

Trust Company of America Form Guide

Traditional, Rollover, SEP, Custodian, and SARSEP IRA Account Application

This form guide highlights the minimum required information to open an account. Blue highlights and gray text are required under certain circumstances. If optional sections are not completed properly, the account will be opened but the option will not be activated. We recommend filling out all information requested to help us better service the account. Refer to the detailed instructions at the beginning of the application for a complete guide to completing the form.

Trust Company of America Institutional Advisor Services TRADITIONAL, ROLLOVER, SEP, CUSTODIAL, or SARSEP IRA APPLICATION



SECTION 6: Beneficiary(ies)

I hereby designate the following person(s) as my beneficiary(ies). If I live in a state with community property statutes and do not designate my spouse as the sole Primary Beneficiary, I represent and warrant that my spouse has consented to such designation.

1. Primary Beneficiary

Jane Smith

Beneficiary Name

999-99-9999 01/01/99

Social Security Number Date of Birth

Daughter 100%

Relationship Percent of Account Balance

2. Select one: Primary Beneficiary Contingent Beneficiary

Beneficiary Name

Social Security Number Date of Birth

Relationship Percent of Account Balance

3. Select one: Primary Beneficiary Contingent Beneficiary

Beneficiary Name

Social Security Number Date of Birth

Relationship Percent of Account Balance

Additional beneficiary information provided

No beneficiaries designated with this application. Note: If there is no valid beneficiary information designated, your estate is the beneficiary.

SECTION 7: Account Funding

Select all that apply:

By check. Make the check payable to Trust Company of America.

\$ _____ Rollover or Contribution for _____
Check Amount Year

IMPORTANT: In the memo line on the front of the check, write your new Trust Company account number, if available. Also write either 'Rollover' or 'Contribution for <year>'. For checks from employers for SEP and SARSEP accounts, write a breakdown of the Employer Contribution (ER) and the Employee Contribution (EE) amounts.

By federal wire. Notify your investment advisor in advance. Wires may only be sent on or after the account open date.

By systematic ACH contributions. Provide systematic ACH contribution and bank information in Section 8.

Transferring from another custodian or other financial institution. Complete, sign, and provide a Transfer Authorization form for each transferring account.

Trust Company Account Number

SECTION 8: Systematic Contribution (optional)

A. SYSTEMATIC CONTRIBUTION

IMPORTANT: IRA contributions made through a systematic contribution will be credited as contributions for the year in which they are received. It takes approximately 7 days from receipt of this form for the systematic contribution to be activated.

IMPORTANT: Systematic contributions are not allowed on a SARSEP or Beneficiary IRA.

Amount of Contribution (\$)

Month to Begin Contribution (see note above)

Frequency of Contribution:
Select one: Monthly Quarterly Semi-annually Annually

Day of Month to Withdraw Contribution:

Select one: 5th 25th

B. BANK INFORMATION

Select one:
 Voided check provided in lieu of bank information
 Checking account with the bank information below
 Savings account with the bank information below

Bank Name ABA (Routing) Number

Name on Bank Account

Account Number

SECTION 9: Interested Third Party (optional)

Select all that apply: Statements Deposit confirmations
 Tax forms

Interested Party Name

Mailing Address

City State Zip+4

Additional interested third party information provided

SECTION 10: Account Management

As account owner, I am granting the authority to the following investment advisor to direct the investment activities of this account.

6. Complete beneficiary information.

- If beneficiary is a trust, list complete name of trust.

- For more than three beneficiaries, check the Additional Information box and include an Additional Information Application Addendum.

- If no beneficiaries, check the No Beneficiaries box.

7. Optional.

8. Optional.

9. Optional.

10. Enter investment advisor firm name.

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SECTION 10: Account Management Continued

A. INVESTMENT ADVISOR

ABC Investments, Inc.

Investment Advisor Firm Name

B. CLIENT REPRESENTATIVE

Client Representative Name

Client Representative Firm Name

Work Phone

Mailing Address

City

State

Zip+4

SECTION 11: Signature

By signing below I understand the eligibility requirements for the type of individual retirement account deposit I am making and I state that I do qualify to make the deposit.

I have received, read, understood, and agree to the terms and conditions in Section 11: Account Agreement, Section 11: Trust Company of America Client Privacy, Section 12: Truth in Savings Disclosure – Institutional Clients, Section 13: Plan Agreement, Section 14: Disclosure Statement, Section 15 and my Investment Advisor's Fee Disclosures.

I understand that the terms and conditions, which apply to the Individual Retirement Account, are contained in the Plan Agreement and Account Agreement. I agree to be bound by those terms and conditions and mutual promises and covenants. Within seven (7) days from the date I open this Individual Retirement Account, I may revoke it without penalty by mailing or delivering a written notice to Trust Company of America.

< Signature >

01/01/99

Account Holder Signature

Date

For a custodial account only, the custodian or guardian must sign.

John A. Smith

Print Name

SECTION 12: Account Agreement

I hereby request that Trust Company of America, ("Custodian"), a trust company organized under the laws of the State of Colorado and having its principal place of business in Centennial, Colorado, open a custodial account in the name(s) listed as account owner ("Owner") on this Trust Company of America account application ("Application"). The Owner has selected an investment advisor ("Investment Advisor") as indicated on the Application to manage the assets in the account. The Investment Advisor is an agent of the Owner and is not an agent of the Custodian. The Owner selects the Custodian to furnish system and account services to the Owner on the terms and conditions hereinafter set forth.

NOW THEREFORE, 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, Owner and Custodian agree with each other as follows:

- A. Account Record Keeping – Custodian shall maintain the account on its computerized system, which provides within

SECTION 12: Account Agreement Continued

each account cash postings, investment activity, account assets, account contributions and account distribution records.

- B. Preparation of Statements and Reports – Custodian shall provide Owner and Investment Advisor with periodic statements of account activity and fee billings. Custodian shall provide such further statements and reports as reasonably requested by the Investment Advisor. Custodian provides account statements to assist the Owner and Investment Advisor in the monitoring of the account but the Custodian has no duty to supervise or monitor the account or the actions of the Owner or the Investment Advisor.
- C. Confirmations – Confirmations for securities transactions will be provided upon written request by the Owner or the Investment Advisor. Trust Company will provide this information for no additional cost.
- D. Safekeeping of Property – Custodian shall be responsible for the safekeeping of the assets in the account. Custodian shall not have any responsibility for assets contributed to the account until such assets are actually received by Custodian. Legal title to assets in Owner's account shall be held on behalf of Owner in the name of Custodian as nominee. Owner shall continue to be the beneficial owner of such assets, and as such may withdraw such assets from the account, vote any such assets constituting securities or delegate the authority to vote such securities to any other person and proceed directly as a security holder against the issuer of any security in Owner's account without being obligated to join Investment Advisor or Custodian as a condition precedent to initiating such proceeding. Custodian shall provide to Owner periodic reporting of securities transactions.
- E. Transactions – Owner grants the exclusive authority to the Investment Advisor to direct the investment activities of the account. Owner authorizes the Custodian to accept all investment instructions from the Investment Advisor and acknowledges that more than one party may be authorized to request purchases, redemptions and exchanges on the account. Owner acknowledges that if instructions to purchase, redeem or transfer shares are submitted by multiple parties authorized to provide such instructions on the same day or for the same shares, the Custodian is authorized to act on the instructions of either authorized party without having to call either party to confirm or clarify the instructions. Custodian is authorized to collect for the account all interest and other payments of income or principal pertaining to assets held in the account, and to hold, invest, disburse, or otherwise dispose of any and all assets of the account upon the direction of the Owner or the Investment Advisor. The Custodian shall not be responsible for money or other property paid or delivered to any other person upon direction of the Owner or Investment Advisor. All sales and all purchases of securities or other investments made for the account by the Custodian shall be made pursuant to the direction of the Investment Advisor and/or Owner. Custodian shall, unless otherwise instructed in writing by the Owner or the Investment Advisor, have the power to make all trades through broker/dealers it selects (including affiliates) and shall, in any case, have the power to perform any and all other acts that Custodian may deem necessary or appropriate in connection therewith (including paying commissions). Custodian may aggregate contemporaneous transaction orders, although Custodian's records will be kept on an account by account basis. Custodian shall have no responsibility for investment decisions and Custodian shall not be liable for any losses attributable to investments.
- F. Disbursements – Owner hereby authorizes Custodian to pay investment advisory fees from the account as and when billed by the Investment Advisor. Custodian may be paid from the account as specified in Paragraph 3 of this Section 10 or directly by the Investment Advisor for custodial services it is providing hereunder.
- G. Proxies – Custodian will facilitate all proxies and accompanying materials solicited by any entity, and all prospectuses issued by any company whose securities are held in the account. Shareholder communications to be mailed to the Owner within a reasonable period of time after the receipt of such Shareholder Communications by Custodian unless otherwise directed in writing either by the Owner or Investment Advisor. Either Owner or Investment Advisor will have the sole

10. Continued.

- If applicable, complete client representative information.

11. Have the account holder sign, date, and print name.

- If Custodial IRA, have the custodian or guardian sign, date, and print name.