

HOLDING STRUCTURED SETTLEMENT INVESTMENTS HOW-TO GUIDE

PROCESSING CHECKLIST FOR STRUCTURED SETTLEMENT INVESTMENTS

The following information must be sent to Equity Trust Company, d.b.a. Sterling Trust (“Sterling Trust” or “Sterling”) in order to process your structured settlement investment. Incomplete or incorrect paperwork may result in the delay of funding your investment.

1. Completed and signed **Investor Direction and Certification** (attached). Complete Sections 1, 4, 5, 6, 7, 8, and 9 only. Sections 2 and 3 of the form do not apply.
2. Completed and signed **Settlement Agreement, Purchase and Sale Agreement, or Assignment**. The purchaser must be “Equity Trust Company, d.b.a. Sterling Trust, Custodian FBO: Accountholder Name, Account # _____ and Tax ID #05-0552743.” Please provide all pages of the documents. Sterling will sign as the Custodian once the Accountholder has signed the agreement.
3. Copy of the court order approving the assignment of annuity payments (if applicable).
4. Amortization schedule.

Once a structured settlement has been funded or purchased, the original settlement agreement, purchase and sale agreement, or assignment must be sent to Sterling as purchase confirmation.

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
- 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

CONTACT US

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800.955.3434
254.751.1505
Option 2, IRA Services
Option 5, Sales

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