transaction and service fees. If we do not receive payment after 5 days, we will deduct the fees from the available cash balance in your account. If there is insufficient cash in the account on the date we attempt to automatically deduct funds for outstanding fees, you will incur a \$25 Past Due fee. Fees may be waived at the company's discretion.

Financial Disclosure

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

Custodial Cash Disclosure

All cash for which the account holder has not provided investment instructions ('uninvested cash') will be deposited into an omnibus account or accounts with one or more third party financial institutions selected by Forge Trust Co. or its affiliates. Forge Trust Co. will determine the rate paid to depositors on the uninvested cash ('custodial cash rate'), based on the rate paid on similar accounts by one or more financial institutions selected by Forge Trust Co. Forge Trust Co. or its affiliates may enter into a sub-accounting agreement with the selected financial organizations, in which Forge Trust Co. or its affiliates will maintain all records pertaining to the account holder's share of the omnibus custodial accounts, post deposits and interest earned to and prepare withdrawals from the account holder's funds in such omnibus custodial accounts for distributions, investments, fees and other disbursements as directed or agreed to by the account holder. The account holder hereby indemnifies and agrees to hold such financial organization(s) harmless from following the directions received from Forge Trust Co. or its affiliates on the account holder's behalf. Please refer to your custodial agreement for additional information regarding uninvested cash.

Asset Valuations

The IRS requires anyone investing through an IRA to maintain an up-to-date portfolio valuation every year. For assets held in your account, the amounts indicated as "value" or "valuation" on your statement reflect, where possible, the latest prices provided to us by outside quotation services. Some assets, such as real estate, deeds of trust, direct participation programs, promissory notes and other investments, may be listed at original cost, an estimated or accrued value or designated as "not available" where there is no readily available market information. These values may be general approximations and are only for guidance and reporting purposes. Prices listed may be based on the last reported transaction or quotes available from an outside service, assessed values, values provided to us by asset issuers or program sponsors, account owners or other estimates of value. Estimates of value may be based upon an appraisal, book value, prices paid, industry standards or other valuation methods and may not necessarily be current. Values of property based on assessed value may not reflect the actual value of property due to limitations or legal restrictions on assessments in the state/county of the property. Forge Trust Co. does not guarantee the accuracy of the prices obtained from any of these sources, the values calculated on the basis of such prices, accrued values, or the estimates of value. Any estimates of value listed with respect to an asset should not be relied upon as being representative of the ultimate financial value of that asset. If an updated valuation is not received after 2 years or received and not accepted by Forge Trust Co., you will be charged with a late valuation fee of \$25 per quarter.