

Kingdom Trust

Precious Metals Resource Guide



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



KINGDOM

TRUST[®]

Introduction

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. We operate at the highest level of customer service in the alternative investment industry while providing beginner-friendly support for your account.



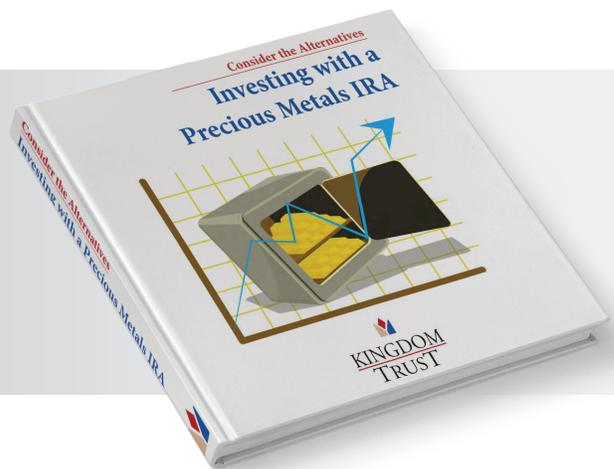
Kingdom Trust is at the forefront of the metals investing industry, keeping up with changes in technology to ensure we meet our clients' needs. Our online account opening process can be completed in only 5-10 minutes, and you may access it from almost any page of KingdomTrust.com.

Our Client Service Representatives will be glad to help you during any step of the process, from account opening to investment and beyond! And if at any time you have a question about a topic covered in this guide, please feel free to call or email our staff.

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.

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

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 retirement account. 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 the investment method and when investment paperwork is received (provided it is in good order). Other potential factors affecting processing time may include the broker or dealer purchasing the metals, the depository chosen to house the metals and the mint from which the metals are shipped.
- Kingdom Trust serves as an independent qualified custodian for the assets of individual investors and clients of registered investment advisors, broker-dealers, family offices, investment sponsors and so on. 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 directed custodian, does not determine how you invest in precious metals or where you buy or deposit your metals. We also cannot 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. Ensure those facilitating the transaction are well-versed in self-directed investing. Also, store your metals in an IRA-approved metals depository, including when held in an IRA-owned single-member LLC. 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 may 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 meeting 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 you already own to a retirement account.

** Please consult with your team of professionals for more examples. Remember to perform the proper due diligence on any investment, which in the case of metals includes verifying a particular metals asset can be held in a retirement account.*

Investing Methods

Before you can invest in precious metals using retirement funds, you must open an account with a custodian. 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 at Kingdom Trust, please contact Client Services at 888.753.6972.

Choose an Investing Method

Once your account is open and funded, you are ready to self-direct your retirement! In most cases, you will have to work with a broker or dealer in order to complete your metals investment. As an independent qualified custodian, Kingdom Trust will not directly purchase metals for you. We also cannot direct you to or recommend a specific broker or dealer, dealer platform or metals exchange-traded fund (ETF).

You have several options for how you buy, sell and store precious metals in a Kingdom Trust account. 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. Below is a brief summary of your investing options:

INVESTING WITH PRECIOUS METALS				
STEPS REQUIRED <small>The steps below are specific to the corresponding investing process.</small>	DIRECT		INDIRECT	
	BROKER <small>Your IRA owns the metals directly.</small>	ONLINE <small>Your IRA links to the online account where you can use their bids.</small>	LLC <small>Your IRA owns the LLC which purchases the metals.</small>	ETF <small>Your IRA owns shares of the precious metals ETF.</small>
Open Account with Kingdom Trust	↓	↓	↓	↓
Fund Kingdom Trust Account	↓	↓	↓	↓
Have Legal Team Create LLC			↓	
Choose a Precious Metals Dealer	↓		↓	
Choose a Storage Facility for Metals	↓		↓	
Precious Metals Dealer Sends Invoice to Kingdom Trust	↓			
Per Your Direction, Kingdom Trust Purchases Metals	↓			
Purchase Metals with LLC Business Checking Account			↓	
Dealer Sends Metals to Storage Facility	↓		↓	
Create Online Account		↓		
Buy and Sell Physical Metal Online, Titled in the Name of Your IRA		↓		
Buy and Sell Shares of the ETF				↓
Provide Fair Market Value of LLC Each Year			↓	

Kingdom Trust is a non-fiduciary trust company, registered and regulated in the state of South Carolina 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.

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As you can see by the infographic on the previous page, two ownership methods are available: direct and indirect ownership.

- **Direct ownership** provides titled ownership of physical metals by your IRA or other retirement account. Kingdom Trust allows direct ownership via a broker or dealer or through an online dealer platform.
- **Indirect ownership** provides ownership of a third-party entity by your IRA or other retirement account. The entity, such as a single-member LLC or ETF, owns the metals.



Broker (direct)

The process of working with a broker or dealer directly usually follows a standard flow, though not all operate in the same way. As the account holder, you are responsible for initiating the relationship with a broker or dealer and depository where your metals will be stored. You then must coordinate the process of acquiring the precious metals and having them delivered to the IRA-approved depository of your choice. Your Kingdom Trust IRA owns the precious metals directly.

The process would be reversed if you choose to sell metals. If this is your preferred investing method, be sure to speak with the broker or dealer about the broker or dealer's specific processes to avoid any transaction issues or delays.

Online dealer (direct)

Should you choose to invest in metals via an online dealer platform, you would utilize an online dashboard for transactions. When you create an account with the online platform of your choice, your Kingdom Trust IRA account will automatically be linked to the online dealer as well as an IRA-approved depository. You then buy and sell approved precious metals through the platform's online dashboard, and reporting of your transactions is provided to Kingdom Trust. Your IRA owns the precious metals directly.

IRA-owned single-member LLC (indirect)

To invest in precious metals indirectly via an IRA-owned single-member LLC, you must have a legal team create an LLC. The LLC may then purchase the metals via either of the direct methods mentioned above, or it may invest in an ETF as described below. Your LLC will have titled ownership of the physical metals instead of your Kingdom Trust IRA. Note that assets held indirectly by an LLC inside a retirement account must still follow the rules and requirements as those held directly by the account.

Exchange-traded fund (indirect)

The process of utilizing an exchange-traded fund (ETF) for a precious metals investment involves the purchase of shares of a metals ETF. Your Kingdom Trust IRA owns metals ETF shares. You are not assigned titled ownership of the physical metals within the ETF.

Metals Depository

Because IRS regulations strictly prohibit individuals from taking direct possession of their retirement accounts' precious metals, metals must be stored in an IRA-approved depository in the name of the account. This means that you cannot be in physical possession of the metals held in a retirement account. Metals assets held within an **IRA-owned single-member LLC** must also follow these depository requirements.

Choose a Depository

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 one of two ways:

- **non-segregated storage:** aggregated together with metals owned by other Kingdom Trust account holders
- **segregated storage:** separate 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 Kingdom Trust's *Investment Direction Kit*, which most account holders would use to direct their precious metals investment, and our *Precious Metals Depository Election* form. We currently have relationships with four depositories in seven different locations:



- Brinks Global Services (Los Angeles, CA; Springfield Gardens, NY; and Salt Lake City, UT)
- Delaware Depository (Wilmington, DE)
- First State Depository (Wilmington, DE)
- International Depository Services (Mississauga, ON, and New Castle, DE)

If you purchase precious metals via an **online dealer platform**, the dealer will have established relationships with IRA-approved depositories in which to store your metals.

Alternatively, if you choose to invest in a **metals ETF**, because you are not assigned titled ownership of the physical metals, this part of the process is not relevant to an IRA or an IRA-owned LLC holding a metals ETF.

* 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 your investing method, perform the due diligence necessary to be comfortable with your choice and select the metals in which you wish to invest, you must provide certain paperwork to initiate the metals purchase process.

Included with this guide is Kingdom Trust's *Investment Direction Kit*, a set of documents providing instructions on making an investment and specifying the transaction(s) required for investment. Please consult the kit for more information on document requirements.

The requirements outlined below are in addition to your submission of the *Investment Direction Kit*.

Broker

You direct Kingdom Trust to purchase metals on your behalf via a broker or dealer. You should also provide an invoice/buy order form, signed by you (the account holder), which may be, but is not always, supplied by the broker or dealer. The documentation needed depends upon the depository and the broker or dealer's process and what is provided by them to you or to Kingdom Trust (the custodian).

Online dealer

You direct Kingdom Trust to send IRA funds to an online dealer platform account from which you can buy IRA-approved precious metals. You would not have the invoice/buy order form requirements as above, nor would you have to complete an investment direction for sales or additional purchases of metals assets inside the online dealer account. All required transaction and invoicing data is automatically generated and received by Kingdom Trust from the online dealer.

IRA-owned single-member LLC

You direct Kingdom Trust to send funds to the business checking account owned by the single-member LLC. You must also provide a completed and signed operating agreement and *Representation Letter*, a copy of all articles and/or certificates of organization and other organizational documents and a copy of the LLC's tax ID/EIN confirmation letter. Because the metals would be held by the LLC, not your IRA, you would not complete an investment direction for individual metals sales or purchases.

Exchange-traded fund

You direct Kingdom Trust to purchase shares in a metals exchange-traded fund (ETF). Because your IRA owns the metals ETF, your investment direction is for the purchase or sale of ETF shares, not individual metals.

For any investment, 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." Review all documentation for completeness and accuracy before submission, as these documents must be completed and correct prior to funding.

Shipment & Valuation

Metals Shipment

If you're investing in metals directly via a **broker or dealer** relationship, you must ensure the metals purchased by your retirement account will be shipped by the broker to the depository you chose on your *Investment Direction Kit*. Once paperwork is received, Kingdom Trust contacts 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.

The broker should then ship the metals to the depository. Delivery times depend upon the broker, the depository and the mint from which the metals are shipped. Kingdom Trust does not control when the metals will be shipped. Once the depository receives the metals, it sends Kingdom Trust a report to update our client's account, at which point the metals are moved out of "pending" status and are confirmed into the account. Keep in mind that annual depository fees must come from the retirement account via this investing method.

If you hold a **single-member LLC** investing in metals via a broker or dealer relationship, then the LLC manager will need to ensure the metals purchased by the LLC will be shipped by the broker to the depository chosen. With this method, annual depository fees must be paid by the LLC.

Conversely, when purchasing metals through an **online dealer platform**, titled ownership of the metals is immediate since the metals are already stored in the depository or are automatically transferred to the depository, usually within 24 hours. The same would apply to an **IRA-owned single-member LLC** investing in metals via an online dealer. Storage fees are normally built into your account fee with the online dealer platform.



This part of the process is not relevant to an IRA, or an IRA-owned LLC, holding a **metals ETF**.

If storage fees must be paid to the depository, consult our *Investment Direction Kit* or *Precious Metals Depository Election* form for a breakdown of those fees.

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 or 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 an independent qualified custodian under the Investment Advisers Act of 1940, as amended, and 26 USC 408. Kingdom Trust is registered and regulated in the state of South Dakota and does not provide, promote, endorse or sell investment products and does not endorse or promote any individual investment advisor or investment sponsor.

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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Investment Direction Instructions

INSTRUCTIONS: Please read this entire document prior to completing an investment direction. All investment assets must be registered/titled in one of the following formats and use the tax identification number ("tax ID") of Kingdom Trust, 27-4336351, for income tax reporting purposes:

- For IRAs, proper titling is "The Kingdom Trust Company, Custodian, FBO Account Holder's Name, Account Number"
- For Beneficiary IRAs, proper titling is "The Kingdom Trust Company, Custodian FBO Account Holder's Name, Bene FBO Deceased's Name (Deceased)"
- For 401(k) plans, proper titling is "_____, Trustee, FBO Plan Title, Account Number" (inserting the trustee as set forth in plan documents)
- For taxable accounts, titling will vary.

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.

BROKERAGE & ONLINE ACCOUNTS - Accounts Holding Publicly-Traded Securities, Metals, Commodities, Foreign Exchange, etc. (i.e. ScottTrade, OwnX and Fidelity)

- Completed account application form from the brokerage firm or online trading platform (ensure that the firm/platform is able to establish an account under the name of The Kingdom Trust Company and in the applicable registration/titling format in the instructions above).

CROWDFUNDING & MARKETPLACE LENDING ACCOUNTS - Online Accounts Holding Private Securities, Real Estate, Loans, etc.

- Completed account application form from the crowdfunding or marketplace lending platform (ensure that the firm/platform is able to establish an account under the name of The Kingdom Trust Company and in the applicable registration/titling format in the instructions above).
- If you hold any investment assets via a crowdfunding account, also provide all required supporting documents and information for those underlying assets (i.e. private lending, real estate, private equity, etc.).

DIGITAL ASSETS - Bitcoin, Ethereum, Litecoin, Ripple and other Accepted Digital Assets

- Please do not use this form for digital asset investments. Instead, use Kingdom Trust's Investment Direction for Digital Assets form.

PRECIOUS METALS - Purchased directly via a metals broker or dealer (for buying metals via an online trading platform, see Brokerage & Online Accounts on Page 2)

- 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 and in the applicable registration/titling format in the instructions above.

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.

Along with bars and rounds manufactured by a NYMEX- or COMEX-approved refiner or national government mint meeting the minimum fineness requirements, below are other coins and bullion allowed in an IRA. Please check with your broker or dealer to ensure your purchase meets retirement investment requirements.

- **Gold** - American Eagles, uncirculated U.S. Buffalo coins, Australian Kangaroos, Austrian Philharmonics, Canadian Maple Leafs and Credit Suisse-Pamp Suisse Bars .999.
- **Silver** - American Eagles, Australian Kookaburras, Austrian Philharmonics, Canadian Maple Leafs and Mexican Libertads.
- **Platinum** - American Eagles, Australian Koalas, Canadian Maple Leafs and Isle of Man Nobles.
- **Palladium** - American Eagles and Canadian Maple Leafs.

PRIVATE EQUITY - Hedge Funds, Private Placements, Limited Partnerships, Multi-Member Limited Liability Companies, Private Stock, etc.

- Completed and signed subscription documents or other purchase agreement, with all pages provided. Ownership must be in the name of The Kingdom Trust Company and in the applicable registration/titling format in the instructions above.
- 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.

For 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.



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

- Copy of the note, payable to The Kingdom Trust Company, in the applicable registration/titling format in the instructions on Page 1, 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, in the applicable registration/titling format in the instructions on Page 1, 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.

For private lending 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 on Page 1.

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.

TO ENSURE TIMELY PROCESSING, SUBMIT THE REQUEST DIRECTLY TO TRADING@KINGDOMTRUST.COM.

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

- Copy of purchase contract showing the buyer as The Kingdom Trust Company and in the applicable registration/titling format in the instructions on Page 1.
- Copy of title commitment or title insurance for owner's policy showing the insured as The Kingdom Trust Company and in the applicable registration/titling format in the instructions on Page 1.
- 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 and in the applicable registration/titling format in the instructions on Page 1.
- 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 and in the applicable registration/titling format in the instructions on page 1.
- 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

SINGLE-MEMBER LLCs - IRA-owned Single-Member Limited Liability Companies

- Completed and signed operating agreement, with all pages of the agreement provided. Ownership must be in the name of The Kingdom Trust Company, in the applicable registration/titling format in the instructions on Page 1, and using Kingdom Trust's tax ID for 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.
- Completed Kingdom Trust Letter Agreement concerning IRA-owned limited liability companies (found at KingdomTrust.com/LLCLetter).
- 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.

TAX LIENS

- Correctly titled tax lien certificate with The Kingdom Trust Company as the legal owner of the lien and in the applicable registration/titling format in the instructions on Page 1. 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 (since some counties only accept one client per tax ID, ensure the county in which you are purchasing liens is not one of these counties).
- Receipt of purchase from the county within 5 business days after the auction/sale.

For all other assets (REITs, annuities, life settlements, livestock and others not listed above), provide all completed documentation associated with the investment.

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 VIA A METALS BROKER OR DEALER

- 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 or 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 and in the applicable registration/titling format in the instructions on Page 1.

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

- 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 or Dealer Information *required only for direct investments in precious metals using a broker or dealer*

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 using a broker or dealer*

Buy Directions: The Broker or Dealer will receive both payment for the precious metals and a copy of this Investment Direction. The Broker or 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 or Dealer invoice, signed by you along with the Broker or 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 or 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, in the applicable registration/titling format in the instructions on Page 1. **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

Do you have additional documents requiring signature? If yes, please list them individually below and also provide the email, fax number or physical address to which Kingdom Trust should send additional documents.

Send the documents to:

SECTION 9 - Representations *required for real estate, single-member LLC, private equity and private lending 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 Client's 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, Broker or 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, Broker or 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 directed 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.

Representation Letter

For IRA LLCs, Private Lending or Private Equity

TO BE COMPLETED BY LLC MANAGER, BORROWER OR INVESTMENT SPONSOR: Prior to funding the investment described below for your account (the "investment"), the named representative must agree to all of the following. For a private lending investment, this is to be completed by a duly authorized representative of the borrower, or the borrower if he or she is an individual. Otherwise, the representative would correspond to the entity into which the investment is to be made (the "entity"), either the LLC Manager (when investing into a single-member LLC) or the Investment Sponsor (for a private equity investment).

SECTION 1 - General Provisions

- The LLC Manager, Borrower, or Investment Sponsor, hereafter referred to as the "representative," hereby agrees to indemnify, hold harmless and defend Kingdom Trust (as hereafter defined), together with their respective officers, directors, managers, members, employees, representatives, agents, owners, affiliates, successors and assigns (collectively, the "indemnitees") from any and all legal or financial damages, losses, claims, costs, injury and expenses (including attorneys' fees) that may result from legal actions or claims of any sort against any of the indemnitees which involve the investment or the representative, other than losses directly resulting from the gross negligence or willful misconduct of Kingdom Trust.
- The representative agrees to register the debt investment or equity ownership interest and any certificates evidencing the debt, collateral or ownership for same as instructed by Kingdom Trust. The initial registration shall be "The Kingdom Trust Company, Custodian, FBO Account Holder's Name, Account Number" for IRAs, "The Kingdom Trust Company, Custodian FBO Account Holder's Name, Bene FBO Deceased's Name (Deceased)" for Beneficiary IRAs, or "_____, Trustee, FBO Plan Title, Account Number" (inserting the trustee as set forth in plan documents) for 401(k) plans. Titling for taxable accounts will vary. Kingdom Trust is hereafter referred to as the "custodian," and the tax identification number of the custodian will be used for income tax reporting purposes while the investment is held in the account.
- The representative agrees that upon funding of the investment, it will forward written confirmation to Kingdom Trust to confirm receipt of payment in full for the investment, proper registration of the ownership of the investment and the tax ID number being used. This confirmation may include but is not limited to loan agreements, notes, mortgages, assignments, guarantees and other loan documents for private lending investments and original stock certificates, LP or LLC certificates for single-member LLC or private equity investments.
- The representative agrees that it will deliver any and all income and/or interest, distributions and other payments affiliated with the investment to the custodian in care of Kingdom Trust in a timely fashion and not distribute any funds directly to the Account Holder.
- The representative agrees to hold the indemnitees harmless against any and all loss, damage, injury or expense which may occur as a result of the representative distributing any assets or money incorrectly or with insufficient identification.
- The representative agrees to provide, no less frequently than annually, an annual fair market value of the investment. In the event of death, distribution or sale, a current valuation is required. The representative further agrees to provide this value in the format requested by Kingdom Trust.
- The representative agrees that only upon the request of Kingdom Trust (and not upon the request of the Account Holder) will the investment be registered to a successor trustee/custodian or to the Account Holder as an individual.
- The representative agrees to provide all offering documents with regards to the investment to Kingdom Trust and the Account Holder.
- The representative agrees that each year it will promptly, timely and directly provide Account Holder with such K-1s, 1099s and other IRS forms as will enable Account Holder to determine whether the investment generates Unrelated Business Taxable Income ("UBTI") and sufficient information to file the proper tax returns regarding the same.
- The representative agrees that it will send timely written notification to Kingdom Trust regarding any address change, name change, dissolution, bankruptcy or other significant change regarding the representative.
- The representative agrees that Kingdom Trust has not endorsed and has not approved the investment, and the representative will make no representations that Kingdom Trust has endorsed or approved this investment.
- The representative agrees that it will not, under any circumstance, use for its own purpose or distribute any Kingdom Trust documents, including but not limited to any account applications, custodial agreements or disclosure statements, without the written consent of Kingdom Services, LLC.

SECTION 2 - Representative Information & Signature

Representation Type: LLC Manager Borrower Investment Sponsor

Name of Investment: Tax ID or EIN:
(Please enter in single-member LLC name, borrower name or name of equity investment)

Investment Type: Amount of Investment: \$
(i.e. single-member LLC, promissory note [secured or unsecured], hedge fund, private stock, LP, private debt offering, etc.)

Address:

Daytime Phone Number: Email Address:

Representative Signature: **X** Date:

Representative 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.