



# Self-Directed IRA Application

For Precious Metals Accounts

New Direction Trust Company  
[www.NDTCO.com](http://www.NDTCO.com)  
1070 W Century Drive  
Louisville, CO 80027

Email: [PMAT@ndtco.com](mailto:PMAT@ndtco.com)  
Toll Free: 877-742-1270, ext. 185  
Phone: 303-546-7930, ext. 185  
Fax: 303-665-5962



# COMPLETING YOUR APPLICATION

## Application Checklist

- Have you included your \$50.00 account set up fee? (needed to open account)
- Have you indicated the type of account that you would like to open?
- Have you indicated how you would like to fund your account?
- Have you indicated your beneficiaries, including their Social Security Numbers? (Section 5)
- If you are married, have you reviewed section 6? If so, has your spouse signed this section?
- Have you signed the application?
- Have you signed the fee option page? (needed to open account)

## Application

Apply online by clicking on the "Open Account Online" button on the upper right corner or our homepage:  
[www.ndtco.com](http://www.ndtco.com)

- OR -

Fill out the attached application and fee schedule.

Please include payment for the \$50 account opening fee:

Check Payable to: "New Direction Trust Company"

Amount: \$50.00

-OR-

Credit Card: VISA / MasterCard / Discover

## Where to Send Your Application, Forms, and Payment

Once you have completed these forms, please send them to:

Mail or Delivery: New Direction Trust Company  
1070 W. Century Drive  
Louisville, CO 80027

Fax: (303)-665-5962

Scan & Email: [EmailDocs@ndtco.com](mailto:EmailDocs@ndtco.com)

Account Number: \_\_\_\_\_  
(An account number will be assigned by the custodian and will be mailed to you.)

## 1. WHAT TYPE OF ACCOUNT WOULD YOU LIKE TO OPEN?

- Traditional IRA   
  Roth IRA   
  SEP IRA (Employer Name: \_\_\_\_\_)
- SIMPLE IRA (Employer Name: \_\_\_\_\_)
- Inherited IRA (Name of Deceased: \_\_\_\_\_)  
 (Date of Birth of Deceased: \_\_\_\_\_ Date of Death of Deceased: \_\_\_\_\_)
- Health Savings Account (HSA) (Please only check one)   
  Individual   
  Family

## 2. HOW WOULD YOU LIKE TO FUND THE ACCOUNT?

- |  |  |  |   |
|--|--|--|---|
| <input type="checkbox"/> Personal Contribution<br>Contribution Year: _____ | <input type="checkbox"/> Transfer<br>Move funds from IRA to IRA. | <input type="checkbox"/> Rollover<br>Take receipt of funds for up to 60 days before reinvesting them in a new IRA. | <input type="checkbox"/> Direct Rollover<br>Directly move funds from 401k to IRA. |
|--|--|--|---|

## 3. YOUR PERSONAL INFORMATION

Legal Name: (First, Middle, Last)  
 Mr.  Ms.  Mrs.  Dr. \_\_\_\_\_

Social Security Number:	Date of Birth: (MM/DD/YYYY)	<input type="checkbox"/> Married <input type="checkbox"/> Not Married	
Physical Address:	City:	State:	Zip:
Mailing Address: (If different from Physical Address)	City:	State:	Zip:

Primary Phone Number:	Secondary Phone Number:	Fax Number:
-----------------------	-------------------------	-------------

eNotifications of Account Activity and Statements <small>(Fees may apply for paper delivery; please refer to your fee schedule for details.)</small> <input type="checkbox"/> Yes <input type="checkbox"/> No	Email Address:
---	----------------

How did you hear about us? <input type="checkbox"/> Internet <input type="checkbox"/> Advertisement <input type="checkbox"/> Article <input type="checkbox"/> Referred by _____	Coupon Code:
--	--------------

## 4. HOW WOULD YOU LIKE TO PAY THE ACCOUNT SET-UP FEE? (\$50 fee is due at time of account opening.)

Choose One: <input type="checkbox"/> Credit Card (Visa, MasterCard & Discover accepted) <input type="checkbox"/> Check Enclosed (make checks payable to: New Direction Trust Company)	Credit Card Type: _____ Card Number: _____ Exp Date: _____ Exact Name on Card: _____ 3 Digit Security Code: _____ Signature: _____
---	--

Account Number: \_\_\_\_\_

## 5. WHO ARE YOUR BENEFICIARIES?

If the Primary or Contingent box is not checked for a beneficiary, the beneficiary will be deemed to be a Primary Beneficiary. In the event of my death, the balance in the account shall be paid to the Primary Beneficiaries who survive me in equal shares (or in the specified shares, as indicated). If none of the Primary Beneficiaries survive me, the balance in the account shall be paid to the Contingent Beneficiaries who survive me in equal shares (or in the specified shares, as indicated). If any Primary or Contingent Beneficiary does not survive me, such beneficiary's interest and the interest of such beneficiary's heirs shall terminate completely, and the share for any remaining Primary or Contingent Beneficiary shall be increased on a pro rata basis. If no Primary or Contingent Beneficiary survives me, the remaining balance in the account shall be distributed in accordance with the plan provisions to my estate. I hereby revoke any prior beneficiary designation made by me and designate the below as my Primary and Contingent Beneficiary of this IRA.

<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Name:	Relationship:		
Address:		City:	State:	Zip:
Social Security Number:		Date of Birth: (MM/DD/YYYY)	Share:	
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Name:	Relationship:		
Address:		City:	State:	Zip:
Social Security Number:		Date of Birth: (MM/DD/YYYY)	Share:	
<input type="checkbox"/> Primary <input type="checkbox"/> Contingent	Name:	Relationship:		
Address:		City:	State:	Zip:
Social Security Number:		Date of Birth: (MM/DD/YYYY)	Share:	

## 6. SPOUSAL CONSENT (Only required if your spouse is not the primary beneficiary.)

The consent of spouse must be signed only if **all** of the following conditions are present; your spouse is living, your spouse is not the sole Primary Beneficiary named and you and your spouse are residents of a community property state (AZ, CA, ID, LA, NM, NV, TX, WA or WI).

I am the spouse of the account holder listed above. I hereby certify that I have reviewed the Designation of Beneficiary Form and I understand that I have a property interest in the account. I hereby acknowledge and consent to the above designation of beneficiary other than, or in addition to, myself as primary beneficiary. I further acknowledge that I am waiving part or all of my rights to receive benefits under this plan when my spouse dies.

I, \_\_\_\_\_ hereby consent to the above Beneficiary designation.

Spouse Signature \_\_\_\_\_ Date \_\_\_\_\_

**Note:** Consent of the Participant's Spouse may be required in a community property or marital property state to effectively designate a beneficiary other than or in addition to the Participant's Spouse. Disclaimer For Community and Marital Property States: The Participant's Spouse may have a property interest in the account and the right to dispose of the interest by will. Therefore, the Custodian disclaims any warranty as to the effectiveness of the Participant's beneficiary designation or as to the ownership of the account after the death of the Participant's Spouse. For additional information, please consult your legal advisor.

## 7. YOUR SIGNATURE

I understand that I may change or add beneficiaries at any time by completing and delivering this form to New Direction Trust Company.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Account Number: \_\_\_\_\_

## 8. ACKNOWLEDGEMENTS & AGREEMENT TO TERMS

### Your signature is required. Please read before signing.

The account holder shown on the front of this application must read this agreement carefully and sign and date this part. By signing this application, you acknowledge the following:

#### Custodian

The Custodian of my account is New Direction Trust Company "NDTCO". I understand that the Custodian may resign by giving me written notice at least 30 days prior to the effective date of such resignation. I understand that if I fail to notify the Custodian of the appointment of a successor trustee or custodian within such 30-day period, then the assets held by the Custodian in my account (whether cash or personal or real property, wherever located, and regardless of value) will be distributed to me, outright and free of trust, and I will be wholly responsible for the tax consequences of such distribution.

#### Inactive Accounts:

Accounts that maintain a zero balance for 90 days or more may be deemed inactive and closed at our discretion. We will attempt to notify you in advance, but we are not obliged to do so.

#### No Tax, Legal, or Investment Advice:

I acknowledge that the Custodian is not a fiduciary for my account and does not provide or assume responsibility for any tax, legal, or investment advice with respect to the investments and assets in my account, and will not be held liable for any loss which results from my exercise of control over my account. I understand that my account is self-directed, and I take complete responsibility for any investments I choose for my account. I further understand that the Custodian does not sell or endorse any investment products. If the services of the Custodian are marketed, suggested, or otherwise recommended by any person or entity, such as a financial representative or investment promoter, I understand that such persons are not in any way agents, employees, representatives, affiliates, partners, independent contractors, consultants, or subsidiaries of the Custodian, and that the Custodian is not responsible for any statements, representations, warranties, or agreements made by any such person or entity. I will consult independently, as I determine is necessary, with my own CPA, attorney, financial planner, or other professional prior to directing the Custodian to make any investment in my account.

#### Prohibited Transactions:

I understand that my account is subject to the provisions of the Internal Revenue Code (IRC) Section 4975 which defines certain prohibited transactions. I acknowledge and agree that the Custodian will not make any determination as to whether any transaction or investment in my account is prohibited under sections 4975, 408(e), or 408A, or under any other state or federal law. I accept full responsibility to ensure that none of the investments in my account will constitute a prohibited transaction and that the investments in my account comply with all applicable federal and state laws, regulations, and requirements.

#### Unrelated Business Income Tax:

I understand that my account may be subject to the provisions of IRC Sections 511-514 relating to Unrelated Business Income Tax (UBIT) of tax-exempt organizations. I agree that if I direct the Custodian to make an investment in my account which generates income that is subject to UBIT, I will be responsible for preparing or having prepared the required IRS form 990-T tax return, an application for an Employer Identification Number (EIN) for my account, and any other documents that may be required, and to submit them to the Custodian for filing with the Internal Revenue Service at least ten (10) days prior to the date on which the return is due, along with an appropriate directive authorizing the Custodian to execute the forms on behalf of my account and to pay the applicable tax from the assets in my account. I understand that the Custodian does not make any determination of whether or not investments in my account generate income that is subject to UBIT, has no duty to and does not monitor whether my account has incurred UBIT, and does not prepare Form 990-T on behalf of my account.

#### Valuation:

I understand that the assets in my account are required to be valued annually at the end of each calendar year in accordance with IRC Section 408(i) and other guidance provided by the IRS, and that the total value of my account will be reported to the IRS on Form 5498 each year. I agree to provide the year-end value of any illiquid and/or non-publicly traded investments, which may include without limitation limited partnerships, limited liability companies, privately held stock, real estate investment trusts, hedge funds, real estate, secured and unsecured promissory notes, and any other investments as the Custodian shall designate, by no later than the last business day of February of each year, with substantiation attached to support the value provided. I agree to indemnify and hold harmless the Custodian from any and all losses, expenses, settlements, or claims with regard to investment decisions, distribution values, tax reporting, or any other financial impact or consequence relating to or arising from the valuation of assets in my account.

#### Minimum Required Distributions:

I understand that with some types of accounts there are rules for Required Minimum Distributions (RMDs) from the account. If I am now subject to the RMD rules in my account, or if I will become subject to those rules during the term of any investment, I represent

that I have verified either that the investment will provide income or distributions sufficient to cover each RMD, or that there are other assets in my account or in other accounts that are sufficiently liquid (including cash) or, in the absence of such liquidity may distribute the investment in-kind in order that I will be able to withdraw my RMDs. I understand that failure to take RMDs may result in a tax penalty of 50% of the amount I should have withdrawn.

#### Responsibility for Tax Consequences:

I assume all responsibility for any tax consequences and penalties that may result from making contributions to, transactions with and distributions from my account. I assume all responsibility for: 1) determining that I am eligible for an account transaction that I direct the Custodian to make on my behalf; 2) ensuring that all contributions I make are within the limits set forth by the Internal Revenue Code; 3) the tax consequences of any contributions (including rollover contributions) and distributions.

#### Indemnification:

I agree that the Custodian is not a fiduciary for my account and has no duty other than to follow my written instructions and will be under no duty to question my instructions and will not be liable for any investment losses sustained by me or my account under any circumstances although Custodian does have the right to refuse to fund investments that are not administratively feasible and/or would place an undue financial or administrative burden on the Custodian. I understand that the Custodian is acting only as my agent, and nothing will be construed as conferring fiduciary status or responsibility on the Custodian. I understand that obtaining any information or communication related to the investment is my responsibility regardless of whether or not it was sent initially to the Custodian or some other party. The Custodian will attempt to forward communications received, but is not responsible for my timely receipt of any such communication. I agree to indemnify and hold harmless the Custodian from any and all claims, damages, liability, actions, costs, expenses (including reasonable attorney's fees) and any loss to my account as a result of any action taken (or omitted to be taken) pursuant to and/or in connection with any investment transaction directed by me or my investment advisor or resulting from serving as the Custodian, including, without limitation, claims, damages, liability, actions, and losses asserted by me.

#### Electronic Communications, Signatures, and Records:

I acknowledge and agree that my account will be subject to the provisions of the Uniform Electronic Transactions Act, as passed in the state where the Custodian is organized (Kansas Statutes Annotated [KSA] Sections 16-601 et seq.) and the federal Electronic Signatures in Global and National Commerce Act (ESIGN Act, as contained in 15 U.S.C. 7001) as those laws pertain to electronic communication, electronic signatures, and electronic storage of Custodial Account records. I understand that, in lieu of retention of the original records, the Custodian may cause any or all records, and records at any time in their custody, to be photographed or otherwise reproduced to permanent form, and any such photograph or reproduction shall have the same force and effect as the original thereof and may be admitted in evidence equally with the original.

#### No FDIC Insurance for Investments:

I recognize that investments purchased and/or held within my account: 1) are not insured by the Federal Deposit Insurance Corporation (FDIC); 2) are not a deposit or other obligation of, or guaranteed by the Custodian; and 3) are subject to investment risks, including possible loss of the principal amount invested.

#### Our Privacy Policy:

You have chosen to do business with the Custodian, NDTCO. As our client, the privacy of your personal, non-public information is very important to us. We value our client relationships and we want you to understand the protections we provide in regard to your accounts with us.

#### Information We May Collect:

We collect non-public, personal information about you from the following sources to conduct business with you: 1) information we receive from you on applications or other forms, 2) information about your transactions with us or others, 3) Non-public, personal information that we may obtain in connection with providing services to you. This could include information you give us from account applications, account balances, and account history.

#### Information We May Share:

We do not sell or disclose any non-public information about you to anyone except as required by law or other regulatory authority, or as specifically authorized by you in writing. We do not share non-public, personal information with our affiliates or other providers without prior approval by you. Federal law allows us to share information with providers that process and service your accounts. All providers of services in connection with the Custodian have agreed to the Custodian's confidentiality and security policies. If you decide to close your account or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

Account Number: \_\_\_\_\_

## 8. ACKNOWLEDGEMENTS & AGREEMENT TO TERMS CONT'D

**Confidentiality and Security:**

We restrict access to non-public, personal information to those employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural guidelines that comply with federal standards to guard your non-public, personal information. The Custodian reserves the right to revise this notice and will notify you of any changes in advance. If you have any questions regarding this policy, please contact us at the address and/or telephone number listed on this application:

New Direction Trust Company  
1070 W. Century Drive  
Louisville, CO 80027  
p: 303-546-7930 | f: 303-665-5962

**Signature Acknowledgements**

Your signature is required. Please read before signing. The account holder shown on the front of this application must read this agreement carefully and sign and date this part. By signing this application, you acknowledge the following: I acknowledge that I have received the Fee Schedule and I understand that failure to submit a signed Fee Schedule will result in fees "based on the number of assets" (see Fee Schedule).

I acknowledge that I have read and understand the Custodial Agreement and Disclosure Statement, IRS Form 5305 for the type of account established by this application: for Traditional IRA (Form 5305-A), Roth IRA (Form 5305-RA), SEP IRA (Form 5305-SEP), HSA (Form 5305-C) or SIMPLE IRA (Form 5305-SA). I agree to abide by its terms as currently in effect or as they may be occasionally amended. These Account Disclosures are to be found online at <https://ndtco.com/ira-info/forms>

Under penalties of perjury, I certify that the information I have provided above (including my Social Security Number) is correct. I hereby agree to participate in the Custodial Account offered by the Custodian. In the event that my account is to be funded by a rollover contribution, I hereby irrevocably elect, pursuant to the requirements of Section 1.402(a)(5)-1T of the IRS regulations, to treat such contribution as a rollover contribution. I direct that all benefits upon my death be paid as indicated in this application or by my subsequent beneficiary designation. If I have named or name a beneficiary which is a trust, I understand that I must provide certain information concerning such trust to the Custodian.

Account Owner's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**New Direction Trust Company, Office Use:**

New Direction Trust Company has entered into an Individual Retirement Custodial Agreement as Custodian with the account holder on this form. New Direction Trust Company, by its authorized representative, agrees to act as Custodian.

By: \_\_\_\_\_ Date: \_\_\_\_\_



# Precious Metals Fee Schedule

Ask a New Direction Trust Company representative for a fee schedule for other asset types.

## 1. ANNUAL ADMINISTRATION FEES

Flat rate of \$75 for accounts under \$100,000 total value.  
Flat rate of \$125 for accounts at or above \$100,000 total value.

### Storage Options:

New Direction Trust Company does not select the depository for the storage of your IRA's precious metals. You will need to select a storage provider. The storage fees will be billed to the IRA account.

## 2. PROCESSING FEES

### IRA Setup Fee:

\$50 - One-Time IRA Setup Fee (charged at the time of account establishment)  
(New accounts with no activity after 90 days will be closed.)

### Transaction Fees: Due when your IRA purchases an asset.

\$40 - Purchase, Sale, Exchange or Re-Registration of any Precious Metals

### Movement of Funds Fees: Due when money moves from your IRA.

\$25 - Cashier's or Other Official Bank Check  
\$30 - Overnight Mail  
\$25 - Wire Transfer  
\$40 - International Wire Transfer  
\$30 - Returned Item or Stop Payment Request  
\$5 - ACH Transfer, Trust Check

### Other Fees: Due when services are rendered.

\$10 - Annual statements received by mail (electronic statements provided for free)  
\$75 - ROTH Conversion or Recharacterization  
\$25/month - Late Fee (assessed 30 days after fee due date)  
\$150/hour - Special Services (such as research of closed accounts, legal research, expedited investment review or additional processing required for certain complex transactions)

### Transfers Out, Partial Distribution or Full Distribution:

0.5% of the value  
• Minimum of \$25  
• Maximum fee of \$95

Plus Movement of Funds Fees and/or Transaction Fees as they apply.  
Required Minimum Distributions are only subject to Movement of Funds Fees and/or Transaction Fees.

## 3. HOW WOULD YOU LIKE TO PAY FEES?

Pay fees by:

Credit Card (Visa, MasterCard, Discover)

Fund from Account

Credit Card Type: \_\_\_\_\_ Card Number: \_\_\_\_\_ Exp. Date: \_\_\_\_\_

Exact Name on Card: \_\_\_\_\_ 3 Digit Security Code: \_\_\_\_\_

Signature: \_\_\_\_\_

• Credit card information must be kept current. Unpaid fees will be deducted from the account if invoiced amount is not paid within 30 days of the invoice date.

## 4. SIGNATURE

Annual record keeping fees are not prorated and are withdrawn from your undirected funds (defined as any cash in the Custodial Account not invested pursuant to a specific investment direction by you), unless you submit payment to us directly prior to the due date by check, credit card, or debit card. Transaction fees are due prior to funding the transaction. Fees paid from your account will be re-lected on your statement. If there are insufficient undirected funds in your account, we may liquidate other assets in your account to pay for such fees after a 30 day notification in accordance with your Plan Agreement and Disclosure. In accordance with your Account Application, this Fee Disclosure is part of your Plan Agreement with the Custodian and must accompany your Application. If a signed Fee Disclosure is not received with your Application, fees will be based on "Option 2—Value Based."

In accordance with your Plan Agreement and Disclosure, which is available on our website, custodial fees, described below is part of the Plan Agreement. The Custodian shall be entitled to receive, from the assets held in the Custodial Account, a fee equal in amount to all income that is generated from any undirected cash which is held by the Custodian in a deposit or product of an FDIC - or other United States government-insured financial institution, United States government securities, or securities that are insured or guaranteed by the United States government, as provided in the Plan Agreement and Disclosure. The Custodian's fees from the undirected funds in the Custodial Account are associated with cash management activities, including, but not limited to, account maintenance, de-pository bank selection, transaction processing, sub-accounting, record keeping, and other services performed under the terms of this Agreement. The Custodian retains the right, but does not have the obligation, to reduce this fee by rebating a portion of the fee into the Custodial Account. The Depositor agrees that this fee may be retained by the Custodian as compensation for the services provided by Custodian under this Agreement. The Custodian reserves the right to change all or part of the Custodial Fee Schedule at its discretion with 30 days advance written notice to Depositor.

I understand that if fees are not paid within thirty (30) days after New Direction Trust Company (NDTCO) has mailed the past due notice, NDTCO may begin the process of closing the account. I understand that any asset distributed directly to me as part of closing my account will be reported to the IRS on Form 1099 and may subject me to possible taxes and penalties. I agree that accounts with past due fees, unfunded accounts, and accounts with zero value will continue to incur administrative fees until such time as I notify NDTCO of my intent to close the account or until NDTCO resigns.

Printed Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**SECTION 1:** Requires your personal information and New Direction Trust Company account information.

**SECTION 2:** Requires information in regards to the custodian that currently holds the funds/assets.

**SECTION 3:** Determining whether the movement of funds is a transfer or a rollover

Use the transfer option when transferring cash/in-kind assets from one IRA to another IRA.

Traditional IRA → Traditional IRA

Roth IRA → Roth IRA

A Transfer is:

- Initiated by New Direction Trust Company
- Client completes New Direction Trust Company's Transfer/Rollover Form and returns to New Direction
- New Direction processes and sends to current/sending custodian
- Requires NO IRS reporting
- Funds are sent directly from sending custodian to New Direction Trust Company

Use the Rollover option when transferring cash/in-kind assets from a 401(k) or other Qualified Plan or IRA distribution.

401(k)/Qualified Plan → IRA

A Rollover:

- Re-deposits retirement funds that have been distributed
- Initiated by the client (you)
- Client completes current/sending custodians Distribution Form or Withdrawal Form from qualified plan and returns to them
- Client completes New Direction Trust Company's Transfer/Rollover Form and returns to New Direction
- Funds may be sent to client OR directly to client's account at New Direction
- Sending custodian will file a 1099R for client to report the distribution
- If funds are deposited into client's IRA account at New Direction within 60 days of distribution, there will be no IRS tax or penalty consequences

A Standard Rollover is when the administrator sends the check for the rollover directly to your residence. You will then forward along the check to New Direction Trust Company within 60 calendar days in order to avoid a taxable movement.

A Direct Rollover is when the resigning administrator sends the funds/assets directly to New Direction Trust Company.

A Direct Rollover of Other IRA, Roth or transferable account is when you have initiated the movement with the



## SECTION 4: Determine what exactly is being moved over to New Direction Trust Company

Complete section A if you are moving cash or a money market account.

- Indicate if you wish to move all cash in the account to New Direction. If you wish to only move a partial amount, please indicate partial and what dollar amount you wish to move to your New Direction account

Complete section B if you are moving publicly traded stocks, bonds or mutual funds, or in the case that you are moving an entire brokerage account.

- If you wish to bring the entirety of the account over, please indicate entire account and enter your account
- If you wish to bring only a partial amount, please indicate "Only the assets below" and enter the account number.

If you have any funds sitting in strictly cash, please write in the cash amount. If you are looking to transfer any stocks, bonds, or mutual funds, please write in the symbol of each asset, as well as it's name, fund number, account number, number of shares, and if you wish for the current/sending custodian to sell those assets and liquidate them to strictly cash upon receiving the request. Please indicate the estimated total value being moved over to your New Direction Trust Company account.

### IMPORTANT NOTE

If you are performing an in-kind rollover of stocks and/or mutual funds, NDTCO must receive a Transfer/Rollover Form, indicating the publicly-traded securities that are being rolled over. Once NDTCO receives the form, you will be sent account information that the resigning custodian/trustee will need to complete the in-kind rollover.

Complete section C if you are moving previously purchased alternative investments such as real estate, notes, private equity, etc.

- If you are wishing to move all of your cash and previously existing alternative assets, please indicate so by choosing "Complete movement of Cash and/or Assets", along with the cash and In-Kind assets box below.
- If you are wishing to only move a partial cash amount or certain assets, please indicate so by checking the "Move Partial Cash and/or Assets" box. If you want to move any cash, please check the cash box and indicate the dollar amount. If you want to move over any assets, please check the In-Kind assets box, and fill out the table below with what type of asset it is, the name or description of the asset, and its current recorded value.
- Indicate at the bottom the total estimated values being moved into your New Direction account.

## SECTION 5: Determine how you would like the current/sending custodian to send the funds or assets to New Direction Trust Company

- You can select to have any case or assets sent to New Direction Trust Company via cash or wire.
- New Direction Trust Company has the capability to send the Transfer/Rollover to the current/sending custodian via mail, fax, or overnight Express Mail via FedEx.
- If you choose overnight Express Mail via FedEx, we will need a check at the time of delivery or a credit card number in order to pay the \$30 express fee.

## SECTION 6: Read the Letter of Authorization

## SECTION 7: Requires your date and signature!

### Transfer Checklist:

1. Is a medallion signature guarantee\* required on the form? (ask sending administrator)  
 YES       NO  
If yes, whose signature?  
 RECEIVING CUSTODIAN (New Direction Trust Company)  
 IRA/401(k) HOLDER (you)
2. Will sending administrator accept a faxed transfer form?  
 YES                                       NO  
Fax Number Attention:                      Mailing address:
3. If you are under a time constraint, can they wire the funds? (fees may apply for this service)  
\*A medallion signature guarantee is similar to a notary, but stronger. It is a guarantee that your signature is genuine. You can obtain a guarantee from selected banks or other financial institutions.

### Rollover Checklist:

1. If this is an employer plan (401(k)) does the employer allow funds to be rolled out?  
 YES       NO
2. Does the plan administrator require completion of its own withdrawal paperwork?  
 YES       NO
3. If you are under a time constraint, can they wire the funds? (fees may apply for this service)  
 YES       NO (fees may apply for this service)

### Tips to Help the Process:

1. If you are in a rush, consider checking the 'via wire' option in section 5 of the form. Check with your sending administrator about possible wire fees.
2. We mail transfer forms to sending administrators via USPS. For \$30 we can expedite this by using overnight mail. If you would like us to do this, please indicate this on the form.
3. Contact your sending administrator a week after mailing the original form to our office. Follow up with them to make sure they received the form from us and to make sure they have everything they need for a speedy turnaround.
4. Your participation is the key to a quick and problem-free transfer. Other administrators are not required to give us any information on pending transfers, so you will need to call them yourself for updates. The only responses we get are successful transfers and rejection letters.

**NOTE:** If you are planning on funding the account through an annual contribution, please use the Deposit Coupon included at the end of the packet.



## 4. ASSETS TO BE MOVED TO NDIRA CONT'D

### C. Alternative Assets (Real estate, notes, private equity, etc.)

**Complete Movement of Cash and/or Assets**

Cash\* - to **New Direction IRA, Inc. FBO (My Name) IRA.**

In-kind assets to **New Direction IRA, Inc. FBO (My Name) IRA.**

**Move Partial Cash and/or Asset**

Cash\* - Send \$ \_\_\_\_\_ in cash to **New Direction IRA, Inc. FBO (My Name) IRA.**

In-kind assets to **New Direction IRA, Inc. FBO (My Name) IRA.**

Move the following assets in-kind (Please list every in-kind asset to be moved to NDIRA. If you do not have room, please attach description with this form.):

Asset Type	Name of Asset/Description	Current Recorded Value

**Estimated total value of cash and assets to NDIRA:** \$ \_\_\_\_\_

\*New Direction IRA requires 5 business days for checks to clear. Bank wires and money orders clear the business day after deposit.

## 5. HOW CASH IS TO BE SENT TO NDIRA

I would like my **Cash/Assets** sent to New Direction IRA via: (check is the default if no option is marked)

Check/Mail (Checks clear within 5 business days)  Wire (available next business day)

Please send this **Transfer/Rollover Form** to custodian currently holding these assets via:

Mail

Fax Number: \_\_\_\_\_ (You must ask your current custodian if they accept a faxed copy of the form. Please provide fax number.)

Express Mail via FedEx (\$30 Fee) (complete section below with check or credit card information)

Expedited Delivery (the information below is to pay for FEDEX charges, not wire fees) I would like to pay my expedited delivery charges via:

For FedEx fee choose one:

Credit Card

Check enclosed (make checks payable to: New Direction IRA)

Credit Card Type: (the following are accepted):  Visa  Mastercard  Discover

Card Number: \_\_\_\_\_ 3-digit security code: \_\_\_\_\_ Expiration date: \_\_\_\_\_

Exact name on card: \_\_\_\_\_

Signature: \_\_\_\_\_

## 6. LETTER OF AUTHORIZATION

To the delivering firm: I understand that by signing section 7 below, I am authorizing New Direction IRA to instruct you to transfer/rollover the assets identified in Section 4 of this form to my New Direction IRA Account. I represent that I have opened a retirement plan with New Direction IRA as the successor custodian for the account. I understand that upon receipt of these transfer/rollover instructions, you will cancel all open orders in my account and will contact me regarding any account assets that are "not transferable." I understand that I am responsible for returning or destroying credit/debit cards and any unused checks issued in connection with my current securities account. I understand that to the extent that any assets in my account are not readily "transferable," with or without penalties, such assets may not be "transferred" within the time frames as set by FINRA Rule 11870, New York Stock Exchange Rule 412 or similar rule of the National Association of Securities Dealers or other designated examining authority.

I authorize you to liquidate any "nontransferable" proprietary money market fund assets in my account and move the credit balance to NDIRA. I authorize you to deduct any outstanding fees due from my credit balance; if the credit balance is insufficient to cover any outstanding fees, I authorize you to liquidate assets in my account to satisfy the obligation. I authorize you to deliver physical certificates or other instruments in my account in good deliverable form (including affixing any necessary tax waivers) to allow New Direction IRA to register them in street name for the purpose of sale when and as directed by me. I understand that any fractional shares of stock are "nontransferable" and will be liquidated; any liquidation of such shares may constitute a taxable event.

## 7. SIGNATURE AND ACKNOWLEDGEMENT

- I hereby agree to the terms and conditions set forth in this account asset transfer/rollover authorization and acknowledge having established a self-directed IRA through execution of the account application.
- I understand the rules and conditions applicable to an account transfer/rollover.
- I understand that any of the investments in my account that I would like moved are the responsibility of my current administrator or custodian, meaning they are responsible for handling any of the re-registration of my investments currently being held by them.
- I qualify for the account transfer/rollover of assets listed in the asset liquidation above and authorize such transactions.
- I understand that no one at New Direction IRA has authority to agree to anything different than my foregoing understandings of New Direction IRA policy.
- I understand that if this transfer is occurring during or after the calendar year during which I attain the age of 70½, the required minimum amount determined under this IRA is still required to be distributed.
- I further understand that the current Trustee/Custodian is not responsible for making this distribution prior to the movement of assets. I accept full responsibility for satisfying the required minimum distribution applicable to this IRA by withdrawing sufficient amounts from another IRA prior to the deadline for receiving minimum distributions for the calendar year of the movement of assets to NDIRA.
- If this movement of assets is a Transfer and leaves the "transferor" IRA in one year but does not reach the "transferee" IRA until the following year, I understand that this will be an "outstanding transfer" as of December 31st. The new IRA must "deem" that the "transfer" was received as of the prior December 31st for determining any required minimum distribution from the "transferee" IRA for the year that the "transfer" was received. I will inform the "transferee" IRA Trustee/Custodian of any such outstanding "transfer."
- If this is a direct or indirect rollover 1) I understand the important tax consequences of this election 2) I assume full responsibility for this rollover and 3) I will not hold the Administrator (New Direction IRA) and/or the Custodian (Mainstar Trust) or issuer of either the distributing or receiving plan liable for any adverse consequences that may result 4) I irrevocably designate this contribution of assets as a rollover contribution.

Your Printed Name: \_\_\_\_\_

Your Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Signature Guarantee if required by Custodian

## 8. ACCEPTANCE OF RECEIVING CUSTODIAN (office use only)

Pursuant to a limited written delegation, Mainstar Trust, as Custodian ("Custodian"), has authorized New Direction IRA, Inc. to sign this form on the Custodian's behalf to verify the Custodian's acceptance of the transfer described above and agreement to apply the proceeds upon their receipt, to the account established by New Direction IRA, Inc., on your behalf. Mainstar Trust ASSUMES NO TRUST OR FIDUCIARY OBLIGATIONS TO YOU AS IT HAS NO INVESTMENT CONTROL OVER YOUR FUNDS AND ACTS ONLY AS A CUSTODIAN OF YOUR FUNDS.

New Direction IRA, Inc. on behalf of Custodian, Mainstar Trust

By \_\_\_\_\_ Date \_\_\_\_\_

Signature Guarantee if required by Custodian

## 1. YOUR INFORMATION

Client Name:	New Direction Account Number:
Deposit Amount: (5 business days are required for checks to clear.) \$	

## 2. REASON FOR DEPOSIT

<input type="checkbox"/> Contribution	Tax Year: (If a tax year is not indicated, funds will be treated as a current year contribution) Year: _____		
	Personal \$ _____	Employee \$ _____	Employer \$ _____
Make check payable to: <u>New Direction Trust Company FBO (Client Name) IRA</u>			
<input type="checkbox"/> Rent Check	Physical Address: (If left blank, there will be a delay in deposit.)	City:	State: Zip:
Make check payable to: <u>New Direction Trust Company FBO (Client Name) IRA</u>			
<input type="checkbox"/> Note Payment	Loan Name/Number: (If left blank, there will be a delay in deposit.)	Principal Amount: \$	Interest Amount: \$
Make check payable to: <u>New Direction Trust Company FBO (Client Name) IRA</u>			
<input type="checkbox"/> Dividend	Investment Name: (If left blank, there will be a delay in deposit.)		
Make check payable to: <u>New Direction Trust Company FBO (Client Name) IRA</u>			
<input type="checkbox"/> Interest Payment	Investment Name: (If left blank, there will be a delay in deposit.)		
Make check payable to: <u>New Direction Trust Company FBO (Client Name) IRA</u>			
<input type="checkbox"/> New Direction Fees Payment			
Make check payable to: <u>New Direction Trust Company (All Fee Payments must be paid with separate check.)</u>			
Reason for Deposit Details:			



# Precious Metals Buy Direction Letter

**NOTE:** All investment paperwork must be titled correctly: **New Direction Trust Company FBO (Account Owner's Name) IRA**. If you have a 401(k) or beneficiary account, please call our office for correct vesting (titling).

## 1. ACCOUNT INFORMATION

Your Name:	New Direction Account Number:
Account Type: <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> SEP IRA <input type="checkbox"/> SIMPLE IRA <input type="checkbox"/> Inherited IRA <input type="checkbox"/> Solo 401(k) <input type="checkbox"/> HSA	
Phone Number:	Email Address:

## 2. TELL US ABOUT YOUR DEALER AND DEPOSITORY

Precious Metals Dealer Name:	Dealer Phone Number:	Representative Name:
Your Precious Metals Dealer listed above may contact New Direction Trust Company to receive information regarding this investment and availability of funds to complete the purchase based on your selections from Box 3 below. The above dealer will also be listed as your dealer of record until you tell us otherwise or a new BDL is submitted listing a new dealer of record.		
Precious Metals Depository Name:	Depository Phone Number:	
There are numerous depositories that specialize in storage and safekeeping of precious metals. I understand that the Custodian is not and cannot be held responsible for the actions of these depositories, and I hereby release and hold harmless Custodian from any damages that I may incur with respect to my choice of depository and any activities or lack of activities on the part of said depository.		

## 3. WHAT IS THE DOLLAR AMOUNT OF YOUR PRECIOUS METALS INVESTMENT?

I authorize New Direction to Allocate  \$ \_\_\_\_\_ OR  **ALL** of the available cash in my account for the purchase of metals from the dealer listed in item 2. I understand and authorize that invoices received up to this amount from this dealer will be funded **WITHOUT VERIFICATION BY ME**. This allocation and authorization will remain valid for 90 days or until cancelled in writing by me. I understand that cancellation of this direction letter will take a minimum of 24 hours.

You will receive an email notification on the day we process your investment. If you would also like a New Direction Trust Company representative to give you a courtesy call and inform you when your investment will be funded, initial here \_\_\_\_\_ and provide a phone number at which you can be reached: \_\_\_\_\_.

*Please note that this is a courtesy call and will not hold up the funding process.*

## 4. ACKNOWLEDGEMENT OF INVESTMENT DISCLOSURES

<input type="checkbox"/>	I acknowledge that I have read and fully understand the Precious Metals Investment Disclosures, including price spread of proof coins. (Page 3)
Initial Here	

## 5. HOW WOULD YOU LIKE TO PAY FOR THE TRANSACTION? (All fees are due at time of transaction.)

Choose One:  Your Account Credit Card	Credit Card Type: (the following are accepted) <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover Card Number: _____ 3 Digit Security Code: _____ Exp Date: _____ Exact Name on Card: _____ Signature: _____
--	---

# Precious Metals Buy Direction Letter

## 6. AUTHORIZATION

I confirm that I am directing New Direction Trust Company, the Custodian, to complete this transaction as specified above. I understand that my account is self-directed, and I take complete responsibility for any investment I choose for my account, including the investment specified in this Buy Direction Letter. I understand that the Custodian does not sell or endorse any investment products, and that the Custodian is not affiliated in any way with any investment provider. I understand that the role of the Custodian is limited, and its responsibilities do not include investment selection for my account. I acknowledge that the Custodian has not provided or assumed responsibility for any tax, legal or investment advice with respect to this investment, and I agree that Custodian will not be liable for any loss which results from my decision to purchase this investment. I understand that the Custodian has not reviewed or will review the merits, legitimacy, appropriateness or suitability of this investment, and I certify that I have done my own due diligence investigation prior to instructing the Custodian to execute this transaction for my account. I understand that the Custodian does not determine whether this investment is acceptable under the Employee Retirement Income Securities Act (ERISA), the Internal Revenue Code (IRC), or any applicable federal, state, or local laws, including securities laws. I understand that it is my responsibility to review any investments to ensure compliance with these requirements.

I understand that in processing this transaction the Custodian is only acting as my agent, and nothing will be construed as conferring fiduciary status on the Custodian. I agree that the Custodian will not be liable for any investment losses sustained by me or my account as a result of this transaction. I agree to indemnify and hold harmless the Custodian from any and all claims, damages, liability, actions, costs, expenses (including reasonable attorneys' fees) and any loss to my account as a result of any action taken in connection with this investment transaction or resulting from serving as the Custodian for this investment, including, without limitation, claims, damages, liability, actions and losses asserted by me. I understand that if this Buy Direction Letter and any accompanying documentation are not received as required, or, if received, are unclear in the opinion of the Custodian, or if there are insufficient undirected funds in my account to fully comply with my instructions execute the transaction and to pay all fees, the Custodian may not process this transaction until proper documentation and/or clarification is received, and the Custodian will have no liability for loss of income or appreciation. I understand that my account is subject to the provisions of Internal Revenue Code (IRC) §4975, which defines certain prohibited transactions. I acknowledge that the Custodian has not made or will make any determination as to whether this investment is prohibited under §4975 or under any other federal, state or local law. I certify that making this investment will not constitute a prohibited transaction and that it complies with all applicable federal, state, and local laws, regulations and requirements. I understand that with some types of accounts there are rules for Required Minimum Distributions (RMDs) from the account. If I am now subject to the RMD rules in my account, or if I will become subject to those rules during the term of this investment, I represent that I have verified either that the investment will provide income or distributions sufficient to cover each RMD, or that there are other assets in my account or in other accounts that are sufficiently liquid (including cash) from which I will be able to withdraw my RMDs. I understand that failure to take RMDs may result in a tax penalty of 50% of the amount I should have withdrawn. Not Responsible for Market Condition Variances: I understand that I have agreed and instructed the Custodian to follow the transaction directions which I provide, as confirmed by written Buy Direction Letters to Custodian from the undersigned for the Account.

I further understand that some transactions that I may direct or instruct the Custodian to complete, especially commodities such as precious metals, that may be dependent upon the operation of global markets and entities, there could be fluctuations in price and condition of said investments from the time that I issue a Buy or Sell Direction Letter to Custodian and the time when the transaction can actually be completed and recorded in my Account. I hereby agree to release, indemnify, defend and hold the Custodian harmless from any claims regarding the fluctuation in prices and/or conditions if any. I further agree to waive any claims that I may have, past, present or future, known or unknown, anticipated or unanticipated, with respect to the fluctuation or change in the price or condition of any investment that I direct or instruct Custodian and/or Custodian to make from the time I deliver my Buy/Sell Direction Letter to the Custodian until the time the transaction is actually completed and recorded to my Account. Transactions with insufficient funds will not be processed until sufficient funds are received. If fees are being deducted from my account, the full amount of the transaction plus fees must be available before your transaction can be processed. I understand that all communication regarding this transaction must be in writing and must be signed by me or by my authorized agent on my behalf, and that no oral modification of my instructions will be valid and that no person at the office of the Custodian has the authority to modify any of the foregoing provisions. I certify that I have examined this Buy/Sell Direction Letter and any accompanying documents or information, and to the best of my knowledge and belief, it is all true, correct and complete.

**Transactions with insufficient funds will not be processed until sufficient funds are received. If fees are being deducted from your account, the full amount of the transaction plus fees must be available before your transaction can be processed. All transactions will be processed via wire.**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
*Please read the disclosure above the signature line before signing and dating.*

### FOR INTERNAL OFFICE USE ONLY:

Return To: _____	<input type="checkbox"/> Sig Check	Fee Option and Invoice Cycle: _____
Balance: _____	<input type="checkbox"/> RTN	Trans Fee: \$ _____
Cusip: _____	<input type="checkbox"/> Innovest	Annual Admin Fee: \$ _____
Trans Code: _____	<input type="checkbox"/> Scan for Funding	Wire Fee: \$ _____
Fund Date: _____		Depository Fee: \$ _____
Amt Funded \$ _____		Total Fees: \$ _____

Use the Precious Metals Buy Direction Letter (PMBDL) to provide investment directions to New Direction Trust Company (NDTCO) for the purchase of precious metals by your self-directed account. By directing investment in precious metals, you acknowledge and agree to NDTCO's terms and conditions for precious metals investments.

## REQUIREMENTS

Purchases of precious metals can only be made from cash available in your NDTCO account. New account applications and forms are available at [www.ndtco.com](http://www.ndtco.com). Cash recently transferred in may not be immediately available for precious metals purchases.

## DEALER AND INVESTMENT DIRECTIONS

You determine the precious metals dealer to be used for your precious metals purchase. NDTCO does not sell investments or offer any investment products. Clients are responsible for all necessary due diligence regarding the metals purchase. You are responsible for all the details of the investment, including negotiation of the particular precious metals to be purchased or sold, the price, and providing written directions to NDTCO via the PMBDL.

## FAIR MARKET VALUES AND PRICING

Statements generated by NDTCO reflect estimated bid values for each asset, obtained from a third party resource, and should not be relied upon as the price you will find to buy or sell through a dealer. These estimated values do not include dealer mark-ups, discounts, or commissions. This price is used for reports of fair market value to the IRS. Contact a dealer for specific, current price quotes for precious metals.

## PRICE SPREADS AND PROOF AMERICAN EAGLE COINS

Generally, the value of precious metals at the bid price will be less than the amount paid if precious metals prices have not changed. The difference between the price at which precious metals can be bought and the price at which they can be sold at a particular time is called "price spread." Price spread has generally been greater for proof coins than the price spread for bullion precious metals. Obtain all necessary information from your dealer before investing.

## FUNDING NOTICE TO DEALERS

Your precious metals dealer listed on this form may contact NDTCO to receive information regarding this investment and availability of funds to complete this purchase. As described on the PMBDL, NDTCO will allocate the funds to the pending purchase; funds thus allocated will not be available for any other transaction unless the PMBDL is cancelled. If you elect to allocate "All" funds to the investment, ONLY funds in the account upon receipt of the PMBDL will be allocated. Funds allocated under this PMBDL may be invested incrementally; however, each transaction will incur separate transaction fees. NDTCO is not liable for pricing changes due to fluctuations in market values for precious metals.

## STORAGE AND DELIVERY OF PRECIOUS METALS

All precious metals are stored at a specialized depository selected by you with your dealer's approval. A full year is collected and paid to the depository at the time of the transaction. Dealers deliver directly to the depository, which will forward confirmation of receipt. NDTCO relies on the accuracy of delivery details provided by the depository to update the individual account holdings. NDTCO makes a reasonable effort to update metals delivery status; **however it is the customer's responsibility to monitor account assets, including follow up with the dealer with specific transaction details and/or delivery inquiries.**

## DISTRIBUTION OR SALE OF PRECIOUS METALS

If you request NDTCO to transfer metals from the depository to you as a distribution, to a dealer for sale or exchange, or to another third party, the cost of shipment, insurance, and processing by the depository, if any, is your responsibility. Costs may be paid by you or deducted from cash available in the plan. You may request distribution of precious metals from your plan at any time. The value of any metals processed as a distribution to you will be reported to the IRS and you. Depending on the plan type, taxes and/or penalties may apply. Please contact NDTCO for a Distribution Form or go online at [www.ndtco.com](http://www.ndtco.com).

## STATEMENTS

Access to your account information is available 24/7 via NDTCO's web site at [www.mydirection.com](http://www.mydirection.com). Please call our Precious Metals Asset Team (PMAT) at (877) 742-1270 ext. 185 for more information.