



A Division of Equity Trust Company

HOW TO DO BUSINESS WITH STERLING TRUST UNDER THE PROGRAM IRA ARRANGEMENT FOR KBS INVESTORS



COMPLETE THE STERLING TRUST IRA FORMS

- ◆ **Traditional, Roth or SIMPLE IRA Custodial Account Agreement** - required form!
- ◆ **Account Transfer Form** - required if a direct transfer is to be requested from another IRA custodian or if a direct roll-over needs to be requested from an employer plan (the employer's plan administrator will likely require completion of its own distribution forms).
- ◆ **Form 5305-SEP** - required if the IRA account is to be established as a SEP IRA for the purpose of receiving SEP contributions from the employer.
- ◆ KBS agrees to pay the establishment fee for its investors. Sterling Trust will invoice KBS monthly for all accounts set up during prior month.
- ◆ If investor is making an IRA or SEP contribution, attach contribution check {payable to Equity Trust Company, Custodian FBO, (Account Holder Name) IRA}.



SUBMISSION INSTRUCTIONS

- ◆ Send the IRA forms, plus the completed/signed investment subscription agreement to Sterling Trust at one of the following addresses:
Mailing address: P.O. Box 2526, Waco, TX 76702-2526
Physical address: 1101 Wooded Acres, Suite 120, Waco, TX 76710



FUNDING OPTIONS

- ◆ **IRA Rollover:** The client can choose to fund the new IRA themselves by requesting a distribution from the existing custodian and rolling the distribution proceeds to Sterling Trust within 60 days. This option can significantly shorten the funding time. A deposit coupon must be sent along with the rollover check and is available at www.SterlingTrustCompany.com under the **Online Forms section**. Please consult a tax advisor or IRS Publication 590 for IRA rollover rules.
- ◆ **IRA Transfer:** Sterling Trust will fund the IRA using instructions on the **Account Transfer Form**. The transfer process generally takes 2-4 weeks and can be expedited if you choose to overnight the form to the resigning trustee. Also, you may request the resigning trustee to wire or overnight the proceeds to Sterling Trust. To avoid transfer delays when transferring from a brokerage account the client or rep should authorize a liquidation or sale of an investment prior to requesting the transfer. The **Account Transfer Form** is available at www.SterlingTrustCompany.com under the **Online Forms section**.



RECEIPT OF FUNDS

- ◆ Upon receipt of the transfer, rollover or contribution proceeds, Sterling Trust will send the investment purchase check and subscription document to KBS.
Normal processing time is usually 1-3 business days.



P.O. Box 2526, Waco, TX 76702-2526
PHONE: 877-345-IRA1 (4721)
E-MAIL: IRAServices@SterlingTrustCompany.com

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WHO TO CONTACT

IRA Service Group: *for service on IRA accounts or operational questions*

Scott Hall 800.955.3434 x5246 or 254.399.5246
s.hall@SterlingTrustCompany.com

For all general how-to questions, status or account inquiries, reps or investors may contact an IRA Client Service Representative:

By Phone: 800.955.3434, option 2 or 254.751.1505, option 2
By Fax: 254.751.0872
Online: IRAServices@SterlingTrustCompany.com

Account Services Group: *for valuation reporting or investment activity downloads from Investment Sponsor's Transfer Agent*

Hope Gonzales - Account Services Mgr. 800.955.3434 x5332 or 254.399.5332
h.gonzales@SterlingTrustCompany.com

Accounting Group: *for cash dividend downloads from Investment Sponsor's Transfer Agent*

Cindy Armstrong - Trust Accounting Mgr. 800.955.3434 x5241 or 254.399.5241
c.armstrong@SterlingTrustCompany.com

Sales Team: *for Program IRA Service Agreements, IRA documents or web page*

Daren Michalski - National Sales Rep 877.345.IRA1 (4721) x324
d.michalski@trustetc.com

Mike Kurka - National Sales Rep 877.345.IRA1 (4721) x181
m.kurka@SterlingTrustCompany.com

Matthew Nitschke - Institutional Sales Manager 888.382.4727 x334
m.nitschke@trustetc.com