Holding Futures Trading Accounts How-To Guide

Processing Checklist for Futures Trading Accounts

The following information must be sent to Equity Trust Company d.b.a. Sterling Trust ("Sterling Trust" or "Sterling") in order to process your futures trading account investment. Incomplete or incorrect paperwork may result in the delay of funding your investment.

1. Completed and signed **Investment Direction Authorization for Futures Trading Accounts** (attached). Please be sure to include both the name of the Futures Commission Merchant ("FCM") and your Broker.
   - If you are making a new or additional investment, complete Sections 1, 2, 5, 6 and 7.
   - If you are only changing the Broker on an existing account, complete only Sections 1, 3, 5, 6 and 7.
   - If you are only adding an additional Broker to an existing FCM account, complete only Sections 1, 4, 5, 6 and 7.
2. Completed and signed FCM account application. This application should reflect account name of "Equity Trust Company, d.b.a. Sterling Trust, Custodian FBO: Accountholder Name, Account #__________ and Tax ID #05-0552743."
3. Completed and signed Broker agreement (Advisory Agreement, Trading Authorization, etc.)

The Broker is any Commodity Trading Advisor, Introducing Broker, Associated Person or other third-party that you authorize to trade the futures account on your behalf. If you will be trading futures in your account without the use of a Broker, please contact Sterling before establishing your account in order to verify whether your FCM of choice has signed Sterling's FCM Representation Letter. Otherwise, the processing of your investment may be delayed until Sterling receives the signed Representation Letter from the FCM.

Important Points to Know

- Investment decisions in Sterling's self-directed accounts are made solely by you and/or your authorized representative (if you have appointed one). You are responsible for the selection, management and retention/disposition of the investments held within your Sterling account. Please refer to **Sterling's Fee Schedule** for the applicable fees associated with establishing and maintaining your account as well as any applicable processing fees for the investment.
- Sterling is not affiliated with any investment sponsor, nor with any individual that may have sold or recommended an investment to you. In addition, Sterling does not provide investment advice or sell investments.
- Sterling has not performed any due diligence review of any investment. Sterling processes investments at your direction and Sterling's actions should not be construed as any endorsement of the investment or any determination as to whether the investment complies with the laws and regulations issued by the Internal Revenue Service, the Department of Labor or any other federal or state regulatory agency.

If you have any questions, please contact our IRA Client Services Department at 800.955.3434, ext. 5396, or if you have a Qualified Plan, ext. 5395.

Additional Resources

The following web sites provide helpful information and resources for investor education. Each site provides guidance and tips that may assist you with your investment decisions within your self-directed account.

- Securities and Exchange Commission: www.sec.gov/investor.shtml
- National Futures Association: www.nfa.futures.org/investor/investorLearningCenter.asp
- North American Securities Administrators Association: www.nasaa.org/investor_education/
- Internal Revenue Service (for Publications 560 and 590): www.irs.gov
- California Department of Corporations: www.corp.ca.gov/outreach/outreach_resources.htm

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Contact Us

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