STERLING TRUST®

A Division of Equity Trust Company

PRECIOUS METALS IRA

How To Get Started

HOW TO ESTABLISH AND FUND A NEW PRECIOUS METALS IRA

ESTABLISHING YOUR IRA

- **Application - Traditional, Roth, SEP or SIMPLE**

  An application form is required to establish a new Precious Metals IRA with Sterling Trust; it can be obtained at www.SterlingTrustCompany.com.

  All information on this form should be completed to prevent delays in opening your IRA account. Complete the "Optional Representative Designation" section if you wish to designate a representative on your IRA account (to facilitate your precious metals trades). Lastly, be sure to sign and date your application to avoid processing delays.

  - **Value-Added Benefits of a Sterling Trust Precious Metals IRA**
    - Flat annual fee
    - Flat rate annual storage fee
    - Most coins are individually marked and physically segregated - not mixed in a vault with other coins
    - Online account access
    - Ability to correspond with Sterling Trust by phone, fax or e-mail
    - Comprehensive quarterly account statements

FUNDING YOUR IRA

- **Account Transfer Form**

  Complete this form if you wish to have funds transferred directly from an existing IRA held with another firm to your Sterling Trust Precious Metals IRA. The ***Account Transfer Form*** is available on www.SterlingTrustCompany.com.

  If you wish to transfer existing precious metals in an IRA with another firm to your Sterling Trust Precious Metals IRA, this form should be completed and the "Full Transfer - Transfer all assets in-kind" box should be checked. In addition, a most recent statement that contains the type and quantity of precious metals should be provided so Sterling Trust can ensure that the depository receives all holdings. Equity Trust Company, d.b.a. Sterling Trust, will not accept delivery of any precious metals unless shipped directly to Sterling Trust's depository address where it leases secure vault facilities from FideliTrade/DDSC.

  All information on this form should be completed, and a copy of your most recent account statement should also be attached. This form must contain your original signature, and, if required by the transferring custodian, a Signature Guarantee should be obtained.

  Sterling Trust will send the ***Account Transfer Form*** to your resigning IRA custodian and follow-up periodically on your transfer until the funds are received. The transfer process typically takes 2-4 weeks.

- **Distribution and Rollover**

  An alternative to the direct transfer would be for an individual to take a distribution from their current IRA and rollover the funds to their Sterling Trust Precious Metals IRA. By doing this, an individual should understand that this would become a taxable event if the proceeds received are not rolled over to an IRA within 60 days. In addition, IRS guidelines limit individuals to one rollover per year per account.

  The individual Account Holder would be responsible for initiating and making the distribution and rollover. This process typically takes 7 - 14 days to complete.

STERLING TRUST
A Division of Equity Trust Company
P.O. Box 2526, Waco, TX 76702-2526
PHONE: 800-955-3434 (option 2), 254-751-1505 (option 2)
FAX: 254-751-0872
E-MAIL: IRAServices@SterlingTrustCompany.com

- **IRA Contribution**

  An individual may also make an eligible IRA contribution within the federal guidelines established by the Internal Revenue Service. See IRS Publication 590.

PAYMENT OF IRA FEES AND PRECIOUS METALS STORAGE FEE

- **Check or Money Order to cover the IRA and Precious Metals Storage Fees**

  A check or money order should be included for payment of the: (1) IRA Set-Up Fee, (2) First Year Annual IRA Fee, and (3) Annual precious metals safekeeping fee, due before any precious metals will be accepted for storage. (The annual precious metals safekeeping fee will be billed to the IRA Account Holder each year in January.) All fees may be paid in one check or money order.

HOW TO PURCHASE PRECIOUS METALS IN YOUR IRA

Once the IRA account is established, the IRA and precious metal storage fees are paid, and Sterling Trust receives the transfer, rollover or contribution of funds into the IRA, an Account Holder should follow these easy steps to purchase permissible precious metals:

Step 1 Place your order to purchase permissible precious metals with the precious metals broker or dealer of your choice.

Permissible Precious Metals Include:

- **GOLD**
  - American Eagle coins[1]
  - Australian Kangaroo/Nugget coins
  - Austrian Philharmonic coins
  - Canadian Maple Leaf coins
  - Credit Suisse - Pamp Suisse Bars .999
  - U.S. Buffalo Gold Uncirculated coins (no Proofs)
  - Bars and rounds as referenced below[2]
- **SILVER**
  - American Eagle coins[1]
  - Australian Kookaburra coins
  - Austrian Vienna Philharmonic coins
  - Canadian Maple Leaf coins
  - Mexican Liberated coins
  - Bars and rounds as referenced below[2]
- **PLATINUM**
  - American Eagle coins[1]
  - Australian Koala coins
  - Canadian Maple Leaf coins
  - Isle of Man Noble coins
  - Bars and rounds as referenced below[2]
- **PALLADIUM**
  - Bars and rounds as referenced below[2]

Unacceptable Precious Metals Include:

- Austrian 100, 20 and 10 Corona
- Belgian 20 Franc
- British Britannia
- Chilean 100 Peso
- Colombian 5 Peso British Sovereign
- Dutch 10 Guilder
- French 20 Franc
- Hungarian 100 Korona
- Italian 20 Lira
- Mexican 50, 20, 10, 5, 2 1/2, and 2 Peso
- Rare or Collectible Coins[1]
- South African Krugerrand
- Swiss 20 Franc

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Step 2 The broker or dealer should provide you with an itemized invoice that shows the type and quantity of precious metals purchased and the respective purchase price. The invoice must be signed by the Account Holder or the Account Holder's designated representative (if Account Holder has appointed one in the "Optional Representative Designation" section of the ***Application for Traditional, Roth, and SEP Accounts)*** and payment instructions must be provided to Sterling Trust. Send signed invoice along with completed ***Precious Metals Direction of Investment*** form. This ***Precious Metals Direction of Investment*** form provides the necessary authorization Sterling Trust requires to pay the amount indicated on the invoice.

Step 3 Fax the invoice to Sterling Trust's Client Services at 254-751-0872.

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(1) Coins, including the American Eagle, that have undergone "certification" (also known as "slabbed" coins) are not acceptable in IRAs at this time.

(2) Bars and rounds produced by manufacturers accredited by Nymex/Comex, LME, LBMA, NYSE/Liffe/CBOT, and ISO-9000 or a national mint. The minimum finenesses for bars are:
Gold .995+
Silver .999+
Platinum .9995+
Palladium .9995+

$ PAYMENT AND CONFIRMATION OF YOUR PRECIOUS METALS PURCHASE

Sterling Trust will issue payment to the precious metals broker/dealer following the instructions provided by the Account Holder or designated representative. Once payment is sent to the coin broker/dealer, Sterling Trust will include the shipping/delivery instructions for shipping the coins to its depository within the FideliTrade/DDSC depository.

- **Physical Storage of Precious Metals**

Through a lease arrangement, Sterling Trust is able to utilize the precious metals storage facilities and services of FideliTrade, Inc., and its depository affiliate, Delaware Depository Service Company, for its clients while maintaining physical possession of the precious metals. These facilities provide a secure depository and easy access for the physical delivery of precious metals. Each Account Holder's coins are securely stored in an insured, physically segregated account.

Each Sterling Trust IRA account is charged an annual safekeeping fee. Payment of this storage fee is required initially before Sterling Trust will accept custody of precious metals. This fee is charged on a calendar year basis and will not be prorated for part of a year.

When precious metals are shipped to Sterling Trust's depository, the shipment will be opened in order to inspect the contents. After inspection, the contents will be deposited as follows:

Gold, Platinum, and Palladium Coins and Bars (except 100 oz. Gold Bars, 50 oz. Platinum Bars, and 100 oz. Palladium Bars) are repackaged after verification and stored separately. This ensures that the client will receive the exact material as deposited when the time comes that the client decides to sell, exchange, or take an in-kind distribution (take personal possession of the material) of the metal.

Silver Coins and Bars (except 1000 oz.. Silver Bars) are commingled. The client will not receive the same material as was deposited when the client decides to sell, exchange, or take an in-kind distribution (take personal possession of the material) of the metal.

1000 oz. Silver Bars, 100 oz. Gold Bars, 50 oz. Platinum Bars, and 100 oz. Palladium Bars will be commingled at the depository. However, because these items have serial numbers, the client will receive the same material as initially deposited when the time comes for the client to sell, exchange, or take an in-kind distribution (take personal possession of the material) of the metal.

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CANCELLATIONS

In the event that either an account holder that owns precious metals, or their dealer, wishes to cancel a purchase or sale of precious metals after the terms have been settled and instructions are received, the cancellation must be agreed upon by both parties in writing and submitted to Sterling Trust. Sterling Trust will make an effort to identify, match, and respond to such change requests.

NOTE: Sterling Trust makes every attempt to process transactions in an efficient and timely manner; the account holder and dealer recognize that there is no guarantee that the original order will be pulled prior to the change request being recognized.

VALUATION OF PRECIOUS METALS IN YOUR IRA

The valuations shown on your statement are estimated bid values and should be used as an indication only. Estimated bid values should not be construed as a firm bid price to buy, by any broker or dealer. Estimated bid values are generally for small quantities; the actual quantity of a transaction may affect the price you may receive for any given bullion item. Estimated bid values do not include any dealer mark-ups, mark-downs or commissions. Proof coins must be encapsulated in complete, original mint packaging, including certificate of authenticity, and in excellent condition. Non-proof coins must be in Brilliant Uncirculated condition and free from damage. Price indications for specific bullion products may be obtained from various sources including your broker/dealer or on the internet at sites such as, www.BullionValues.org.

SUBMISSION OPTIONS

OVERNIGHT:
Sterling Trust
1101 Wooded Acres
Suite 120
Waco, TX 76710

REGULAR MAIL:
Sterling Trust
P. O. Box 2526
Waco, TX 76702-2526

CONTACT INFORMATION

MAILING ADDRESS:
Sterling Trust
P. O. Box 2526
Waco, TX 76702-2526

PHYSICAL ADDRESS:
Sterling Trust
1101 Wooded Acres
Suite 120
Waco, TX 76710

For assistance, please contact a Client Service Representative at:

Phone:
800-955-3434 (option 2)
254-751-1505 (option 2)

Fax:
254-751-0872

Website:
www.SterlingTrustCompany.com

Or e-mail questions to:
IRAServices@SterlingTrustCompany.com

Tax laws regarding IRAs are complex and cannot be covered fully in this how-to guide. You should seek the competent advise from your financial planning professional, attorney, CPA or investment advisor.

Sterling Trust ("Sterling") is not affiliated with any precious metals broker or dealer, and does not provide investment advice. Furthermore, Sterling does not sell investments. The broker or representative that assists you with your precious metal transactions may be able to answer some of your questions. However, such brokers or representatives do not represent Sterling and you should always contact us directly with questions regarding your Sterling account.