

Kingdom Trust

Precious Metals Resource Guide



A how-to guide to help you get started with
investing in precious metals



KINGDOM

TRUST[®]

Introduction

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We appreciate your interest in Kingdom Trust's service offerings. Whether you're a current client educating yourself on asset classes or a potential client considering self-directing your retirement, you are taking a critical step toward true investment diversification. This resource guide is specifically for those interested in holding precious metals in a self-directed retirement account.



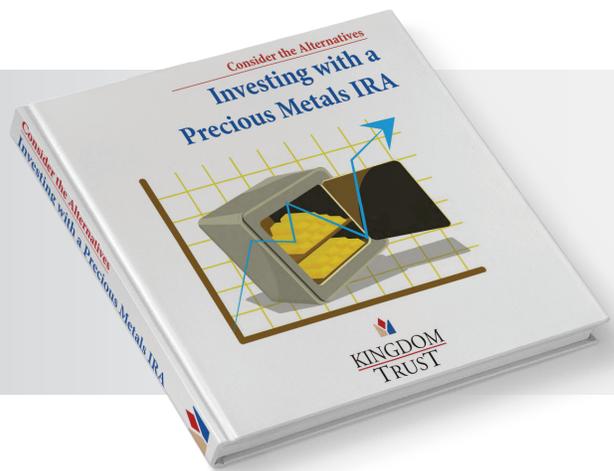
Kingdom Trust has a knowledgeable and courteous staff well-versed in precious metals holdings. Precious metals investments are among the most popular investments held at Kingdom Trust. Our firm operates at the highest level of customer service in the alternative investment industry while providing beginner-friendly support for your account.

Our online account opening process can be completed in only 5-10 minutes. And you may access it from almost any page of our website! Or you may download a PDF application, fill it out and mail it in.

Our Client Service Representatives will be glad to help you open a Kingdom Trust account regardless of the opening method you choose. If at any time you have a question about a topic covered in this guide, please feel free to give us a call or email.

For more on a precious metals investment, check out our eBook, *Consider the Alternatives: Investing with a Precious Metals IRA*.

Download your copy today by visiting KingdomTrust.com/eBooks-WhitePapers.



Your Responsibilities

As a precious metals client or potential client with Kingdom Trust, it is your responsibility to read this Precious Metals Resource Guide and understand the requirements and proper procedures for holding metals assets in an account like a Self-Directed IRA.

Important points to keep in mind include, but are not limited to, the following:

- Your account must be opened and funded before a transaction can begin.
- A possible taxable event could occur if you title the investment in your personal name rather than the name of the IRA. If this occurs, the asset(s) will also have to be distributed from the account. Please note that such a distribution could be considered a taxable event.
- Typical processing time varies depending upon when investment paperwork is received (provided it is in good order), the broker-dealer purchasing the metals, the depository chosen to house the metals and the mint from which the metals are shipped.
- Kingdom Trust, a non-fiduciary trust company, serves as an independent qualified custodian for the assets of individual investors and clients of registered investment advisors, broker-dealers, family offices and investment sponsors. We do not endorse, promote or sell specific investment products, endorse or promote any investment advisors or sponsors and do not provide financial, legal or tax advice.



Kingdom Trust, as a custodian, does not determine where you buy or deposit your metals, nor do we provide advice on which metals to buy.

- We strongly encourage you to consult with a team of professionals (which may include attorneys, accountants and financial advisors) before entering into any investment. You (the account holder) and your team should perform the proper due diligence on any investment and ensure that the investment is right for your particular situation.

For a precious metals investment, confirm which metals are allowed to be held in a retirement account. Find a broker-dealer well-versed in self-directed investing. Also, choose a metals depository affiliated with your custodian. While much of this is covered in the guide, you should still consult with your team of professionals before proceeding with your investment.

Types of Precious Metals

Accepted Products

Generally, a retirement account can invest in four precious metals: gold, silver, platinum and palladium. The precious metal must meet the minimum fineness (purity) standards below, with one exception:

- **Gold:** .995
- **Silver:** .999
- **Platinum:** .9995
- **Palladium:** .9995

Bullion bars and rounds and non-collectible coins that meet these minimum fineness standards are acceptable.

The only exception to the minimum fineness standards are Proof American Eagle coins in gold, silver or platinum. These are the only semi-numismatic coins allowable in a retirement account.

Popular bullion products allowed in a retirement account include*

- American Eagle coins (gold, silver or platinum)
- Austrian Philharmonic coins (gold or silver)
- Canadian Maple Leaf coins (gold, silver or platinum)
- Mexican Libertad coins (gold or silver)
- Various bars and rounds manufactured by a NYMEX- or COMEX-approved refiner or national government mint meeting the minimum fineness requirements



Unaccepted Products

Other than the above exception, collectible coins (“numismatic” or “semi-numismatic” coins) are not acceptable for investments within a retirement account. Common examples of numismatic or semi-numismatic coins include

- Belgian, French and Swiss Francs
- British Sovereigns
- Columbian and Mexican Pesos
- German Marks
- Peace Silver Dollars
- Pre-1933 \$20 and \$10 Eagle coins
- Rare/collectible coins

You also cannot contribute any precious metals that you already own into a retirement account.

** See the Investment Direction Kit included with this guide for more examples. Remember to perform the proper due diligence on any investment, which in the case of metals includes verifying that a particular metals asset can be held in a retirement account.*

Dealer & Depository

Before you can choose a dealer and depository for your precious metals, you must open an account with Kingdom Trust. You will also need to fund the account via a transfer, rollover and/or contribution before the metals transaction can begin. For assistance with the account opening and funding process, please contact Kingdom Trust Client Services at 888.753.6972.

Choose a Dealer

Once your account has been opened and funded, you are ready to self-direct your retirement! Precious metals must be purchased from a precious metals broker-dealer. As an independent qualified custodian, Kingdom Trust will not directly purchase metals for you. We also cannot direct you to a specific broker-dealer or provide you with a list of available broker-dealers.

Because these are Self-Directed IRAs and other self-directed retirement plans, you are responsible for performing the due diligence needed to make the best purchasing decision for your situation and interests. Also be sure to speak with the broker-dealer about the broker-dealer's processes, as not all operate the same way.

Choose a Depository

Because IRS regulations strictly prohibit individuals from taking direct possession of their retirement accounts' precious metals, you must store your metals in a depository in the name of the account. This means that you cannot be in physical possession of the metals held in a retirement account.

Kingdom Trust has relationships with multiple metals depositories in the United States and in Canada.* Each depository offers an insured, secure storage environment and provides easy access for the physical delivery of the metals.



You may choose to have your metals stored in a non-segregated manner (aggregated together with metals owned by other Kingdom Trust account holders) or in a segregated manner (stored separately from the metals owned by other Kingdom Trust account holders but still within the storage space leased to Kingdom Trust). Note that not all depositories offer both options, and the prices vary depending on the option you choose.

These depositories are listed in the Investment Direction Kit included with this guide.

** In Ontario the Canadian government imposes a 13% Goods and Service Tax/Harmonized Sales Tax (GST/HST) on products entering Canada that do not meet a minimum purity requirement. Please check with your broker to ensure that your purchase meets those requirements.*

Required Documents

Once you open and fund your Kingdom Trust account, choose a precious metals broker-dealer, perform the due diligence necessary to be comfortable with your choice, and select the precious metals in which you wish to invest, you must fill out the required paperwork to send funds to the broker-dealer.

Along with the Investment Direction Kit, you may also need to complete an invoice/buy order form, signed by you (the account holder), which may be, but is not always, supplied by the broker-dealer. The documentation needed depends upon the depository and the broker-dealer's process and what is provided by them to you (the account holder) or to Kingdom Trust (the custodian).



Also, all paperwork must be in the name of the account, which should be **The Kingdom Trust Company, Custodian, FBO Account Holder's Name, Account Number**.

Please review all documentation, including the broker-dealer's invoice, for completeness and accuracy before submitting to Kingdom Trust. Once all have been reviewed, you may scan and email or fax the required documents to us. These documents must be completed and correct prior to funding.

Included Documents

The list below defines all documents included with this guide:

- **Precious Metals Fee Schedule:** A detailed breakdown of all administrative and processing fees applicable to a precious metals investment.
- **Investment Direction Kit:** A set of documents providing instructions on making an investment and specifying the transaction(s) required for investment.



Shipment & Valuation

Metals Shipment

Once the precious metals have been purchased by your IRA or qualified account, the metals will be shipped to the depository you chose on your Investment Direction Kit. Consult with your broker-dealer if you have questions about the timing of shipment to the depository, as Kingdom Trust does not control when the metals will be shipped.

Please see our process infographic (at right) for more information about shipping and delivery timing and the overall precious metals process.



Keep in mind that your account will also need to pay annual depository fees. The fees for each Kingdom Trust-affiliated depository may also be found in the Investment Direction Kit.

Metals Valuation

Precious metals are traded on multiple world markets and have a continuously changing fair market value, which does not include dealer markups or commissions. The asset value reflected on an account statement does not include these added dealer costs. Please consult with your broker-dealer for more details or if you have further questions about valuations.

You should now be all set to go with a precious metals investment. We appreciate your interest and hope you will choose Kingdom Trust as your retirement custodian. Happy investing!

This publication is intended to provide basic information regarding Self-Directed Individual Retirement Accounts and other self-directed plans. It is published with the understanding that this is not a legal or binding contract, but rather an informational tool. Please refer to our website at KingdomTrust.com for more detailed information. Kingdom Trust is a non-fiduciary trust company, registered and regulated in the state of South Dakota as a non-depository trust company. Kingdom Trust is a passive, non-discretionary custodian that does not provide, promote, endorse or sell investment products and does not endorse or promote any individual investment advisor or investment sponsor.

The Kingdom Trust Precious Metals Process

1



The client (or his or her broker-dealer) submits the required **documents** to Kingdom Trust to process the precious metals investment.



Once paperwork is received, we contact the chosen depository to set up a sub-account. We also send client funds to the broker to make the **purchase**, at which point metals are keyed into our system as “pending.”

2



After funds are received, the broker **ships** the metals to the depository. Delivery times depend on the broker, the depository and the mint from which the metals are shipped.

3



Once the depository receives the metals, it sends Kingdom Trust a report to update our client's account. The metals are moved out of “pending” and **confirmed** into the account.

4

Visit our website for more educational opportunities and resources: KingdomTrust.com

For more educational resources on the asset class discussed in this guide, visit any of the following:

26 U.S. Code § 408

<https://www.law.cornell.edu/uscode/text/26/408>

IRS Publication 590-A

<https://www.irs.gov/pub/irs-pdf/p590a.pdf>

Precious Metals

<https://www.kingdomtrust.com/investing-in-precious-metals>

Frequently Asked Questions

<https://www.kingdomtrust.com/faq>



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Precious Metals Fee Schedule

Fee Schedule Disclosure

Establishment Fee - This fee is due at the time the account is established.

Annual Account Fee - This fee is calculated and billed annually. This fee is not prorated. The Annual Fee is due at the time the account is established.

Liquidity Requirement - A minimum cash balance of \$200 should be left in the account at all times.

Transaction Fee - This fee is charged at the time of any purchase, sale or exchange of an asset.

Miscellaneous Fees - These fees are due at the time the request is made and do not guarantee same-day processing. These fees may be charged to a credit card or paid from available cash* in the account (there must be adequate cash in the account to cover the fees).

***If there is insufficient cash in the account to cover fees and you ask that the fees be paid from available cash, Kingdom Trust reserves the right, at its discretion, to reduce the amount sent for the investment by the amount due for the fees.**

Late Asset Valuation Fee - This fee will be charged if the request for annual valuation is not received by the required/requested deadline.

Termination Fee - This fee is charged at the time of processing. Please make sure that you have sufficient cash in the account or that you have authorized the payment via credit card (MasterCard, Visa, Discover, or American Express).

Special Pricing - Special pricing structures such as the Precious Metal Account Pricing apply to accounts that hold only the asset to which the Special Pricing applies. If you choose to hold assets other than those to which the Special Pricing applies, your Annual Maintenance Fee will be subject to our standard pricing schedule.

Additional Information

- Kingdom Trust may receive compensation in the form of 12b-1 fees and other types of fees from certain investments or their affiliates in consideration of services that it provides to the asset. This compensation will be paid to Kingdom Trust based on a service agreement between that entity and Kingdom Trust. In no case will the account holder be responsible for the payment of this compensation. The compensation paid to Kingdom Trust will be based on either a set rate per account holder or based on a percentage of the average daily net asset value of shares invested.
- The Establishment Fee and the Annual Fee are due at the time the account is established.
- Should the fees go unpaid, please note that we reserve the right to liquidate any assets, without notice, for the outstanding balance.
- We reserve the right to charge additional amounts for certain requests.
- All fees are subject to change with 30 days written notice.

Precious Metal Account Pricing

(For accounts only investing in precious metals)

Account Establishment Fee (Due at setup)	\$50
Annual Fee (Due at setup and annually thereafter)	\$75 (annual fee)
Transaction Fee (Per transaction)	\$40
Storage Fees	See Investment Direction for Precious Metals form

Alternative Asset Account Pricing

Account Establishment Fee (Due at setup)	\$50
Annual Fee (Due at setup and annually thereafter) ↓	
\$0 – \$50,000	(\$195) + (.0031 x Asset Value)
\$50,001 – \$100,000	(\$195) + (.0026 x Asset Value)
\$100,001 – \$150,000	(\$195) + (.0023 x Asset Value)
\$150,001 – \$250,000	(\$195) + (.0021 x Asset Value)
\$250,001 – \$500,000	(\$195) + (.0019 x Asset Value)
\$500,001 – \$1,000,000	(\$195) + (.0018 x Asset Value)
\$1,000,001 or Greater	Negotiable

EXAMPLE:

$$\frac{\$195}{\text{Standard Fee}} + \frac{\$75,000 \times .0026}{\text{Asset value} \times \text{bps}} = \frac{\$390.00}{\text{Annual Fee}}$$

Questions?

Please call Client Services at 888.753.6972

Miscellaneous Fees

Conversion/Recharacterization	\$75
Late Fee	\$20 per month
Stop Payment Fee	\$30
Overnight Mailing	\$30
Wire-Domestic	\$30
Wire-Foreign	\$60
Cashier's Check	\$10
Real Estate Processing (for each Purchase, Sell, or Exchange)	\$75
Public Equities & Mutual Funds (Buying or selling)	\$50 + \$0.03 per share (on equities)
Expedite/Rush Request Fee*	\$50
Late Asset Valuation Fee	\$75
Return Check, Credit Card, Wire, or ACH Fee	\$50
Full Termination	\$200
Partial Termination	\$100
Real Estate Processing Property Expense Items	\$10 per item
Paper Invoice	\$15

MINIMUM CASH REQUIREMENT (Amount that must be maintained at all times in the account) **\$200**

- IRA fees are not prorated. All Miscellaneous Fees are charged as they are incurred.
- The Annual Fee is charged at the time the account is setup and will be charged on the anniversary month of your account setup thereafter.
- Additional fees may be charged for extraordinary items or research.
- *Expedite/Rush Request Fee does not guarantee same day processing.



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Investment Direction Instructions

INSTRUCTIONS: Please read this entire document prior to completing an investment direction. All investment assets must be registered/titled "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number," and use the tax identification number ("tax ID") of Kingdom Trust, 27-4336351, for income tax reporting purposes.

Kingdom Trust has not and will not complete any due diligence with regard to this investment and will not question or review the Account Holder's investment decision. Investment decisions within an account are made entirely by the Account Holder, who is responsible for the selection and management of all investments held in the account.

Kingdom Trust typically processes this paperwork within three (3) business days, unless expedited service is requested (at an additional cost). Expedited service requests do not guarantee same-day service. If expedited service is requested, all required documents must be submitted with the Investment Direction form at the same time.

The following supporting documents and information must be provided to Kingdom Trust with this Investment Direction Kit in order to process a purchase, sale, rollover or transfer in-kind of an asset in or to your Kingdom Trust account (the "account"). To avoid delays, please ensure all paperwork is completed correctly and entirely prior to submitting an investment direction. Note that Kingdom Trust may require other reports or documents not listed below.

REAL ESTATE - Single-Family Residential, Commercial, Raw Land, Apartments, Condos, etc.

- Copy of purchase contract showing the buyer as "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."
- Copy of title commitment or title insurance for owner's policy showing the insured as "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."
- Property appraisal that is not older than one year, unless a cash purchase (in which case the purchase price will be used).
- Copy of liability insurance showing the insured as "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."
- Copy of an executed property management agreement (required only for income producing property). The property manager must be an unrelated third party.
- Wiring instructions for closing.
- Settlement statement and closing documents signed as "Read and Approved" by the Account Holder received prior to wiring the funds for closing, with the buyer as "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."
- All loan documents provided prior to closing if property is being financed.

IMPORTANT: Please DO NOT set a closing date until all the items listed above have been provided in good order to Kingdom Trust. Upon closing, the Account Holder must arrange for the following items to be submitted directly to Kingdom Trust:

- Original recorded deed with all original assignments
- Original owner's title policy
- Copy of liability insurance policy
- All loan documents

PRECIOUS METALS

- Properly completed and reviewed broker or dealer's invoice, purchase contract or order form, ensuring that the precious metals are being purchased in the name of The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."

26 USC 408(m)(3) creates an exception for certain coins and bullion that would otherwise be considered collectibles. The exception allows an IRA to invest in any coins which are gold, silver or platinum coins described in 31 USC 5112, a coin issued under the laws of any state or any gold, silver, platinum or palladium bullion of a fineness equal to or exceeding the minimum fineness that a contract market requires for metals which may be delivered in satisfaction of a regulated futures contract if such bullion is in the physical possession of a trustee described in Section 408(a). The fineness required for metals in an IRA are **.995** for Gold, **.999** for Silver and **.9995** for Platinum or Palladium.

Below are some of the coins and bullion allowed in an IRA. Please check with your broker or dealer to ensure your purchase meets IRA investment requirements.

- **Gold** - American Eagles, uncirculated U.S. Buffalo coins, Australian Kangaroos, Austrian Philharmonics, Canadian Maple Leafs, Credit Suisse-Pamp Suisse Bars .999 and bars and rounds manufactured by a NYMEX- or COMEX-approved refiner or national government mint meeting the minimum fineness requirements.
- **Silver** - American Eagles, Australian Kookaburras, Austrian Philharmonics, Canadian Maple Leafs, Mexican Libertads and bars and rounds manufactured by a NYMEX- or COMEX-approved refiner or national government mint meeting the minimum fineness requirements.
- **Platinum** - American Eagles, Australian Koalas, Canadian Maple Leafs, Isle of Man Nobles and bars and rounds manufactured by a NYMEX- or COMEX-approved refiner or national government mint meeting the minimum fineness requirements.
- **Palladium** - Bars and rounds manufactured by a NYMEX- or COMEX-approved refiner or national government mint meeting the minimum fineness requirements.

SINGLE-MEMBER LLCs - IRA-owned Single-Member LLCs

- Completed and signed operating agreement, with all pages of the agreement provided. Ownership must be in the name of "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number," and use Kingdom Trust's tax ID for income tax reporting purposes.
- Completed Representation Letter signed by the manager of the LLC (required for each new LLC) whose membership interests are acquired by the IRA.
- Copy of all applicable articles and/or certificates of organization and other organizational documents duly recorded in accordance with applicable law.
- Copy of tax ID/EIN confirmation letter from the Internal Revenue Service.



PRIVATE LENDING* - Secured or Unsecured Promissory Notes & Private Debt Offerings

- Copy of the note, payable to "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number" and using Kingdom Trust's tax ID.
- Properly completed and signed Servicing Agreement (Section 10 of the Investment Direction). Kingdom Trust will not act as the servicing agent, the borrower may not act as the servicing agent, and the agent must be an unrelated third party. You, the Account Holder, may elect to act as your own unpaid agent.
- Completed and signed Representation Letter (required for each investment to be set up). This is to be completed by a duly authorized representative of the borrower, or the borrower if he or she is an individual.

For Secured Debt - If you are loaning money to an individual and the loan will be secured

- Copy of the file-stamped mortgage or deed of trust titled "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number" and using Kingdom Trust's tax ID.
- Copy of UCC filing and financial statement, where applicable, or other instrument perfecting the secured interest.
- Amortization schedule, if payments will consist of principle and interest.

For a Private Debt Offering by a Business Entity - If you are loaning money to a company via a debt offering (includes convertible notes)

- Copy of all applicable articles of incorporation, certificates of limited partnership, articles of organization and other organizational documents duly recorded in accordance with applicable law.
- Copy of all bylaws, shareholder agreements, partnership agreements, operating agreements and trust instruments for all entities that are involved.
- Copy of any private placement memorandum or other documents related to the investment, if applicable.

For an Unsecured Promissory Note - If you are loaning money to an individual or company and the note will not be secured

- Amortization schedule, if payments will consist of principle and interest.

IMPORTANT: The Account Holder must arrange for the completed and executed original note to be submitted directly to Kingdom Trust for safekeeping.

PRIVATE EQUITY* - Hedge Funds, Private Placements, Limited Partnerships, Private Stock, etc.

- Completed and signed subscription documents or other purchase agreement, with all pages provided. Ownership must be "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number" and use Kingdom Trust's tax ID.
- Completed and signed Representation Letter (required for each new investment to be set up). This is to be completed by the entity in which an equity or other ownership interest is to be acquired (the "entity").
- Copy of all applicable articles of incorporation, certificates of limited partnership, articles of organization and other organizational documents duly recorded in accordance with applicable law.
- Copy of all bylaws, shareholder agreements, partnership agreements, operating agreements and trust instruments for all entities that are involved.
- Copy of any private placement memorandum or other documents related to the investment.

PUBLICLY-TRADED SECURITIES - Public Stocks, Bonds & Mutual Funds

- No supporting documentation required beyond the Investment Direction form listing the stock market symbol and number of shares or amount to purchase.

BROKERAGE ACCOUNTS - Accounts Containing Publicly-Traded Securities, Commodities, Foreign Exchange, etc.

- Completed account application form from the brokerage firm (ensure that the firm is able to establish an account under the name of "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number").

TAX LIENS

- Correctly titled tax lien certificate with "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number" as the legal owner of the lien. The Account Holder's account is considered the legal owner of the investment property and all documents must reflect this ownership. The county must also properly list the Kingdom Trust address (P.O. Box 870, Murray, KY 42071) as owner of the lien and properly list the Kingdom Trust tax ID and not the Account Holder's tax ID.**
- Receipt of purchase from the county within 5 business days after the auction/sale.

OTHER INVESTMENTS - Including REITs, Annuities, Life Settlements, Equipment Leases, Structured Settlements, Livestock & Other Investments Not Listed Above

- All completed documentation associated with the investment.

* For private lending and private equity investments, Kingdom Trust requires the Account Holder to provide written confirmation from the borrower that the investment has been purchased and registered under the nominee name and tax identification number outlined above.

** Some counties will only accept one client per tax ID. If investing in tax liens, make sure that the county in which you are purchasing liens is not one of the counties.

Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your account.



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Investment Direction

INSTRUCTIONS: Please complete this where applicable, understanding that some sections and subsections are specific to certain investment assets (such as Sections 5, 6 and 10). In addition, please be sure to read this entire form prior to completion to avoid any processing delays. This form contains important disclosures about YOUR responsibilities with regard to investing in and holding an investment. Kingdom Trust does not conduct any investigation or make any express or implied representations whatsoever as to the validity, strength, appropriateness, legality or tax effect (including interest and penalties) of this investment (the "investment"). By signing this form, you consent to all terms and conditions outlined in this document and reaffirm the terms and conditions in your Account Adoption Agreement.

SECTION 1 - Account Holder Information

Name: Account Number:

Address:

Daytime Phone Number: Email Address:

SECTION 2 - Investment Information

Please provide the name of the investment (for real estate, enter the property address or parcel number). Also provide the type of investment and complete any subsections specific to your investment type. Precious metals holders may direct Kingdom Trust to complete the transaction based on an attached invoice, purchase contract or order form.

Name of Investment:

Type of Investment:

(i.e. private stock, real estate, precious metals, single-member LLC, promissory note [secured or unsecured], hedge fund, limited partnership, REIT, life settlement, private debt offering, managed futures, foreign currency, livestock, brokerage account, equipment lease, publicly-traded security [stock, bond or mutual fund], etc.)

FOR DIRECT REAL ESTATE INVESTMENTS Loan Amount (if applicable): \$ Expected Closing Date:

Investment Details: Commercial Property Income Producing Property Residential (Single-Family) Residential (Multi-Family)
 Vacant Land Farm Other _____

Updated Valuation: Kingdom Trust requires that the value of the real estate be updated no less than every three years or at the time of a taxable event (whichever occurs first). Please select one of the following:

- I will obtain an independent qualified valuation and provide it to Kingdom Trust when requested.
- I authorize Kingdom Trust to obtain a qualified valuation as outlined above. I understand and agree that the charge for this service will be the cost of the valuation plus \$150.00.

FOR DIRECT PRECIOUS METALS INVESTMENTS

- I hereby direct Kingdom Trust to complete this transaction based on the attached broker or dealer's invoice, purchase contract or order form, with the Broker-Dealer identified in Section 5 below and following the depository instructions from Section 6 below. I understand and ensure that any purchase will be made in the name of "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."

FOR PRIVATE LENDING INVESTMENTS Name of Borrower:

Investment Details: Secured Debt Private Debt Offering Unsecured Note Other _____

If Secured, Name Security: Annual Interest Rate: %

Accrual Method: Actual/Actual Actual/365 Actual/360 Maturity Date:

Compounding Cycle: Monthly Quarterly Annually

ATTACH THE AMORTIZATION SCHEDULE, IF REQUIRED

FOR PRIVATE EQUITY INVESTMENTS Number of Shares/Units: Price Per Share/Unit: \$ Ownership to Be Acquired: %

SECTION 3 - Investment Purchase Instructions

Note that Kingdom Trust will retain enough cash to maintain your minimum cash requirement, if applicable, and to cover any investment-related or incidental fees or any unpaid charges before sending the amount requested below. If there are insufficient funds, this request will be put on hold until sufficient funds are available in the account.

- I authorize Kingdom Trust to send exactly \$ for investment.
- I authorize Kingdom Trust to send Amount of Investment short any minimum cash requirement, if applicable, Kingdom Trust fees due and any other setup fees due (such as those associated with the setup of an LLC).

If applicable, I direct Kingdom Trust to forward the above specified amount to

Name: Company Name:

Address:

SECTION 4 - Processing Instructions

Below are the options available to you for investment processing. Please choose one by checking the box immediately to the left of the method you wish to use. Once you have made your selection, please complete the remainder of the information that corresponds with the selection. **If using an intermediary bank for wire transfer, the same banking information as requested below must be provided for the intermediary bank.** If you have attached investment processing instructions to this form, you may check the corresponding box to avoid re-entering data (for wire or ACH only). Please note that applicable fees may apply (see Fee Schedule).

Send Investment via Wire (Wire Fee Will Apply) See Attached Wire Instructions

Bank Name: Bank Phone Number:

Account Number: Routing Number:

Bank Account Name:

Bank Account Physical Address:

For Credit To (FCT): For Further Credit To (FFCT):

Send Investment via Check (Overnight Delivery Service or Regular Mail)

Payee Name: FedEx UPS U.S. Postal Service

Address:

Billing Account Number: Third Party Zip Code:

Send Investment via ACH See Attached ACH Instructions

Bank Name: Bank Phone Number:

Account Number: Routing Number:

Bank Account Name:

Send Investment via Internal Move (From One Kingdom Trust Account to Another)

From Kingdom Trust Account Number:

To Kingdom Trust Account Number:

SECTION 5 - Broker-Dealer Information
required only for direct investments in precious metals

Name:

Address:

Phone Number: Fax Number:

Contact Person Name: Contact Person Email Address:

SECTION 6 - Shipping Directions & Depository Options
required only for direct investments in precious metals

Buy Directions: The Broker-Dealer will receive both payment for the precious metals and a copy of this Investment Direction. The Broker-Dealer shall include a copy of this Investment Direction as a packing slip and ship the metals to the Depository you elect from the choices listed below. Please choose a Depository by checking the box immediately to the left of the Depository you wish to use (and doing the same for a specific location, if applicable). Once you have made your election(s), please choose whether you wish to have your metals stored in a non-segregated manner (aggregated together with the metals owned by other Kingdom Trust account holders) or in a segregated manner (stored separately from the metals owned by other Kingdom Trust account holders but still within the storage space leased to Kingdom Trust) by checking the box immediately to the left of your choice, if applicable. Note that shipping must be done in a secure manner such that the **shipment is insured and may be tracked**.

You, the Account Holder, must provide to Kingdom Trust a copy of the Broker-Dealer invoice, signed by you along with the Broker-Dealer's wire instructions or other payment instructions if paying by a means other than wire. Kingdom Trust will only comply with buy directions in which the information on the Investment Direction matches the information on the Broker-Dealer invoice.

- Brinks Global Services*** **California:** 1120 W. Venice Blvd., Los Angeles, CA 90015 **New York:** 184-45 147th Ave., Springfield Gardens, NY 11413
 Utah: 2179 S. 300 W., Ste. 4, Salt Lake City, UT 84115

 Non-Segregated Storage

- For accounts valued up to \$250,000: \$125.00 per year
- For accounts valued over \$250,000: \$0.75 per \$1,000 per year (i.e. \$260,000 = \$195.00 per year)

 Segregated Storage

- For accounts valued up to \$250,000: \$175.00 per year
- For accounts valued over \$250,000: \$1.50 per \$1,000 per year (i.e. \$260,000 = \$390.00 per year)

- Delaware Depository** 3601 N. Market St., Wilmington, DE 19802

 Non-Segregated Storage

- \$1.00 per \$1,000 per year (minimum \$100)

 Segregated Storage (Gold Only)

- For accounts valued up to \$100,000: \$225.00 per year
- For accounts valued over \$100,000: \$225.00 plus \$2.00 per additional \$1,000 per year (i.e. \$105,000 = \$235.00 per year)

- First State Depository** 100 Todds Lane, Wilmington, DE 19802

SEGREGATED STORAGE ONLY

- For accounts valued up to \$125,000: \$125.00 per year
- For accounts valued over \$125,000: \$2.00 per additional \$1,000 per year (i.e. \$130,000 = \$260.00 per year)

- International Depository Services (IDS)** **Canada:** 3300 Caroga Dr., Mississauga, ON LV4 1L4** **United States:** 406 W. Basin Rd., New Castle, DE 19720

 Non-Segregated Storage

- Flat rate of \$125.00

 Segregated Storage

- Flat rate of \$250.00

Sell Directions: If you, the Account Holder, are selling metals held in your IRA, you shall include shipping instructions that specify the method of shipment desired, the insurance coverage provided and any special handling instructions required. The metals will be shipped directly from the Depository selected by you to the location indicated in the Investment Direction.

Because the metals being sold are assets of your IRA, payments received from the sale must be made payable to "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number." **Kingdom Trust will not forward your shipping instructions to the Depository selected by you for delivery of the metals to your purchaser until full payment has been received by us.** If payment is made in the form of a check, there will be a 5-day holding period beginning on the date Kingdom Trust deposits the check to ensure that the check clears. Upon receipt of full payment (and the expiration of any holding period), Kingdom Trust will forward the shipping instructions to the Depository selected by you for delivery to your purchaser.

* There will be a handling charge of \$25.00 per package for all material moved out of a Brinks account.

** Please note in Ontario the Canadian government imposes a 13% Goods and Service Tax/Harmonized Sales Tax (GST/HST) on products entering Canada which do not meet a minimum purity requirement. Please check with your broker to ensure that your purchase meets those requirements.

SECTION 7 - Investment-Related & Incidental Fees

Below are the options available to you for paying investment-related and incidental account fees. Please choose one by checking the box immediately to the left of the payment method you want Kingdom Trust to use. See Fee Schedule for a complete list of fees due and the date you are expected to provide payment.

- Deduct from Available Cash in Account** (If sufficient cash is not available in the account, additional charges will be incurred.)
- Bill Credit Card*** Visa MasterCard Discover American Express

**Please ensure credit card information on file is accurate/valid.*

Name as It Appears on Card:

Card Number: Expiration Date:

Credit Card Billing Address:

By signing the Cardholder Signature line below, you authorize Kingdom Trust to bill the above credit card for incidental fees and expenses.

Cardholder Signature:

SECTION 8 - Additional Documents

Are there additional documents requiring signature? If yes, please list the documents individually below. Yes No

SECTION 9 - Representations *required for real estate, single-member LLC, private lending and private equity investments*
FOR REAL ESTATE INVESTMENTS

- I represent that I am not related to the seller of the above-referenced property, that I have never owned the above-referenced property either personally or through a business, trust or other entity in which I have a direct or indirect ownership or beneficial interest, and that the property will not be leased or used in any way by any disqualified person (as defined in Section 4975 of the Internal Revenue Code).
- I represent that I am related to the seller of the above-referenced property or I have owned the above-referenced property either personally or through a business, trust or other entity in which I have a direct or indirect ownership interest.

Relationship to Seller (if applicable):

FOR SINGLE MEMBER LLC & PRIVATE EQUITY INVESTMENTS

- I represent that I am not an officer, director, owner, manager, member or affiliate of the entity, nor am I related to an officer, director, owner, manager or member of the entity or any affiliate of the entity. I am also indicating that my total ownership interest, directly or indirectly, in the entity is less than 50%. This includes my ownership combined with that of all my family member(s), affiliated entity(ies) and other disqualified persons as defined in the Internal Revenue Code.
- I represent that I am an officer, director, owner, manager, or member of the entity or one or more of its affiliates or that I am related to an officer, director, owner, manager or member of the entity or one or more of its affiliates. The combined percentage of ownership of the entity, directly or indirectly, by me, my family member(s), affiliated entity(ies) and other disqualified persons as defined in the Internal Revenue Code is %.

Relationship to Entity (if applicable):

FOR PRIVATE LENDING INVESTMENTS

- I represent that I am not an officer, director, owner, manager, member or affiliate of the borrower, nor am I related to an officer, director, owner, manager or member of the borrower or any affiliate of the borrower. I am also indicating that my total ownership interest, directly or indirectly, in the borrower is less than 50%. This includes my ownership combined with that of all my family member(s), affiliated entity(ies) and other disqualified persons as defined in the Internal Revenue Code. No debt is being incurred to acquire this investment.
- I represent that I am an officer, director, owner, manager, or member of the borrower or one or more of its affiliates or that I am related to an officer, director, owner, manager or member of the borrower or one or more affiliates of the borrower. The combined percentage of ownership of the borrower, directly or indirectly, by me, my family member(s), affiliated entity(ies) and other disqualified persons as defined in the Internal Revenue Code is %.

Relationship to Borrower (if applicable):

SECTION 10 - Servicing Agreement

required only for private lending investments

The undersigned servicing agent ("agent") agrees to accept all responsibilities and duties and terms outlined below and necessary or advisable to administer the investment listed above held for the benefit of the Account Holder's account. Kingdom Trust is not responsible for any servicing agent function and is not responsible for payment collections or any fees associated with the investment. As agent, the undersigned agrees to perform all duties and exercise all discretion as permitted by the law in order to protect the rights of the Account Holder. **The servicing agent may be an unrelated third party or the Account Holder. If the Account Holder is the servicing agent, the Account Holder must receive no compensation.** Such duties that shall be performed include but are not limited to the following:

- Collection of all payments.
- Record all payments received.
- Forward all payments to Kingdom Trust.
- Provide any interest statements for tax purposes.
- Prepare any demand notices or payout requests.
- Provide any breakdown between interest and principle payments.
- Provide timely notifications to Kingdom Trust.
- Provide the original note and/or any assignments or other related documents to Kingdom Trust for safekeeping.

All payments must be made to The Kingdom Trust Company, Custodian / FBO Account Holder name, Account Number / PO Box 870 / Murray, KY 42071

The undersigned agent agrees to indemnify, hold harmless and defend Kingdom Trust, Custodian, their respective officers, directors, managers, members, employees, representatives, agents, owners, affiliates, successors and assigns from any and all legal or financial damage, loss, claim and cost, injury and expense (including attorneys' fees) that may occur as a result of any action or inaction by the agent related to the property, including, but not limited to, ordinary negligence, mistake, fraud, gross negligence, willful misconduct or forwarding of income directly to the Account Holder or any other person or entity other than Kingdom Trust.

Agent Name: Phone Number:

Address:

Email Address:

Agent Signature: Date:

SECTION 11 - General Provisions & Signature

1. I, as the Account Holder, am solely responsible for choosing this investment and the Investment Sponsor or Broker-Dealer through whom I am acquiring the investment. I warrant that I have reviewed the risks associated with this investment and performed the due diligence I deemed necessary on the investment itself and the Investment Sponsor or Broker-Dealer I have chosen (if applicable). I also warrant that I am solely responsible for choosing the Depository in which the metals purchased are stored, if applicable.
2. I warrant that neither Kingdom Trust nor any of its employees or agents has made any representations or recommendations to me concerning this investment and/or the Investment Sponsor, Broker-Dealer or Depository I have chosen other than to advise me to perform my due diligence on both the investment and any Investment Sponsor, Broker-Dealer or Depository I might consider.
3. If investing directly in precious metals, I understand that all metals I direct to be purchased by my account through Kingdom Trust will be stored at the Depository I have selected in Section 6 above and hereby agree to said storage. I agree that the Depository I selected shall be solely responsible for the storage and safekeeping of all precious metals in my account. I also acknowledge that the price of precious metals is dependent upon many factors and is subject to regular fluctuations. I understand that the price for the metals contemplated under this Investment Direction may change from the time that I submit this Investment Direction to Kingdom Trust to the time it makes payment for the purchase of the metals or requests delivery of the metals sold. I direct Kingdom Trust to execute this Investment Direction regardless of such fluctuations. I hereby waive any claims that I may have (past, present or future, known or unknown, anticipated or unanticipated) with respect to any fluctuation in the price or condition of the metals contemplated under this Investment Direction.
4. I acknowledge that Kingdom Trust acts solely as a passive custodian and represent that it provided no tax, legal or investment advice. I understand that Kingdom Trust is under no obligation or duty to investigate, analyze, monitor, verify or otherwise evaluate this or any investment contemplated by this or any Investment Direction form I submit, nor does it have any responsibility to review the prudence, merits, viability or suitability of any such investment.
5. I understand that fees will apply to this request. I have reviewed and hereby consent to the Kingdom Trust Fee Schedule, which outlines all fees associated with this investment (including all fees associated with the purchase, sale, packing, shipping and storage of precious metals, if applicable).
6. I agree to indemnify, hold harmless and defend Kingdom Trust, Custodian, and its respective officers, directors, managers, members, employees, agents, owners, representatives, affiliates, successors and assigns from any and all legal or financial losses, claims and costs, injury and expenses (including attorneys' fees) which may occur related to the investment directed hereby and holding such an investment on an ongoing basis (including management of investment property, environmental contamination thereof or the real estate itself described above, if applicable).

Account Holder Signature: Date:

Account Holder Printed Name:

Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company, or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your account.

