

Account Agreement

For Custodial Accounts

This Custodial Account Agreement (the "Agreement") is effective as of this _____ day of _____, _____, by and between Kingdom Trust (hereinafter referred to as "Kingdom") and _____ as Applicant(s) (hereinafter, the "Applicant").

SECTION 1 - Recitals & Signatures

The Applicant hereby represents that the Applicant has been given authority to exercise control over the assets contained in this Custodial Account.

The purpose of this Agreement is to establish and/or identify the rights, obligations, duties and responsibilities of the parties hereto with respect to the Custodial Funds so as to effectuate and facilitate the ability of the Applicant to direct Kingdom and/or its designee (hereinafter sometimes also referred to as the "Custodian") as to the investment and/or disposition of all or any portion of the Custodial Funds held in the Custodial Account.

In consideration of the mutual promises and covenants contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Kingdom and the Applicant hereby agree as follows:

1. Terms.

(a) Custodial Funds - the funds, assets, moneys and/or other property (including real and personal, tangible or intangible) deposited with the Custodian by or at the direction of the Applicant during the period that such funds, assets, money and/or other property are held, invested or reinvested by the Custodian in the Custodial Account pursuant to the terms of this Agreement.

(b) Custodial Account - those Custodial Funds which are the subject of this Agreement and are in the custody and possession of Kingdom and are subject to the direction of the Applicant or other individual or entity as may be identified by Applicant. The value of the Custodial Account is subject to all such gains, earnings, losses and/or costs as are attributable or allocable to the Custodial Funds from time to time. Further, the value of the Custodial Account shall be reduced by any withdrawal, distribution, trust loan or other distribution as permitted under the terms of this Agreement and shall also be reduced as a result of any direct deduction made from the Custodial Account to pay fees, expenses and/or other costs as set forth under the terms of this Agreement.

2. Management and Control of Custodial Funds. During the duration of this Agreement, the Custodian shall have custody and possession of the Custodial Funds held in the Custodial Account; provided, however, that certain obligations and rights, such as receipt of fees and reimbursement of expenses, are retained exclusively by Custodian as set forth under this Agreement.

While the Custodian shall hold and possess all Custodial Funds held in the Custodial Account, the Applicant or other individual or entity as may be designated by the Applicant and identified in writing to the Custodian, shall retain full responsibility for the management, control and investment direction of all Custodial Funds held in the Custodial Account. The Custodian will monitor, maintain and/or dispose of Custodial Funds as specifically directed by the Applicant or other authorized individual or entity to the extent there are sufficient Custodial Funds in the Custodial Account to effectuate any such direction. If some other individual or entity besides the Applicant is vested with the authority and responsibility to manage, control and direct investments, the Applicant agrees to give prompt written notice to the Custodian of the existence of such individual or entity and the extent of such person's right to manage, control and direct investments of the Custodial Funds held in the Custodial Account, and the Custodian shall be permitted to rely upon such notice without any duty to determine the validity or propriety either of such status or appointment or of any instrument purporting to effectuate or document such status or appointment. Further, the Applicant agrees that if any other individual or entity is vested with the authority and responsibility to manage, control and direct investment of the Custodial Funds, the Applicant will ensure that such individual or entity is aware of, and agrees to be bound by, the terms and conditions set forth under this Agreement and that the Applicant shall provide to Kingdom written evidence of the agreement of such individual or entity.

The Applicant directs the Custodian to sweep available free credit balances automatically into a bank account as described in the UnInvested Cash Disclosure below until such time as further direction is received from the Applicant. The Applicant also authorizes the Custodian, in its sole discretion, to transfer any such funds swept into such bank account into a different bank account at any time without obtaining any further approval from the Applicant.

All transactions shall be subject to any and all restrictions or limitations, direct or indirect, which are imposed by Kingdom's charter, articles of incorporation or bylaws; any and all applicable federal and state laws and regulations; the rules, regulations, customs and usages of any exchange, market or clearing house where the transaction is executed; Kingdom's policies and practices; and this Agreement. The Custodian will not provide tax, legal or investment advice and will not exercise the voting rights and/or other shareholder rights with respect to any investment in the Custodial Account unless the Applicant or such other authorized individual or entity provides timely written directions acceptable to the Custodian in accordance with the policies and procedures adopted by the Custodian and effective at the time of such direction.

3. Obligations of the Custodian. In furtherance of its responsibilities under Section 2, and subject to the limitations and qualifications otherwise set forth in this Agreement, the Custodian shall

- (a) safe keep the Custodial Funds;
- (b) monitor, maintain and/or dispose of Custodial Funds as specifically directed by the Applicant or other individual or entity with authority to direct the investment of Custodial Funds;
- (c) keep timely and accurate records as to the deposit, disbursement, investment, reinvestment and/or other application of the Custodial Funds;
- (d) maintain separate subaccounts as appropriate to reflect the different nature of the contributions constituting the Custodial Account and/or such other



appropriate distinctions as may be applicable from time to time, such as the designation of different investment managers by the Applicant with respect to the investment of certain portions of the Custodial Account; and

(e) prepare, maintain and provide periodic reports and statements to the Applicant or other individual or entity with authority to direct the investment of Custodial Funds, if Custodian is so directed in writing reflecting

- (i) the then current status as to Custodial Funds comprising the Custodial Account; and
- (ii) transactional activities involving the Custodial Funds since the last report.

In preparing reports, statements and any other disclosures to be provided under the terms of this Agreement, the Custodian will cooperate with the Applicant in satisfying any information and/or timing requirements that may be imposed upon the Applicant under the provisions of any applicable federal or state law. The Applicant acknowledges that all reports, statements and disclosures prepared by the Custodian will only be as accurate as the information provided to the Custodian by the Applicant, and that the Custodian has no duty to confirm the accuracy of any such information it receives in the preparation of any report, statement or other disclosure.

In valuing the assets of the Custodial Account for recordkeeping and reporting purposes, the Custodian shall use reasonable, good faith efforts to ascertain the fair market value of each asset through utilization of various outside sources available to it and consideration of various relevant factors generally recognized as appropriate to the application of customary valuation techniques. However, where assets are illiquid or their value is not readily ascertainable on either an established exchange or generally recognized market, the Applicant acknowledges that the valuation is by necessity not a true market value and is merely an estimate of value in a broad range of values and its accuracy should not be relied upon for any other purposes. The precision with which a value is assigned is a factor of the nature of the asset and the cost effectiveness of pursuing a more comprehensive appraisal. In certain cases where fair market value is not readily ascertainable and the Custodian does not have a recent qualified independent appraisal, the Custodian may follow an internal protocol for assigning value based on the cost of the asset or may rely upon a current independent appraisal obtained by the Applicant. Thus, the Applicant acknowledges that the Custodian neither provides a guarantee of value nor assures the appropriateness of the appraisal techniques applied in developing an estimate of value and the Custodian assumes no responsibility for the accuracy of the valuations presented with respect to assets whose value is not readily ascertainable on either an established exchange or a generally recognized market.

Except as otherwise set forth in this Agreement, the Applicant will have 60 days after receipt of any document, statement or other information from the Custodian to notify the Custodian in writing of any errors or inaccuracies reflected in any particular document, statement or other information. If the Applicant does not notify the Custodian within 60 days, the applicable document, statement or other information shall be deemed correct and accurate, and the Custodian shall have no further liability or obligation with respect to such document, statement, other information or any transactions described therein.

4. Valid Investment Direction. The Applicant represents that any asset or property which is to be acquired or otherwise dealt with pursuant to an investment directive from the Applicant or other authorized individual or entity is a permissible investment and/or transaction in accordance with applicable law. Further, the Applicant represents that if any investment directed under this Agreement is a security under applicable federal, state or other applicable securities laws, such investment has been registered or is exempt from registration under such securities laws. Except as otherwise limited or qualified by other provisions of this Agreement, the Custodian agrees that all Custodial Funds shall be invested in accordance with the directions provided by the Applicant or such other authorized individual or entity. If any conflicting direction is provided to the Custodian from entities authorized to manage, control and direct investments, the Custodian shall presume that the investment direction provided by the Applicant shall control, unless compelling evidence to the contrary is provided to the Custodian.

In directing the Custodian with respect to any investment, the Applicant or other individual or entity with authority to direct the investment of Custodial Funds must utilize Kingdom's Investment Direction form suitable to such investment or such other form acceptable to the Custodian. The Custodian shall be fully protected in acting upon any instrument, certificate, paper or transmission believed to be genuine and to be signed or presented by the proper person or persons whether or not by facsimile, email or other form acceptable to the Custodian, and the Custodian shall be under no duty to make any investigation or inquiry as to any statement contained in any such communication but may accept the same as conclusive evidence of the truth and accuracy of the statements therein contained. The Applicant or other individual or entity with authority to direct the investment of Custodial Funds may authorize and direct the Custodian to execute and deliver any and all documents delivered to the Custodian in connection with specific directed investments, and the Custodian shall have no responsibility to verify or determine that any such documents are complete, accurate or constitute the documents necessary to comply with such investment direction.

All directives for withdrawal or transfer of all or a portion of Custodial Funds from the Custodial Account shall be in writing on a form provided by or acceptable to the Custodian. The method of distribution must be specified in writing. The tax identification number of the recipient must be provided to the Custodian before the Custodian is obligated to make a distribution. Withdrawals shall be subject to all applicable tax and other laws and regulations, including possible early withdrawal penalties or surrender charges and tax withholding requirements.

The Custodian shall be fully protected in acting upon any direction, instrument, certificate, paper or transmission believed to be genuine and to be signed or presented by the proper person or persons whether or not by facsimile, email or other form acceptable to the Custodian, and the Custodian shall be under no duty to make any investigation or inquiry as to any statement contained in any such communication, but may accept the same as conclusive evidence of the truth and accuracy of the statements therein contained.

5. No Investment Responsibility. The Custodian shall act in the capacity of a directed custodian and shall not be responsible or liable for any investment decisions or recommendations with respect to the utilization, investment, reinvestment, sale or disposition of Custodial Funds held in the Custodial Account. The Custodian shall not be responsible for reviewing any assets held in the Custodial Account and shall not be responsible for questioning, investigating, analyzing, monitoring or otherwise evaluating any of the investment decisions of the Applicant or such other investment direction that may be provided by any individual or entity with authority to direct the investment of the Custodial Funds. It is not the responsibility of the Custodian to review the prudence, merits, viability or suitability of any investment directed by the Applicant or such other individual or entity with authority to direct the investment of Custodial Funds or to determine whether the investment is acceptable under applicable law. The Custodian does not and will not offer any investment advice, nor does the Custodian endorse any investment, investment product or investment strategy; and the Custodian does not and will

not endorse any investment advisor, representative, broker or other party selected by the Applicant or such other individual or entity with authority to direct the investment of Custodial Funds. The Custodian shall not be responsible for any loss resulting from any failure to act because of the absence of directions from the Applicant or such other individual or entity as designated by the Applicant. In the event the Custodian determines that any investment instruction is unclear, the Custodian shall act as soon as practical to obtain clarification regarding such instruction. Pending clarification, the Custodian shall hold assets subject to such instruction in their existing form or liquidate the same as directed, without liability for loss of income or appreciation and without liability for any interest or dividends.

The value of the Custodial Account at any particular time will depend on the performance of the investments as selected by the Applicant or other individual or entity as may be designated by the Applicant and the time and amount of charges to and payments made from the Custodial Account. The Custodian does not predict, represent or guarantee the value of the Custodial Account as of any future date and does not predict, represent or guarantee any rate of return regarding the Custodial Funds held in the Custodial Account.

Any review performed by the Custodian with respect to an investment shall be solely for its own purposes of determining the administrative feasibility of the investment and neither such review nor its acceptance should be construed in any way as an endorsement of any investment, investment company or investment strategy. The Custodian also has the right not to effect any transaction/investment which the Custodian deems to be beyond the scope of its administrative capabilities or expertise. Further, the Custodian has no duty or obligation to notify the Applicant or other authorized individual or entity with respect to any information, knowledge, irregularities or concerns relating to any investment or any investment advisor, broker, agent, promoter or representative with whom the Custodian is directed to deal, except as to civil pleadings or court orders received by the Custodian.

6. Transaction Responsibility. The Custodian shall use reasonable efforts to acquire or sell investments in accordance with investment direction received by the Custodian within a reasonable period of time after receipt of such investment direction. Further, the Custodian shall make reasonable efforts to notify the Applicant or other authorized individual or entity if the Custodian is unable or unwilling to comply with a particular investment direction. Subject to the foregoing, the Custodian shall remit funds as directed, but have no responsibility to verify or assure that such funds have been invested to purchase or acquire the asset selected by the Applicant or other authorized individual or entity. The Custodian is not responsible for inquiring into the nature, amount, timing or propriety either of any deposit into the Custodial Account made by the Applicant or such other individual or entity as may be designated by the Applicant or of any disbursement from the Custodial Account required or requested, including, without limitation, any required minimum distributions mandated under and applicable law. Except as otherwise provided, the Applicant shall have full responsibility for determining any required minimum distributions, as well as for any tax or investment consequences with respect to any and all Custodial Funds deposited into, held by and disbursed from the Custodial Account.

The Custodian is not responsible for determining or investigating whether a particular investment transaction constitutes an abusive tax shelter scheme or transaction as identified by the Internal Revenue Service ("IRS"), including whether a transaction is a prohibited tax shelter transaction as described under Code Section 4965, a listed transaction (including a subsequently listed transaction) as described under Code Section 6707A(c)(2), or a prohibited reportable transaction, which is either a confidential transaction or a transaction with contractual protection and which is a reportable transaction defined under Code Section 6707A(c)(1).

The Applicant acknowledges and understands that a determination regarding whether a prohibited transaction or an abusive tax shelter scheme or transaction (as described above) has or would occur depends upon the facts and circumstances that surround a particular investment transaction. The Applicant acknowledges and understands that a prohibited transaction or an abusive tax shelter scheme or transaction may have a significant impact upon the Custodial Account and may require the filing of certain tax forms by the Applicant with the IRS. The parties acknowledge and agree that the responsibility for filing any forms or disclosing any information to the IRS with respect to any prohibited transactions or abusive tax shelter schemes or transactions resides entirely with the Applicant.

7. No Additional Assumed Responsibilities. The Custodian assumes no responsibilities other than its agreement to provide certain custodial services to the Applicant. The Custodian shall not be obligated or expected to commence or defend any legal action or proceeding in connection with any investment in the Custodial Account unless agreed upon by Kingdom and Kingdom is fully indemnified for doing so to its satisfaction. The Custodian will not bear or assume any responsibility to secure or maintain fire, casualty, liability or other insurance coverage on any personal or real property held as a part of the Custodial Account or which serves as collateral under any mortgage or other security instrument held by the Custodial Account with respect to any promissory note or other evidence of indebtedness; nor does the Custodian undertake to notify the Applicant regarding the need to secure, renew or maintain such insurance coverage. It is incumbent upon the Applicant to arrange for such insurance as it determines is necessary or appropriate to protect the assets of the Custodial Account. The Custodian will not be responsible for notification or payment of any insurance premiums, real estate taxes, utilities or other charges with respect to any investment held by the Custodial Account, unless the Applicant specifically directs Kingdom to pay the same, in writing, within a sufficient period of time for such direction to be accomplished in accordance with Kingdom's normal business practices (without regard to whether Kingdom has undertaken efforts to comply with such directive) and sufficient funds are available to pay the same from the Custodial Account.

The Applicant is also responsible for determining if any income or earnings from a particular investment results in unrelated business taxable income that is subject to unrelated business income tax ("UBIT") pursuant to Code Section 511. In the event that an investment transaction involving the Custodial Funds held in the Custodial Account results in a liability for UBIT, the Applicant agrees to prepare or have prepared the required Form 990-T filing along with any other documents that may be required, and, if agreed to between the parties, to submit the Form 990-T and any related documents to the Custodian for filing with the Internal Revenue Service. The Applicant shall provide such Form 990-T and any related documents to the Custodian at least five days prior to the date on which the return is due for such taxable year along with the Applicant's written payment authorization that directs the Custodian as to the Custodial Funds to be used or liquidated to pay the required UBIT.

8. Fees and Commissions. To the extent not paid (or not permitted to be paid) directly by the Applicant from the Custodial Account, the Applicant agrees to pay any fees as established by Kingdom and reflected in its applicable separate Fee Schedule, which Kingdom will publish from time to time. Such fees may include, without limitation, establishment fees, annual administrative fees, termination fees, transfer fees, transaction fees, legal fees and investment commissions. The Applicant agrees to the payment of such fees and, to the extent not otherwise paid by the Applicant in a timely manner, hereby authorizes a direct deduction from the Custodial Account in an amount equal to the value of the outstanding expense amount owed to Kingdom; provided, however, that certain fees, such as brokerage commissions and related costs, will always be deducted directly from the Custodial Account. Kingdom agrees to give the Applicant at least 30 days written notice prior to changing a fee or imposing any new fee.

In the case of a third party receiving payments for services, such as brokerage fees and commissions, the Custodian may receive a portion of those fees in return for the services provided in completing such transactions. In addition, the Custodian may perform sub-accounting, record-keeping, administrative and/or other services related to the Custodial Funds. The Custodian may receive fees and/or reimbursement of expenses from financial institutions and/or money market funds with which the Custodial Funds have been deposited or invested with respect to those services.

9. Expenses. The Applicant agrees to reimburse Kingdom for any reasonable expenses incurred in the administration of the Custodial Account. The Applicant agrees to pay from that portion of the Custodial Account any income, transfer tax and any other taxes that may be levied or assessed upon all or any portion of the Custodial Funds held in the Custodial Account and all other administrative expenses reasonably incurred by Kingdom in the performance of its duties to the extent not otherwise paid from the Custodial Account. These expenses may include legal fees or other professional fees incurred by the Custodian in connection with the operation and management of the Custodial Account. The Applicant further agrees that to the extent such expenses are not paid in a timely manner, the Applicant hereby authorizes a direct deduction from the Custodial Account in an amount equal to the value of the outstanding expense amount owed to Kingdom, subject to the same rules that apply with respect to fees as described above in Section 8.

10. Payment of Fees, Expenses from Custodial Account. Where it has been determined that any fee, expense (including, without limitation, reimbursement for liabilities arising under this Agreement), tax, federal tax levy, penalty, surrender charge and/or other similar obligation of the Custodial Account is to be paid from the Custodial Account, the Applicant or other authorized individual or entity shall promptly direct the Custodian as to, or otherwise acknowledge, which Custodial Funds held in the Custodial Account are to be liquidated to satisfy such obligation; provided, however, that where such direction is not promptly forthcoming, the Custodian, to the extent possible, first shall apply any liquid assets held in the Custodial Account to satisfy such obligation, and, thereafter, to the extent necessary, the Custodian shall have the right to liquidate such other of the Custodial Funds as it deems appropriate, and the Custodian shall not be held liable for any adverse consequences resulting from such decision.

To the extent that the Applicant does not directly pay applicable fees, expenses or other obligations and there are insufficient Custodial Funds which are liquid and/or which can be readily liquidated to pay any outstanding fee, expense or other obligation owed to Kingdom, Kingdom is hereby authorized by the Applicant to charge such outstanding fees against a valid credit card account number provided by the Applicant. In order to provide Kingdom with a valid credit card account number and proper authorization to make charges against the credit card, the Applicant shall complete the credit card section of "Annual Account Fees" in the form that follows. If the credit card account expires, becomes invalid or exceeds its maximum credit limit, the Applicant agrees to immediately inform the Custodian and contemporaneously provide another valid credit card account number to Kingdom by completing a new "Credit Card Authorization" form that allows Kingdom to charge outstanding fees against the new credit card account.

11. Amendments. Kingdom may amend this Agreement at any time to comply with necessary laws and regulations or for any other reason. Amendments may be made retroactively when required to meet a law or regulatory change. The actual written or verbal consent of the Applicant is not required to effectuate said amendment unless such amendment directly affects the obligations or responsibilities of the Applicant hereunder. Kingdom shall send the Applicant a copy of such amendment within 30 days of the amendment's effective date. The Applicant will be deemed to have consented to any amendment requiring consent unless, within 30 days from the date Kingdom mails or otherwise transmits the amendment, the Applicant notifies Kingdom in writing that it does not consent.

12. Hold Harmless and Release. The Applicant agrees to hold the Custodian harmless, to indemnify and to defend the Custodian against any and all claims arising from, and liabilities, damages, actions, judgments, costs, expenses (including, without limitation, attorneys' fees), fines and penalties incurred by reason of any action taken (or omitted to be taken) by the Custodian in good faith pursuant to this Agreement. The Applicant further agrees to release the Custodian from any and all claims, losses, expenses, damages, causes of action, liabilities and/or obligations incurred as a result of any action taken (or omitted to be taken) by the Custodian which is authorized or contemplated under this Agreement.

The Applicant agrees to reimburse or advance to the Custodian, on demand, all legal fees, expenses, costs, fines, penalties and obligations incurred or to be incurred in connection with the defense, contest, prosecution or satisfaction of any claim made, threatened or asserted pertaining to any investment or action which the Applicant or such other individual or entity with authority to direct the investment of Custodial Funds directed through the Custodian, including, without limitation, claims asserted by the Applicant, any state or federal regulatory authority or self-regulatory organization.

13. Successor Custodian. If the Custodian changes its name, reorganizes, merges with another organization (or comes under the control of any federal or state agency), or if its entire organization (or any portion which includes the Custodial Account) is bought by another organization, that organization (or agency) shall automatically become the Custodian hereunder, but only if it is the type of organization authorized to serve as a custodian of this Account.

14. Termination of Agreement. Kingdom reserves the right, upon at least thirty (30) days' prior notice to the Applicant, to terminate the Agreement and resign as Custodian. Further, upon thirty (30) days' prior written notice to Kingdom the Trustee may terminate the Agreement and remove Kingdom or its designee as Custodian. Upon such termination of the Agreement, Kingdom shall transfer the Custodial Account to Applicant or to such other custodian as directed by the Applicant. If, upon termination of this Agreement, any fees or expenses to which Kingdom is entitled have not been paid in full, Kingdom may retain sufficient Custodial Funds to satisfy such outstanding fees and expenses or, if insufficient Custodial Funds exist, charge the authorized credit card of record in accordance with Section 10 above.

15. Directives and Notices. Any directions and notices to be given to the Custodian or notice to be given to the Applicant hereunder shall be in writing and sent to the address indicated below with respect to such party or to such change of address communicated to the other party:

CUSTODIAN Kingdom Trust
P.O. Box 870
Murray, Kentucky 42071

APPLICANT

16. Custodian a Directed Custodian. Custodian is a directed custodian and does not provide tax, legal or investment advice.

17. Validity of Provisions. If any part of this Agreement is held to be illegal or invalid, the remaining parts shall not be affected. The failure of any party hereto to enforce at any time or for any period of time any of the provisions of this Agreement shall not be construed as a waiver of either such provisions or the right thereafter of any party hereto to enforce each and every such provision.

18. Governing Law and Construction. Except to the extent preempted by federal law, this Agreement shall be governed by and interpreted and construed in accordance with the laws of the state of South Dakota, without regard to any principles of conflict of laws. Nothing contained in this Agreement is intended to violate, and the provisions hereof shall be construed in a manner consistent with, any applicable provisions of law.

19. Unfunded Accounts. If an account is not funded after 90 days with no contact, it will be closed. Once an account is closed, it cannot be reactivated.

20. Uninvested Cash Disclosure. The Account Holder hereby appoints Kingdom Trust as the Account Holder's attorney-in-fact with respect to investments and distributions concerning the Account Holder's account. As part of this, among other things, the Account Holder directs Kingdom Trust

1. to deposit all cash for which the Account Holder has not already provided investment instructions into a pooled custodial deposit account or accounts with one or more third party financial organizations selected by Kingdom Trust at Kingdom's sole discretion and without any further approval from the Account Holder provided that any and all such accounts qualify as common investment funds under IRC Section 408(a)(5), such deposit accounts may include without limitation negotiable order of withdrawal accounts, checking accounts, savings accounts, money market accounts, certificates of deposit or similar accounts,
2. to retain such interest as further compensation for the services it renders to its Account Holders and, in its sole discretion, place the funds in a non-interest bearing pooled deposit account or accounts,
3. to enter into such sub-accounting agreements as may be required by the nature of the deposit accounts between the selected financial organizations and Kingdom Trust under which Kingdom Trust may receive a fee from the selected financial organizations to keep all records pertaining to the Account Holder's share of the pooled custodial accounts which fees will be retained by Kingdom Trust, and
4. to sign checks from time to time on the pooled custodial accounts which are to be honored by the financial organizations for withdrawal of Account Holder's funds from such pooled custodial accounts for distributions, investments, fees and other disbursements directed or agreed to by the Account Holder.

The Account Holder hereby indemnifies and agrees to hold such financial organization(s) harmless from following the directions received from Kingdom Trust on the Account Holder's behalf including but not limited to honoring checks drawn on the Account Holder's portion of the pooled custodial accounts that are written by Kingdom Trust.

SECTION 2 - Account Information

Account Type: Individual Joint Trust Business

◆ FOR INDIVIDUAL ACCOUNTS

First Name: MI: Last Name:

Date of Birth: Social Security Number: Male Female

Address:

City: State: Zip Code: Country of Citizenship:

Daytime Phone Number: Business Phone Number:

Email Address:

◆ FOR JOINT ACCOUNTS (Include Joint Account Holder information in this section.)

First Name: MI: Last Name:

Date of Birth: Social Security Number: Male Female

Address:

City: State: Zip Code: Country of Citizenship:

Daytime Phone Number: Business Phone Number:

Email Address: **Primary Owner?** (For Reporting Purposes) Yes No

◆ MINOR INFORMATION (If account is for a minor, include Parent/Guardian/Responsible Party information in this section.)

First Name: MI: Last Name:

Date of Birth: Social Security Number: Male Female

Address:

City: State: Zip Code: Country of Citizenship:

Daytime Phone Number: Business Phone Number:

Email Address:

◆ FOR TRUST ACCOUNTS

Trust Name: Trustee Name:

Address:

City: State: Zip Code: Trust Tax ID:

Daytime Phone Number: Email Address:

◆ FOR BUSINESS ACCOUNTS

Company Name: Representative Name:

Address:

City: State: Zip Code: Company Tax ID:

Daytime Phone Number: Email Address:

SECTION 3 - Annual Account Fees

Below are the options available to you for paying annual 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 all fees and expenses.

Cardholder Signature: **X**

Invoice (Additional fee will be incurred. Invoicing only applies to annual fees and not other incidental or miscellaneous fees.)

PLEASE ATTACH A COPY OF YOUR DRIVER'S LICENSE

SECTION 4 - Beneficiary Designation

Kingdom Trust requires you to designate a beneficiary for your account who will be the recipient of the assets in your account following your death. If the named beneficiary is a trust, you must provide a copy of the trust agreement to Kingdom Trust. In the event of your death, the balance of your account shall be paid to the primary beneficiaries who survive you in equal shares (or the specified shares, if indicated). If the primary or contingent beneficiary box is not marked for the beneficiary, the beneficiary will be considered to be a primary beneficiary. If none of the primary beneficiaries survives you, the balance of the account shall be paid to the contingent beneficiaries who survive you in equal shares (or in the specified shares, if indicated). If any primary or contingent beneficiary does not survive you, such beneficiary's interest and the interest of such beneficiary's heirs shall terminate completely, and the applicable share for any remaining primary or contingent beneficiary(ies) shall be increased on a pro rata basis. In the event the share percentage for all the beneficiaries who receive funds under this beneficiary designation totals less than 100%, the applicable share(s) of those beneficiaries who receive funds shall be increased on a pro rata basis until the total of all applicable shares equals 100%.

If the named beneficiary is a trust, you must submit a copy of the trust with this completed and signed form.

<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 90%;" type="text"/> Relationship: <input style="width: 40%;" type="text"/> Share %: <input style="width: 40%;" type="text"/> SSN/EIN: <input style="width: 90%;" type="text"/> Date of Birth: <input style="width: 40%;" type="text"/>	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 90%;" type="text"/> Relationship: <input style="width: 40%;" type="text"/> Share %: <input style="width: 40%;" type="text"/> SSN/EIN: <input style="width: 90%;" type="text"/> Date of Birth: <input style="width: 40%;" type="text"/>	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 90%;" type="text"/> Relationship: <input style="width: 40%;" type="text"/> Share %: <input style="width: 40%;" type="text"/> SSN/EIN: <input style="width: 90%;" type="text"/> Date of Birth: <input style="width: 40%;" type="text"/>
--	--	--

- I am married** (if you are married, reside in a community property state* and name a primary beneficiary other than your spouse, your spouse is required to sign below to ensure your designation will be effective).
- I am NOT married** (if you marry in the future, reside in a community property state, and name a primary beneficiary other than your spouse, you are required to complete a beneficiary change form with spousal consent to ensure your designation will be effective).

** In the United States, there are nine community property states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.*

◆ SPOUSAL CONSENT

I consent to the above beneficiary designations:

Signature of Spouse: Date:

(Note: Consent of the Applicant's spouse is only required for married account holders living in a community property state who designate a beneficiary other than or in addition to the Applicant's spouse.)

Disclaimer: The Applicant's spouse may have a property interest in the account and the right to dispose of the interest by will. Therefore, Kingdom Trust disclaims any warranty or responsibility as to the effectiveness of the Applicant's beneficiary designation or as to the ownership of the account after the death of the Applicant or the Applicant's spouse. For additional information, please consult your legal advisor.

SECTION 5 - Account Designated Representative (ADR) Information

All fields required if an ADR is designated.

You may choose to name an Account Designated Representative ("ADR") who will be authorized to access your account, make certain investment purchases and sales in your account and receive copies of your account statements. The ADR will only be authorized to purchase or sell publicly traded securities. You may also choose not to name an Account Designated Representative.

ADR Name:

Address:

City: State: Zip Code:

Phone Number: Fax Number:

Email Address:

If the Account Designated Representative ("ADR") is an Investment Advisor ("IA") qualified under Section 3(38) of ERISA, attach written acceptance of this fiduciary appointment from the IA and a certificate of the IA's current registration under the Investment Advisor's Act of 1940. If the ADR is employed by or affiliated with a Securities Broker-Dealer, complete the information in Section 6.

SECTION 6 - Securities Broker-Dealer Information

Broker-Dealer Name:

Address:

City: State: Zip Code:

Phone Number: Fax Number:

Email Address:

Broker-Dealer Signature (If Required by Broker-Dealer): Date:

By signing below I acknowledge and agree

1. that my Account Designated Representative (whether or not an Investment Advisor) is my authorized agent and not in any way associated with, an employee of or representative of Kingdom Trust;
2. that Kingdom Trust has not made nor will make any recommendations regarding the listed Account Designated Representative or the Securities Broker-Dealer;
3. that Kingdom Trust has not compensated nor will compensate the listed Account Designated Representative nor the listed Securities Broker-Dealer except from the assets of my account, and I may appoint and/or remove the Account Designated Representative and/or Securities Broker-Dealer at any time by completing the proper forms and submitting them to Kingdom Trust;
4. that it is my responsibility to discuss publicly traded investments with my Account Designated Representative, and any and all trading instructions received from the Account Designated Representative will be followed by Kingdom Trust as if I directed them directly, but only with regard to public securities and investments that are traded on a recognized exchange or "over the counter" and excluding any securities issued by Kingdom Trust (the Account Designated Representative may not direct purchases or sales of alternative or private assets); and
5. to indemnify, hold harmless and defend Kingdom Trust, and its respective officers, directors, managers, members, employees, representatives, owners, agents, successors and assigns from any and all loss and damage of any nature which may result from any action or inaction that any of them takes or omits in good faith in accordance with, and in its reliance upon, any certificate, notice, confirmation, instruction or other written or oral communication purporting to have been delivered by me or at my direction by the Account Designated Representative concerning my account.

Account Holder Signature: Date:

Joint Account Holder Signature (if applicable): Date:

SECTION 7 - Interested Party Information

Please note that the designation of an interested party is for informational purposes only. By naming an interested party, you are authorizing Kingdom Trust to speak to this individual regarding your account. In addition you acknowledge that the interested party listed below will be authorized to receive information as well as correspondence including, but not limited to, account statements. However, the interested party will not have trading or withdrawal authority on the account.

Interested Party Name:

Address:

City: State: Zip Code:

Phone Number: Fax Number:

Email Address:

SECTION 8 - Investment Callback Election

Instructions: This section contains important choices that will impact the processing of your investment directions. Please read the below terms in their entirety prior to making your election. By signing this Account Adoption Agreement, you are affirming your election and consenting to all the terms and conditions contained herein.

Terms: It is the policy of Kingdom Trust to call you, the Applicant, to verify and confirm any outbound movement of cash from your account when Kingdom Trust receives instructions requesting it send funds from your account. Kingdom Trust will call you at the telephone number it has on file for you.

If Kingdom Trust cannot reach you, funds will not be sent until it can verbally confirm that the instructions are genuine and authorized by you.

Kingdom Trust gives you the ability to opt out of verbal confirmation calls. You can do so by checking the box below labeled **OPT OUT**. If you choose to opt out of the calls, Kingdom Trust will process any instructions it receives without calling to confirm the instructions are genuine and authorized by you.

Kingdom Trust also gives you the ability to designate a third party authorized by you to receive verification calls from Kingdom Trust. If you choose to designate a third party to receive those verification calls, you must provide that person's name and daytime phone number to Kingdom Trust. Should you elect to designate a third party, the third party will be called and you will not be called. You can elect to designate a third party by checking the box below labeled **THIRD PARTY**.

If you elect to opt out of verification calls or designate a third party to receive the verification calls, Kingdom Trust will call to verify your election upon receipt of this Investment Callback Election form properly completed and signed by you. Thereafter, if you opt out of the calls, Kingdom Trust will process instructions without calling to verify those instructions. If you have designated a third party to receive verification calls, Kingdom Trust will place those calls to the designated third party at the number listed on this form for such third party and will call the third party to verify any outbound money movement until such time as you change your election.

If you do not make an election below or check the box labeled **PLEASE CALL**, Kingdom Trust will call to verify the instructions it receives.

Election:

- OPT OUT** - Please do not call to verify instructions.
- THIRD PARTY** - Please call at this number:
- PLEASE CALL** - Please call me to verify instructions at the number on file.

SECTION 9 - Signatures

IN WITNESS WHEREOF, the parties have caused this Agreement to be signed herein below either in their individual capacity or by their authorized representatives or agents.

I have read and agree to the terms of the Custodial Account Agreement:

◆ **APPLICANT**

Applicant Signature: Title:

Applicant Printed Name: Date:

◆ **JOINT APPLICANT (IF APPLICABLE)**

Joint Applicant Signature: Title:

Joint Applicant Printed Name: Date:

◆ **KINGDOM TRUST**

Custodian Signature: Title:

Printed Name: Date:

IMPORTANT: Click [here](#) for applicable custodial agreements/disclosures and fee schedules or visit KingdomTrust.com/FormsAndFees

SECTION 10 - Please let us know how you heard about Kingdom Trust

Please check any that apply and specify your selection in the Comments field if possible. Your input is greatly appreciated.

- Advisor
- Investment Sponsor
- Search Engine/Web
- Television/Radio Ad
- Conference
- Press Release/Ad
- Social Media
- Other

Comments:

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.



1105 State Route 121 North, Suite B
 P.O. Box 870 ■ Murray, KY 42071
 Office: 270.226.1000 ■ Fax: 270.226.1001
 TF: 888.753.6972 ■ KingdomTrust.com

Account Transfer

For Custodial Accounts

SECTION 1 - Account Holder Information

First Name: MI: Last Name:

Social Security Number: Date of Birth: Kingdom Trust Account Number:

Address:

City: State: Zip Code:

Daytime Phone Number: Email Address:

Kingdom Trust Account Type: Individual Joint Trust Business

SECTION 2 - Releasing Custodian Information

Company: Contact:

Address:

City: State: Zip Code:

Phone Number: Account Number (with Releasing Custodian):

PLEASE ENCLOSE THE MOST RECENT STATEMENT FROM THE ACCOUNT BEING TRANSFERRED

SECTION 3 - Transfer Instructions

Directly transfer all or part of my present account with your organization in the manner indicated below:

Accepting Organization Name: Participant Name:

Kingdom Trust Account Number: Date First Participated: *(To be completed by present custodian/trustee)*

Type of Account Being Transferred: Individual Joint Trust Business

Transfer the assets in the manner prescribed below:

Asset Description	Quantity in Account	Quantity to Transfer	Liquidate Immediately (Y/N)	Transfer as Cash	In Kind
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

This Will (check one) Completely Transfer (and Close) My Current Account Partially Transfer My Current Account

I am aware that penalties may be incurred if time deposits are liquidated prior to their maturity date.

SECTION 4 - Delivery Instructions

Indicate how your current custodian should send funds and re-registration paperwork to Kingdom Trust by choosing one of the options below.

Delivery Options for Check Payments/Wire Transfers

- | | | |
|--------------------------------------|---|---|
| <input type="checkbox"/> Wire | <input type="checkbox"/> Overnight Check (FedEx or UPS)
Kingdom Trust
1105 State Route 121 N., Suite B
Murray, KY 42071 | <input type="checkbox"/> Mail Check (U.S. Postal Service)
Kingdom Trust
P.O. Box 870
Murray, KY 42071 |
|--------------------------------------|---|---|

When sending a check, whether through regular mail or overnight delivery, please be aware that funds will not be available for 2 days after the deposit has been made. **Please make check payable to "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."**

Delivery Options for Re-Registration Paperwork

- | | |
|---|---|
| <input type="checkbox"/> Overnight Paperwork (FedEx or UPS)
Kingdom Trust
1105 State Route 121 N., Suite B
Murray, KY 42071 | <input type="checkbox"/> Mail Paperwork (U.S. Postal Service)
Kingdom Trust
P.O. Box 870
Murray, KY 42071 |
|---|---|

SECTION 5 - Depository Options

This section is required if transferring precious metals.

Please choose a depository option 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 separate 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.

- | | | |
|--|---|---|
| <input type="checkbox"/> Brinks Global Services* <ul style="list-style-type: none"> <input type="radio"/> California: 1120 W. Venice Blvd., Los Angeles, CA 90015 <input type="radio"/> New York: 184-45 147th Ave., Springfield Gardens, NY 11413 <input type="radio"/> Utah: 2179 S. 300 W., Ste. 4, Salt Lake City, UT 84115 | <input type="checkbox"/> Non-Segregated Storage | <input type="checkbox"/> Segregated Storage |
|--|---|---|

- | | | |
|---|---|---|
| <input type="checkbox"/> Delaware Depository 3601 North Market St., Wilmington, DE 19802 | <input type="checkbox"/> Non-Segregated Storage | <input type="checkbox"/> Segregated Storage (Gold Only) |
|---|---|---|

- | | |
|---|--------------------------------|
| <input type="checkbox"/> First State Depository 100 Todds Lane, Wilmington, DE 19802 | SEGREGATED STORAGE ONLY |
|---|--------------------------------|

- | | | |
|---|---|---|
| <input type="checkbox"/> International Depository Services (IDS) <ul style="list-style-type: none"> <input type="radio"/> Canada: 3300 Caroga Dr., Mississauga, ON, Canada L4V 1L4** <input type="radio"/> United States: 406 West Basin Rd., New Castle, DE 19720 | <input type="checkbox"/> Non-Segregated Storage | <input type="checkbox"/> Segregated Storage |
|---|---|---|

Sub-Account Number:

IF TRANSFERRING IN-KIND, A STATEMENT OF CURRENT METALS HOLDINGS MUST BE PROVIDED

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

** 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.

THIS SPACE INTENTIONALLY LEFT BLANK

SECTION 6 - General Provisions & Signatures

1. If I have chosen a Depository above, I acknowledge that I, as the Account Holder, am also solely responsible for choosing the Depository in which the metals purchased are stored. I also warrant that I have performed the due diligence I deemed necessary on the Depository I have chosen. I also warrant that neither Kingdom Trust nor any of its employees or agents has made any representations or recommendations to me concerning the Depository I have chosen other than to advise me to perform my due diligence on any Depository I might consider.
2. I acknowledge that Kingdom Trust is acting solely as a directed custodian and represent that it provided no tax, legal or investment advice.
3. I have reviewed and hereby consent to the Kingdom Trust Fee Schedule.
4. If transferring metals, I understand that all metals I direct to be transferred to my account through Kingdom Trust will be stored at the Depository I have selected in Section 5 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.
5. I hereby indemnify and hold Kingdom Trust harmless from any and all damages arising from or in connection with this Account Transfer.

Participant's Signature: Date: Participant's Printed Name: **Medallion Stamp (If Required)***

** A medallion guarantee is only required when the asset being transferred is a security.*

Accepting Organization - Our organization agrees to serve as the new custodian or trustee for the IRA account of the above-named individual, and as custodian or trustee, we agree to accept the assets being transferred.

New Custodian or Trustee: EIN Number: Address: City: State: Zip Code: Authorized Signature for Accepting Organization: Date: