

INVESTMENT SPONSOR REQUIREMENTS



**For Private Placements, Hedge Funds and Other
Alternative Investments**



INVESTMENT SPONSORS

1

COMPLETE THE QUESTIONNAIRE

- Basic company and bank information

2

COMPLETE ANNUAL VALUATION INFORMATION

- Provide an example of an annual statement GoldStar will receive or
- Complete the Fair Market Valuation Disclosure Statement

3

PROVIDE OFFERING DOCUMENTS

- Private Placement Memorandum or
- Offering Circular or
- Prospectus

4

SUBMIT INFORMATION TO:



Heather Adams

Director of Business Development

Email: hadams@goldstartrust.com

Office: (806) 354.3834

Cell: (806) 340.6067

Fax: (806) 356.4274

COMPANY CONTACT INFORMATION

Hours

Mon. – Thurs. 7 am – 5 pm CST
Fri. 7 am – 4 pm CST

Investor Services

(800) 486-6888

Mailing Address

GoldStar Trust Company
PO Box 719
Canyon, TX 79015

Fax

(806) 655-2490 (Main)

Email

info@goldstartrust.com

Physical/Overnight Address

1401 4th Avenue
Canyon, TX 79015



GoldStar can customize workflow procedures, fee payment options and forms to meet your specific needs!



GOLDSTAR
TRUST COMPANY

INVESTMENT SPONSOR QUESTIONNAIRE

P. O. Box 719
Canyon, TX 79015
(800) 486-6888
Fax (806) 655-2490
info@goldstartrust.com

COMPANY INFORMATION

Company name: _____

Website: _____

Physical address of company: _____

City: _____ State: _____ Zip code _____

Mailing address if different from above: _____

City: _____ State: _____ Zip code _____

Year the business started: _____ Tax ID number: _____

Main Contact (authorized representative): _____

Email address: _____ Phone number: _____

Associations you are a member of: _____

BANK INFORMATION

Method of payment requested: ☐ WIRE ☐ ACH

Bank name: _____

Address: _____

City: _____ State: _____ Zip code _____

Name as listed on bank account: _____

Account number: _____

Routing number: _____

Printed name: _____

Signature: _____ Date: _____

Submit this form by fax (806) 655-2490 or email to: Info@goldstartrust.com



GOLDSTAR TRUST COMPANY

FAIR MARKET VALUATION DISCLOSURE STATEMENT

(for Privately Offered Investments)

P. O. Box 719
Canyon, TX 79015
(800) 486-6888
Fax (806) 655-2490
info@goldstartrust.com

ANNUAL VALUATION

GoldStar Trust Company ("GoldStar") conducts a semi-annual review, for periods ending June 30th and December 31st, of all assets held in IRA/SEP/ESA accounts and values the assets accordingly. Unique assets (i.e. LLCs, closely-held stock, etc.) are valued on an annual basis, typically 12/31.

OFFERING COMPANY INFORMATION

Offering Company Name: _____

Authorized Investment Sponsor Representative: _____

Title: _____ Email address: _____

Phone #: _____ Fax #: _____

Address: _____

Website address (if available): _____

ASSET INFORMATION

Investment Name (specify exact name): _____

Price per share: \$ _____ as of date: _____

Number of Shares/Units issued: _____ (if known) Class of Shares/Units: _____ (if applicable)

Type of Equity Investment: ☐ Limited Liability Company (LLC) ☐ Closely Held Stock ☐ Hedge Fund
(check one)
☐ Other: _____

VALUATION METHOD - Please Select Which Method Used

- ☐ 1. Qualified Independent Third Party Appraiser / Valuator ☐ 4. An annual statement will be provided to GoldStar.
(no other valuation information is required. Please submit an example statement to GoldStar)
- ☐ 2. Qualified Independent Third Party CPA
- ☐ 3. Another acceptable method that yields a good faith effort to provide a reasonable fair market valuation for the securities. It is not acceptable to continue to value the asset at par, or the offering price, year after year. The investment sponsor must be able to demonstrate that a reasonable approach was taken in valuating the asset. If this valuation method is chosen, a written report detailing the valuation is required. Please describe below how the annual valuation will be determined.

SUPPORTING DOCUMENTATION REGARDING THE ANNUAL VALUATION OF THE ASSET IS REQUIRED REGARDLESS OF THE METHOD CHOSEN!

- If option 1 or 2 is chosen, please complete sections **1** - "Valuation Agent's Information" and **2** - "Valuation Disclosure Statement" on the next page.
- If option 3 is chosen, please describe below the method used to determine the value of the asset and complete section **2** on the next page entitled "Valuation Disclosure Statement."



GOLDSTAR
TRUST COMPANY

**FAIR MARKET VALUATION
DISCLOSURE STATEMENT**

(for Privately Offered Investments)

P. O. Box 719
Canyon, TX 79015
(800) 486-6888
Fax (806) 655-2490
info@goldstartrust.com

1

VALUATION AGENT'S INFORMATION

Name of Valuation Agent: _____ Title: _____

Firm Name: _____ Phone #: _____

Address: _____

Email Address: _____

I certify that I am qualified to give an independent valuation for the asset shown above, and that the value I will provide to GoldStar will be in full compliance with IRA Revenue Ruling 59-60. I also understand that the valuation provided will be used by GoldStar for reporting to the IRS and that any false or misleading valuation/appraisal of any assets may result in penalties and/or fines for both the valuator/appraiser and the account holder.

Signature of Valuation Agent

Date

2

VALUATION DISCLOSURE STATEMENT (from the Investment Sponsor)

As the Investment Sponsor, I understand that supporting documentation regarding the valuation of the asset is required annually. I understand and acknowledge that if this documentation is not provided, GoldStar reserves the right to distribute the asset(s) in-kind, causing a taxable event and closing the account after 30 days of the date of the notice.

Signature of Authorized Representative (Investment Sponsor)

Date

GOLDSTAR IRA ACCOUNT OWNER

If my investment sponsor fails to provide GoldStar with instruction on the disposition of the asset within the 30 days of the notice, I agree that I have been deemed to have instructed GoldStar to terminate my IRA. I understand and acknowledge that GoldStar will distribute the asset(s) in-kind, causing a taxable event and closing the account after 30 days of the date of notice. I also agree to pay for any fees or penalties pertaining to the termination of the account as well as re-registration of the asset(s) either to another financial institution or to myself in-kind. I further understand that the in-kind distribution of the asset can be avoided if the account is transferred to another IRA Custodian within 30 days of the date of the letter. GoldStar shall have no liability or responsibility to the accountholder or investment sponsor for any loss of value or expense suffered or incurred during termination of acting as custodian.

I certify that I am the owner of the referenced account and that the information contained herein is true and accurate to the best of my knowledge. I acknowledge the choice of valuation method and/or third party valuation services of the Investment Sponsor listed above to prepare, present and attest to the value of the asset listed above. I am aware that GoldStar does not have any involvement in the valuation of the above asset and does not endorse any third party valuation services in order to provide an annual valuation of assets.

IMPORTANT: READ BEFORE SIGNING!

Printed Name

Account Number

Signature of Account Holder

Date

FOR INTERNAL USE ONLY

Check: _____

Address: _____

Account #: _____

Contact Phone #: _____

Notes: _____



INVESTMENT SPONSORS

FEES AND BENEFITS

Annual IRA Maintenance and Asset Holding Fees are billed each year on the anniversary month of the account opening.

- \$25 one-time establishment fee
- \$65 flat annual Maintenance Fee
- \$50 flat annual Asset Holding Fee for hedge funds
- No limit on number of investments
- No transaction or wire fees for new purchases
- No charge for distributions via ACH (direct deposit)
- 24/7 online account access and paper statements mailed semi-annually
- No paper statement fee

Additional fees may apply for other transactions on the account such as distributions via check (\$5/each) or if other specialized investments are held in the account such as precious metals. Please consult the full Fee Schedule for applicable fees or contact GoldStar's Investor Services department with any questions.

ASSISTANCE WITH TRANSFERS

We have an entire department dedicated to expediting transfers of funds for your customers. Our goal is to make the transfer process as painless as possible and provide your clients and representatives with a direct line to reduce wait times on the phone. We understand that the quicker we can fund accounts the more quickly you get paid! Call **1-800-486-6888** and request a direct contact from our New Business Department for transfer status or other inquiries.

For even faster service, send email inquiries to email group:
NewBusiness@GoldStarTrust.com.





GOLDSTAR TRUST COMPANY

COMPANY BIO

GoldStar Trust Company began as Colonial Trust Company and was incorporated 1989 in Phoenix, Arizona as a full service Trustee, Registrar, and Paying Agent for church and municipal bonds. In 2004, Colonial Trust Company was acquired by Happy State Bank of Amarillo, Texas and soon became GoldStar Trust Company.

In 2006, GoldStar acquired American Church Trust Company (ACT) in Houston, Texas and later moved all operations to Canyon, Texas. With the purchase of ACT, Goldstar acquired around 5,000 self-directed IRAs holding physical precious metals, an area of the company that has since quadrupled in size.

Today, GoldStar's main focus is self-directed IRAs, targeting broker/dealers and investment providers of various alternative assets including precious metals, REITs, hedge funds, loan funds, Swiss annuities, and foreign bank accounts. GoldStar has enjoyed enormous gains in the markets we serve as a result of strong leadership and keen financial foresight.

As a trust-only branch of a Texas Bank, GoldStar's financial condition is closely monitored by both the Texas Department of Banking and the FDIC.

GoldStar:

- serves as custodian for more than 37,000 IRA accounts with total assets of over \$1.9 billion (as of March 31, 2014)
- is located in Canyon, Texas and employs more than 60 people
- is a trust-only branch of Happy State Bank, chartered in Happy, Texas and based out of Amarillo, Texas



Happy State Bank:

- has been in business since 1908 and operates 30 branches in the panhandle of Texas as well as Lubbock, and Dallas, Texas. For more information on GoldStar's parent company, visit: www.happybank.com
- has total assets of approximately \$2.4 billion (as of March 31, 2014)
- is a four star rated bank by www.bauerfinancial.com. The bank's most recent financials can be viewed at www.fdic.gov (FDIC Cert:10359)



Investor Services
(800) 486-6888
www.GoldStarTrust.com



GOLDSTAR TRUST COMPANY

FEE SCHEDULE

for Self-Directed Traditional, Roth, SEP
or SIMPLE IRAs and ESAs

P. O. Box 719
Canyon, TX 79015
(800) 486-6888
Fax (806) 655-2490
Info@goldstartrust.com

ACCOUNT FEES BY ASSET TYPE

Annual Maintenance, Asset Holding and Depository Storage Fees are due when the account is established and billed annually thereafter on the account opening anniversary date. • Annual Fees are not prorated. • Accounts holding multiple asset types: only one Maintenance Fee will be charged based on the asset type with the greater fee.

PRECIOUS METALS

One-Time Establishment Fee	\$50	Due with application; nonrefundable
Annual Maintenance Fee	\$75 min. / \$275 max.	\$1 per \$1000 of market value greater than \$100,000 (10 basis points) **
Annual Depository Storage Fee	\$100 min. / No max.	\$1 per \$1000 of precious metals value greater than \$100,000 (10 basis points)
Buy, Sell or Exchange	NO FEE	
Partial Distribution or Transfer In-Kind	\$40 + cost of shipping	IRA holder is responsible for actual shipping, handling and insurance costs

PERTH MINT CERTIFICATES

One-Time Establishment Fee	\$50	Due with application; nonrefundable
Annual Maintenance Fee	\$75 flat	
Annual Asset Holding Fee	\$150	
Partial Liquidation/Re-registration Fee	\$40	

BANK ACCOUNTS OUTSIDE THE U.S.

Annual Maintenance Fee	\$75 min. / \$275 max.	\$1 per \$1000 of market value greater than \$100,000 (10 basis points) **
Annual Asset Holding Fee	\$200	
Additional Purchase and/or Liquidation Order	\$75	

SWISS ANNUITIES

Annual Maintenance Fee	\$75 min. / \$275 max.	\$1 per \$1000 of market value greater than \$100,000 (10 basis points) **
Annual Asset Holding Fee	\$25	
Purchase, Distribution or Transfer	\$100	
Modification or Surrender	\$50	

STANDARD ASSETS: Includes any number or combination of Fixed-Rate Investments, Bank Certificates of Deposit, Money Market Funds, Mutual Funds, Publicly Traded Securities in U.S. Exchanges, Privately Offered Stock, Brokerage Accounts, REITs, Limited Liability Company Stock, Secondary Market Annuities and Hedge Funds.

One-Time Establishment Fee	\$25	Due with application; nonrefundable
Annual Maintenance Fee	\$65 flat	
Additional fees charged when applicable:		
Hedge Fund Annual Asset Holding Fee	\$50	Unlimited number of hedge funds allowed
Transaction Fees for Security Trades	\$25 each + brokerage fees (at cost)	Applies to stock trades through GoldStar's omnibus account

CHURCH BONDS / CHURCH LOAN AND EXTENSION FUNDS

Annual Maintenance Fee	\$45 flat	
Partial Transfer or Distribution In-Kind Fee	\$25	Church Bonds/Loan and Extension Fund investments only
Bond Re-Registration Fee: GoldStar Bonds	\$10 each	
Bond Re-Registration Fee: Other Bonds	Varies	Subject to other Trustees' re-registration fees
Full Termination Fee	\$50	Church Bonds/Loan and Extension Fund investments only

SERVICE FEES

Distribution Via Check Fee	\$5	Partial Transfer of Cash Fee	\$25
Distribution Via ACH	NO FEE	Partial Transfer of Assets / Distribution In-Kind Fee	\$40
Wire Fee	\$25	Recharacterization Fee	\$40
Overnight Fee	\$25	Excess Contribution Removal Fee	\$40
Research Assistance Fee	\$50/hour	Roth Conversion Fee	\$40
Insufficient Funds / Returned Check Fee	\$50	Late Fee: <i>Applies to any fees not paid within 30 days of the due date.</i>	\$25 per occurrence
Full Termination Fee	\$100		

CASH MANAGEMENT FEE: GoldStar Trust Company receives a monthly record keeping fee on the uninvested cash equal to .000833 or 1.00% per annum. If and when the interest rate earned on the uninvested cash in a given month is below 1.15%, .15% will be paid on the uninvested cash and the difference will be retained as the record keeping fee. Interest earnings will be posted monthly to each account. No interest will be earned during the month an account closes.

RIGHT TO MAKE ADJUSTMENTS TO THIS FEE SCHEDULE: GoldStar Trust Company reserves the right to make any adjustments in its fees for custodial or agency services when such adjustments are warranted by changes in governing laws, regulations, operating technology or economic conditions. This schedule may be modified only upon revision by GoldStar of its published schedule of IRA fees. Such fees shall become effective on the 30th day after mailing the notice of such revision to the participant at the address shown on the records of GoldStar.

** The minimum \$75 Maintenance Fee applies up to \$100,000 of market value; thereafter, 10 basis points applies.

FINANCIAL DISCLOSURE

SELF-DIRECTED IRA OR ESA: This account is termed a Self-Directed Individual Retirement Account (IRA) or Education Savings Account (ESA). You may direct the investment of your funds within this IRA or ESA into any investment instrument approved by, or through GoldStar Trust Company. GoldStar Trust Company will not exercise any investments discretion regarding your IRA or ESA, as this is solely your responsibility.

Because this is a Self-Directed IRA or ESA, no projection of the growth of your IRA or ESA can be reasonably shown or guaranteed. The value of your IRA or ESA will be solely dependent upon the performance of any investment instrument chosen by you.

INVESTMENT OPTIONS:

This is a Self-Directed IRA or ESA; you choose the investments which will fund your IRA or ESA. Your investment choices are limited to:

- Precious Metals: gold, silver, platinum and palladium American Eagles and other bullion coins and bars that meet the minimum fineness requirements as allowed under Internal Revenue Code Section 408(m)(3)
- Perth Mint Certificates
- Swiss Annuities
- Approved Bank Accounts Outside the U.S.
- Mutual Funds
- Hedge Funds
- Publicly Traded Securities in U.S. Exchanges
- Privately Offered Stock
- Brokerage Accounts
- REITs (public and non-traded)
- Limited Liability Company Stock
- Church Bonds
- Charter School Bonds
- Church Loan and Extension Fund Investments
- Fixed-Rate Investments
- Bank Certificates of Deposit
- Money Market Funds
- Secondary Market Annuities

Examples of investments NOT permitted in the Self-Directed IRA or ESA are Limited Partnerships, Real Estate, Collectibles, Viaticals and Promissory Notes.

EARNINGS:

The method for computing and allocating annual earnings (interest, dividends, etc.) on your investments will vary with the nature and issuer of the investment chosen. Please refer to the prospectus or contract of the investment(s) of your choice for the method(s) used for computing and allocating annual earnings. The valuations of nonstandard assets such as Privately Offered Stock and other Private Placement Investments are reported at either the most recent price provided to the custodian by the investment issuer or at investment cost. Nonstandard assets are generally illiquid, and the custodian does not seek to verify the valuations provided to it by the investment issuer. The custodian does not guarantee that the reported valuation could be received in the event the position was sold or liquidated. As such, the reported valuation may be different from the actual value and should be used as guidance and for reporting purposes only since the valuation was not obtained or verified by a third party.

Custodian shall be under no obligation to forward any proxies, financial statements or other literature received by it in connection with or relating to Custodial Property held under this agreement. Custodian shall be under no obligation to take any action with regard to proxies, stock dividends, warrants, rights to subscribe, plans of reorganization or recapitalization, or plans for exchange of securities.

IRA CUSTOMER IDENTIFICATION REQUIREMENTS

Section 326 of the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (USA PATRIOT Act) authorizes and requires the Department of the Treasury to add to its rules for banks to establish Customer Identification Programs. Previously, trust companies were not treated as banks and trust relationships were not treated as "accounts." However, GoldStar and the GoldStar IRA account establishment process are now subject to these requirements.

NOTICE

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

When you open an account, we will ask for your name, residence address, social security number, date of birth, and other information that will allow us to identify you. We may also ask for copies of your passport, driver's license or other identifying documents.

We are required to compare your identity to lists of persons and organizations maintained by any federal agency designated by the Department of the Treasury. If your name appears on any of these lists, we must refuse to open your account, close your account if it is already open, notify federal authorities, and follow all federal directives. If you attempt to falsify or conceal your identity, we may be required to file a Suspicious Activity Report.

We may also use independent sources to verify identifying information. Federal law requires us to retain the identification information for a certain period of time (currently five years after closing your account), and may require that we provide this information to federal authorities without notice to you.

This notice is in addition to our Privacy Disclosure and may describe potential disclosures of non-public personal information that were not known to us at the time that the Privacy Disclosure was prepared.

IDENTIFYING DOCUMENTS REQUESTED

The easiest means for GoldStar to comply is to receive documents with your application, such as:

- Completion of the Customer Identification Requirements section of the IRA Application
- Any document with your notarized signature
- A notarized copy of your passport or driver's license or other state-issued photo ID that is not expired
- An ordinary copy of your unexpired photo ID, if GoldStar is able to complete other procedures

IDENTIFYING DOCUMENTS REQUIRED

If you intend to direct investment outside the U.S., GoldStar will require a notarized copy of your passport (or driver's license if you do not have a passport). This may be the same document that is to be forwarded to a non-U.S. bank.

QUESTIONS OR CONCERNS?

GoldStar Trust Company
Investor Services Department
P.O. Box 719
Canyon, TX 79015
(800) 486-6888



SELF-DIRECTED IRA INVESTOR REQUIREMENTS



**For Private Placements, Hedge Funds and Other
Alternative Investments**



SELF-DIRECTED IRA CHECKLIST FOR NEW ACCOUNTS



REQUIRED ITEMS



- ☐ 1. **IRA Simplifier** (account application)
- ☐ 2. **\$25 Establishment Fee - Required with application.**
- 3. **IRA funding options:**
 - ☐ **IRA Transfer/Direct Rollover Request OR**
 - ☐ **IRA Rollover Certification** (if you already have the rollover check in hand) **AND/OR**
 - ☐ **Contribution check** (please indicate contribution year in the memo section of your check)
- ☐ 4. **Most recent account statement** (only if transferring funds from an existing IRA custodian or qualified plan)
- ☐ 5. **Identification** - Enter your driver's license information on the Simplifier. If you do not have a valid state-issued driver's license, provide a legible photocopy of a valid government-issued photo ID, passport or notarized document.
- ☐ 6. **Account Representative Form** (gives online access to your representative)
- ☐ 7. **Subscription Agreement** (obtained from your representative)
- ☐ 8. **\$65 IRA Maintenance Fee** (pay w/ credit/debit card, check or IRA funds)



OPTIONAL

- ☐ 9. **\$25 check for overnight delivery**

GoldStar's policy is to mail all transfer and/or rollover paperwork to the current custodian by first class mail. If you would like your transfer and/or rollover request to be expedited, we will prepare an overnight delivery of the paperwork on your behalf. To take advantage of this service, please submit a separate check of \$25, made payable to GoldStar Trust Company, and attach to transfer or rollover request.

Please write "Overnight Fee" in the memo section of your check.



FEE PAYMENT OPTIONS



- 1. Mail check or money order payable to GoldStar Trust Company
- 2. Call or e-mail Investor Services to request fees be taken from cash in the account (must be sufficient cash available)
- 3. Credit card: Call Investor Services to pay with a credit or debit card or complete fee payment form.

PART 1. IRA OWNER

Name (First/MI/Last) _____
Street Address (Physical Required) _____

City/State/ZIP _____
Mailing Address (If different from Street Address) _____

City/State/ZIP _____
Social Security Number _____
Date of Birth _____
Home Phone _____
Daytime Phone _____
Email Address _____
Preferred Method of Contact _____

PART 2. IRA CUSTODIAN

Name _____ GoldStar Trust Company
Address Line 1 _____ P.O. Box 719 (Mailing)
Address Line 2 _____ 1401 4th Avenue (Street)
City/State/ZIP _____ Canyon, TX 79015
Phone _____ (800) 486-6888

What type of IRA are you opening?
☐ Traditional
☐ Simplified Employee Pension (SEP)

GoldStar Account Number _____

(To be completed by GTC)

PART 3. CUSTOMER IDENTIFICATION PROGRAM INFORMATION (CIP)

USA PATRIOT Act Notice

In order to comply with the USA PATRIOT Act, we must be able to identify our customer. All new accounts must provide us with either the driver's license information; a photocopy of an unexpired, photo-bearing, government-issued identification, such as a passport, military, veteran or similar ID; or a notarized document.

Driver's License # _____ State Issued _____
Issuance Date _____ Expiration Date _____

If you do not have a valid state-issued driver's license, you must provide a legible photocopy of a valid government-issued photo ID or a notarized document.

PART 4. CONTRIBUTION INFORMATION

Contribution Amount _____ Contribution Date _____

CONTRIBUTION TYPE (Select one)

- ☐ **1. Regular** (Includes catch-up contributions)
Contribution for Tax Year _____
- ☐ **2. Rollover** (Distribution from an IRA or eligible employer-sponsored retirement plan that is being deposited into this IRA)
By selecting this transaction, I irrevocably designate this contribution as a rollover.
- ☐ **3. Transfer** (Direct movement of assets from a Traditional IRA into this IRA)
- ☐ **4. Recharacterization** (A nontaxable movement of a Roth IRA contribution, conversion, or retirement plan rollover to a Roth IRA into this IRA)
By selecting this transaction, I irrevocably designate this contribution as a recharacterization.
- ☐ **5. SEP Contribution** (Contribution made under a SEP plan)

IF YOU ARE 70½ OR OLDER THIS YEAR, COMPLETE THE FOLLOWING, IF APPLICABLE

(Checking any of the following will adjust your required minimum distribution.)

- ☐ This is a rollover or transfer of assets removed last year. Date of Removal _____
- ☐ This is a transfer from my deceased spouse's Traditional IRA and the assets were removed from the IRA in any year after death.
The value of my portion of my deceased spouse's IRA on December 31 of last year _____.
- ☐ This is a recharacterization of a conversion or taxable retirement plan rollover to a Roth IRA made last year.

PART 5. BENEFICIARY DESIGNATION

I designate that upon my death, the assets in this account be paid to the beneficiaries named below. The interest of any beneficiary that predeceases me terminates completely, and the percentage share of any remaining beneficiaries will be increased on a pro rata basis. If no beneficiaries are named, my estate will be my beneficiary.

☐ I elect not to designate beneficiaries at this time and understand that I may designate beneficiaries at a later date.

PRIMARY BENEFICIARIES *(The total percentage designated must equal 100%.)*

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

CONTINGENT BENEFICIARIES *(The total percentage designated must equal 100%.)* *(The balance in the account will be payable to these beneficiaries if all primary beneficiaries have predeceased the IRA owner.)*

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

Name _____
Address _____
City/State/ZIP _____
Date of Birth _____ Relationship _____
Tax ID (SSN/TIN) _____ Percent Designated _____

☐ Check here if additional beneficiaries are listed on an attached addendum. Total number of addendums attached to this IRA _____

PART 6. SPOUSAL CONSENT

Spousal consent should be considered if either the trust or the residence of the IRA owner is located in a community or marital property state.

CURRENT MARITAL STATUS

- ☐ **I Am Not Married** – I understand that if I become married in the future, I should review the requirements for spousal consent.
- ☐ **I Am Married** – I understand that if I choose to designate a primary beneficiary other than or in addition to my spouse, my spouse should sign below.

CONSENT OF SPOUSE

I am the spouse of the above-named IRA owner. I acknowledge that I have received a fair and reasonable disclosure of my spouse's property and financial obligations. Because of the important tax consequences of giving up my interest in this IRA, I have been advised to see a tax professional.

I hereby give the IRA owner my interest in the assets or property deposited in this IRA and consent to the beneficiary designation indicated above. I assume full responsibility for any adverse consequences that may result. No tax or legal advice was given to me by the Custodian.

X _____
Signature of Spouse Date (mm/dd/yyyy)

PART 7. SIGNATURES

Important: Please read before signing.

I understand the eligibility requirements for the type of IRA deposit I am making, and I state that I do qualify to make the deposit. I have received a copy of the IRA Application, the 5305-A Custodial Account Agreement, the Financial Disclosure, and the Disclosure Statement. I understand that the terms and conditions that apply to this IRA are contained in this Application and the Custodial Account Agreement. I agree to be bound by those terms and conditions. Within seven days from the date I open this IRA I may revoke it without penalty by mailing or delivering a written notice to the custodian.

I assume complete responsibility for

- determining that I am eligible for an IRA each year I make a contribution,
- ensuring that all contributions I make are within the limits set forth by the tax laws, and
- the tax consequences of any contributions (including rollover contributions) and distributions.

I expressly certify that I take complete responsibility for the type of investment instrument(s) I choose to fund my IRA, and that the Custodian is released of any liability regarding the performance of any investment choice I make.

X _____
Signature of IRA Owner Date (mm/dd/yyyy)

X _____
Signature of Custodian Date (mm/dd/yyyy)



GOLDSTAR TRUST COMPANY

IRA TRANSFER / DIRECT ROLLOVER REQUEST

P. O. Box 719
1401 4th Avenue
Canyon, TX 79015
(800) 486-6888
NewBusiness@goldstartrust.com

IMPORTANT! CONTACT YOUR CURRENT PLAN ADMINISTRATOR TO SEE IF THEY REQUIRE THEIR OWN PAPERWORK

GOLDSTAR IRA ACCOUNT OWNER

Name: _____ SS #: _____ Date of Birth: _____
Address: _____ Daytime Phone #: _____
E-mail: _____

CURRENT IRA OR QUALIFIED PLAN INFORMATION

Please provide a copy of a recent statement from your current IRA custodian or employer retirement plan.

Custodian's Name: _____ Account #: _____

Custodian's Address (physical if overnight): _____

City, State, & Zip _____ Phone #: _____

Type of existing IRA or Qualified Plan to be transferred or rolled over: (please choose one)

☐ Traditional ☐ SEP IRA ☐ 401K ☐ 403(b) ☐ Pension ☐ Gov. 457 Plan ☐ Simple ☐ Other _____

ASSET LIQUIDATION INSTRUCTIONS

Asset Description	Quantity in IRA	Quantity To Be Transferred	Liquidate Immediately	Liquidate at Maturity	Transfer In-Kind
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SELECT ONE: ☐ Close my current account after transfer **OR** ☐ Partial transfer

SELECT ONE: ☐ Wire my funds to GoldStar Trust Company. I acknowledge that a wire fee may be charged by my current custodian.
☐ Send a check payable to GoldStar Trust Company (for the benefit of my IRA).

RMD - REQUIRED MINIMUM DISTRIBUTION RESTRICTION (AGE 70 ½ OR OLDER ONLY)

I authorize the trustee or custodian named above to: ☐ distribute my RMD to me prior to transferring my Traditional or SEP IRA assets,
☐ segregate and retain my RMD amount or ☐ include the amount that represents my RMD in the transfer. *Effective 1-1-2010*

THIS BOX FOR INTERNAL USE ONLY

GoldStar Trust Company agrees to serve as the new Custodian for the account of the above-named individual, and as Custodian, we agree to accept the assets being transferred.

GoldStar Account Identification # _____

GoldStar Trust Company
Tax ID# 74-2557688

Authorized Signature for GoldStar

Date

SIGNATURE GUARANTEE: Check with your current custodian to determine if a Medallion Stamp Guarantee is required. This is NOT a requirement of GoldStar Trust Company.

CUSTOMER SIGNATURE

Transfers Only:

I authorize the transfer of the IRA assets in the manner described above and certify that all of the information provided by me is correct and may be relied upon by GoldStar Trust Company.

Direct Rollovers Only:

I understand the rules and conditions applicable to direct rollovers and certify that I qualify for a direct rollover of the funds or assets listed above. Due to the important tax consequences of rolling funds over to an IRA or other qualified plan, I have been advised to see a tax advisor. I hereby request payment from the plan designated above in the form of a direct rollover. I assume full responsibility for this direct rollover transaction and will not hold GoldStar Trust Company or the Plan Administrator of either the distributing or receiving plans liable for any adverse consequences that may result. I hereby irrevocably designate this contribution of the funds and/or property indicated above as a direct rollover contribution.

X _____
Account Holder's Signature Date

IRA ROLLOVER CERTIFICATION

IRA HOLDER'S NAME AND ADDRESS			IRA TRUSTEE'S OR CUSTODIAN'S NAME AND ADDRESS	
Social Security Number	Date of Birth	Home Phone	IRA Account Identification	Trustee's or Custodian's Phone Number

Please read both pages of this form. Complete Option One or Option Two and the Signatures section.

OPTION ONE	TRADITIONAL IRA OR SIMPLE IRA ROLLOVER REQUIREMENTS <i>To be an eligible rollover, all questions must be answered NO or N/A.</i>
This rollover should be placed in a <input type="checkbox"/> Traditional IRA <input type="checkbox"/> SIMPLE IRA.	
1. TIMELINESS Have more than 60 days elapsed since you received the distribution from the distributing IRA? <input type="checkbox"/> YES <input type="checkbox"/> NO	
2. RMD ROLLOVER RESTRICTION Does the rollover contribution contain any amounts which constitute a required minimum distribution? <input type="checkbox"/> YES <input type="checkbox"/> NO	
3. TWELVE MONTH RESTRICTION Did you receive any other distributions from the distributing IRA during the preceding 12 months which you also rolled over? <input type="checkbox"/> YES <input type="checkbox"/> NO Have the assets involved in this transaction been previously rolled over from one IRA to another IRA within the past 12 months? <input type="checkbox"/> YES <input type="checkbox"/> NO	
4. SIMPLE IRA ROLLOVER RESTRICTIONS If a SIMPLE IRA is being rolled over to a Traditional IRA, did you first begin participating in a SIMPLE IRA plan sponsored by your employer less than two years ago? <input type="checkbox"/> YES <input type="checkbox"/> NO <input type="checkbox"/> N/A	
OPTION TWO	EMPLOYER-SPONSORED RETIREMENT PLAN TO TRADITIONAL IRA ROLLOVER REQUIREMENTS
1. ELIGIBLE PERSON <i>(Select one.)</i> Your status in the plan from which you received the funds or property intended for rollover is as follows. <input type="checkbox"/> Plan Participant <input type="checkbox"/> Surviving Spouse Beneficiary <input type="checkbox"/> Nonspouse Beneficiary of Plan Participant <input type="checkbox"/> Alternate Payee of Qualified Domestic Relations Order <i>(If this is a rollover to an inherited IRA, it must be a direct rollover.)</i>	
2. ELIGIBLE PLAN <i>(Select one.)</i> You received the distribution you are rolling over from the following type of plan. <input type="checkbox"/> Qualified Retirement Plan (IRC Sec. 401(a)) <input type="checkbox"/> Tax-Sheltered Annuity Plan (IRC Sec. 403(b)) <input type="checkbox"/> Annuity Plan (IRC Sec. 403(a)) <input type="checkbox"/> Deferred Compensation Plan (IRC Sec. 457(b)) maintained by a governmental employer	
3. ELIGIBLE ROLLOVER DEPOSIT <i>(To be an eligible rollover, all questions must be answered NO.)</i> Does the rollover contribution contain any amounts which constitute a required minimum distribution? <input type="checkbox"/> YES <input type="checkbox"/> NO Is the distribution which is being rolled over part of a series of substantially equal periodic payments? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover contribution contain any amounts which are eligible for the death benefit exclusion (i.e., death before August 21, 1996)? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover contribution include any nontaxable amounts attributable to the purchase of life insurance under the distributing plan (i.e., P.S. 58 costs)? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover contribution include any funds or property other than the funds or property you received from the distributing plan (and/or proceeds from the sale of distributed property)? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover contribution include any amounts which constitute a distribution due to hardship? <input type="checkbox"/> YES <input type="checkbox"/> NO Does the rollover contribution include any Roth 401(k) or Roth 403(b) plan elective deferrals? <input type="checkbox"/> YES <input type="checkbox"/> NO	
4. TIMELINESS Have more than 60 days elapsed since you received the distribution from the distributing plan? <input type="checkbox"/> YES <input type="checkbox"/> NO	

SIGNATURES	
I have read and understand the rollover rules and conditions on both pages of this form and I have met the requirements for making an IRA rollover. Due to the important tax consequences of rolling over funds or property to an IRA, I have been advised to see a tax professional. All information provided by me is true and correct and may be relied on by the Trustee or Custodian. I assume full responsibility for this rollover transaction and will not hold the Trustee or Custodian liable for any adverse consequences that may result. I hereby irrevocably designate this contribution of \$_____ in cash and/or property as a rollover contribution.	
_____ (IRA Holder or Inherited IRA Holder)	_____ (Date)
_____ (Witness)	_____ (Date)



GOLDSTAR
TRUST COMPANY

ACCOUNT REPRESENTATIVE FORM

P. O. Box 719
Canyon, TX 79015
(800) 486-6888
Fax (806) 655-2490
info@goldstartrust.com

This agreement should be completed only if you wish your financial advisor, broker, financial planner, or other person of your choice to be authorized as your Account Representative. The company or organization under which your designated Account Representative operates will be referred to herein as 'broker dealer'.

Completion of this form will authorize GoldStar Trust Company ("GoldStar"), as custodian for your account, to do the following:

- Provide your Account Representative with unlimited internet access to your account information
- Provide your Account Representative with an account statement, deposit confirmations and such other information as requested from time to time.

I further acknowledge that:

1. I understand that my Account Representative is my authorized agent and is not in any way an agent, employee, or representative of GoldStar.
2. I understand that my Account Representative may be a registered representative of a broker dealer organization, a financial advisor or other person that I deem acceptable.
3. I agree that it is my responsibility to authorize and initiate transactions for my account. GoldStar is instructed to make or receive payment for securities transactions, as indicated by Subscription Agreements, directions or instructions I have signed.
4. I agree that GoldStar is under no duty to investigate or inquire about any Subscription Agreements, directions, or instructions signed by me. I further agree that GoldStar will have no liability for any losses occurring because of changes in the market value of an asset or because GoldStar acted in reliance on instructions from me.
5. I understand that I may replace my Account Representative by giving written notice to GoldStar and that removing my Account Representative will not cancel any instructions given by the Account Representative before GoldStar received written notice that a new Account Representative has been designated.
6. I understand that if my Account Representative should leave the company or organization (also designated herein as my broker dealer), the broker dealer of record will remain on my account unless I change this designation by written notice to GoldStar.
7. I agree to indemnify and hold GoldStar harmless for any loss or breach of any kind because GoldStar acted in reliance on instructions from me, my Account Representative, his or her agent(s) or his or her broker dealer.

This agreement shall be interpreted and construed under the laws of the State of Texas, without regard to conflict of law principles. If a dispute arises out of or relates to this agreement, or the performance or breach thereof, the parties agree first to try in good faith to settle the dispute by mediation rules of the American Arbitration Association, before resorting to arbitration. Thereafter, any remaining unresolved controversy or claim arising out of or relating to this agreement, or the performance or breach thereof, shall be settled by arbitration in accordance with the commercial arbitration rules of the American Arbitration Association. Any mediation or arbitration shall be conducted in Canyon, Texas. The sole arbitrator shall be a retired or former judge of the Randall or Potter County District Courts. Judgment upon the award rendered by the arbitrator may be entered in any court having jurisdiction thereof.



I attest by my signature below, that I understand and agree to the terms of this Account Representative Form and that I choose the person listed below as the Account Representative on my GoldStar account.

Account Representative Information:

Account Representative Name: _____ Salesman or Rep. # _____

Broker Dealer (company) Name: _____

Phone #: _____ Email Address: _____

IRA Holder:

Printed Name: _____ Account # or SSN # _____

Signature: _____ Date _____



GOLDSTAR
TRUST COMPANY

**SELF-DIRECTED IRA
FEE PAYMENT FORM**

P. O. Box 719
Canyon, TX 79015
(800) 486-6888
Fax (806) 655-2490
NewBusiness@goldstartrust.com

Name on Retirement Account (First/MI/Last): _____

***All fees (\$90) must be paid before assets can be purchased.**

FEE PAYMENT OPTIONS (select one)

- ☐ Expedite process by paying with a credit/debit card: Enter information below.
- ☐ Call GoldStar Trust to pay with a credit/debit card: 1-800-486-6888
- ☐ Mail check to GoldStar Trust: P.O. Box 719, Canyon, TX 79015

- ☐ **Pay All First Year Fees - \$90** - (\$25 Establishment Fee + \$65 Maintenance Fee). ***RECOMMENDED**
- ☐ **Pay Establishment Fee Only - \$25** - Deduct \$65 Maintenance Fee from my transferred funds.

Send transfer or rollover paperwork overnight for an additional \$25? ☐ YES ☐ NO

TOTAL:

PAYMENT/AUTHORIZATION



Card Number: _____

Expiration Date: _____

Card Code: _____

BILLING INFORMATION ON CARD

First Name: _____

Last Name: _____

Address: _____

City: _____

State/Province: _____

Zip Code: _____

Note: Your credit card payment may not be processed on the same day it was received.
GoldStar does not keep credit card info on file.



SELF-DIRECTED IRAs

1

ESTABLISH YOUR SELF-DIRECTED IRA



IRA Account Application

Complete the GoldStar IRA Account Application (*IRA Simplifier*) which can be obtained from our website - www.GoldStarTrust.com. GoldStar offers Self-Directed Traditional, Roth, SEP and SIMPLE IRAs. A completed Simplifier (specific to the type of IRA) is required. **A nonrefundable Establishment Fee of \$25 is due with application.**



Identification

Enter your Driver's License information on the Simplifier. If you do not have a valid state-issued driver's license, provide a legible photocopy of a valid government-issued photo ID, passport, or notarized document.

2

FUND YOUR IRA

An IRA is funded through contributions, transfers and rollovers from Qualified Retirement Plans (such as 401(k), 403(b), pension and /or 457 plans).



Transfer Existing IRA or Rollover Funds to GoldStar

Required documents and forms needed:

- Completed *IRA Simplifier* with driver's license information (or legible photocopy of your valid state-issued photo ID, passport or notarized document, alternatively)
- Completed *IRA Transfer/Direct Rollover Request* form with original signature
- Most recent account statement from existing IRA custodian or current retirement plan

GoldStar will send the completed IRA Transfer/Direct Rollover Request form to your resigning IRA custodian and follow up periodically on your transfer until the funds (or assets for a transfer in-kind) are received. The transfer process typically takes 2-4 weeks.

– IMPORTANT – Contact your current plan's administrator first to see if their specific Transfer/Rollover paperwork is required.

*If you are rolling over funds from a previous Qualified Retirement Plan AND you, the client, have a check in hand or the rollover check has been made payable to you, please complete the *IRA Rollover Certification*. Otherwise, completing this form is not necessary to open your GoldStar account.*



SELF-DIRECTED IRAs

3

PRIVATE PLACEMENT FEES

Annual IRA Maintenance and Asset Holding Fees are billed each year on the anniversary month of the account opening.

- \$25 one-time establishment fee
- \$65 flat annual Maintenance Fee
- No limit on number of investments
- No transaction or wire fees for new purchases
- No charge for distributions via ACH (direct deposit)
- 24/7 online account access and paper statements mailed semi-annually
- No paper statement fee

Additional fees may apply for other transactions on the account such as distributions via check (\$5/each) or if other specialized investments are held in the account such as precious metals. Please consult the full Fee Schedule for applicable fees or contact GoldStar's Investor Services department with any questions.

4

IRA STATEMENTS

Call Investor Services to set up your password and access your GoldStar account online: **1-800-486-6888**

A statement of your account will be mailed out semi-annually in January and July of each year. View your statement online 24 hours a day at www.GoldStarTrust.com.





SELF-DIRECTED IRAs

ABOUT US

GoldStar Trust Company is a qualified IRA custodian serving Broker-Dealers, investment providers and their clients across the country. GoldStar Self-Directed IRAs offer our investors unique retirement solutions that allow for diversification beyond conventional retirement plans. With more than twenty years of Trust experience and leadership in the markets we serve, our capable staff is ready to assist with your retirement goals.

GoldStar:

- serves as custodian for more than 37,000 IRA accounts with total assets of more than \$1.9 billion (as of March 31, 2014)
- is located in Canyon, Texas and employs more than 60 people
- is a trust-only branch of **Happy State Bank**, chartered in Happy, Texas and based out of Amarillo, Texas

Happy State Bank:

- has been in business since 1908 and is one of the largest banks in the panhandle of Texas. For more information, visit www.happybank.com
- has current total assets of \$2.4 billion
- is a 4 star rated bank by www.bauerfinancial.com. The bank's most recent financials can be viewed at www.fdic.gov (FDIC Cert:10359)

CONTACT INFORMATION

Hours

Mon. – Thurs. 7 am – 5 pm CST
Fri. 7 am – 4 pm CST

Investor Services

(800) 486-6888

Mailing Address

GoldStar Trust Company
PO Box 719
Canyon, TX 79015

Fax

(806) 655-2490 (Main)

E-mail

NewBusiness@GoldStarTrust.com (New Business)
Info@GoldStarTrust.com (Investor Services)

Physical/Overnight Address

1401 4th Avenue
Canyon, TX 79015



Investor Services
(800) 486-6888
www.GoldStarTrust.com