

## 1. Overview

Welcome to the Folio Institutional Fixed Income and Alternative Assets Referral Program. Because Folio Institutional does not custody certain assets, we refer this business to The Kingdom Trust Company (“Kingdom”), which offers you the ability to provide fixed income and alternative investments to your clients. Through Kingdom, you and your clients will have access to thousands of fixed income products, including U.S. Government and Agency Securities, Corporate and Municipal Bonds, as well as the ability to request that Kingdom custody alternative assets your clients may own. Through this referral arrangement, Kingdom custodies all of these assets. Folio Institutional will display the total assets held in your client's Kingdom account on your Accounts page at [www.folioinstitutional.com](http://www.folioinstitutional.com). Your client's fixed income and alternative asset holdings will appear as a separate statement in their Statements & Tax Records, as Assets Held Away held at Kingdom.

## 2. Establishing Accounts

Complete and send us the attached Kingdom Application forms for each account that you would like to setup. Kingdom supports each of the account types that are available at Folio Institutional. At this time, there is no electronic application process available to establish a Kingdom account.

Each Kingdom account will have a corresponding Folio Institutional account where your client's equity investments are held and through which all funds related to Kingdom accounts will sweep periodically, requiring the client details and registration to be identical between these two accounts.

We will deliver the completed forms to Kingdom Trust, which will assign a Unique Kingdom Trust account number, and contact you via email, once the account has been setup. This generally takes 2 to 3 business days after receipt of your completed forms by Folio Institutional.

## 3. Transferring Existing Assets

If your client has fixed income or alternative assets as well as equity investments held at another custodian, request a partial transfer and list only the fixed income and alternative assets to be transferred on the attached Kingdom Account Transfer form; a Full Transfer request in this circumstance will fail. If your client ONLY has fixed income or alternative asset positions in an account at another custodian, then you can request a Full Transfer to Kingdom.

List only the fixed income or alternative asset holdings to transfer on the attached Kingdom Account Transfer form. Equities will need to be transferred separately to the Folio Institutional client account and that transfer can be initiated online at [www.folioinstitutional.com](http://www.folioinstitutional.com).

## 4. Viewing Balances

Folio Institutional will display your client's aggregate balances held at Kingdom on the Folio Institutional and Folio Client websites, separately marked to clearly display who holds the assets.

The security position values shown on these websites, and any amounts derived from these values, are based on the last price or value provided to us by our data source for the security, which may include the securities issuer or an unaffiliated third party. This last price or value will generally be accurate as of the close of business on the preceding business day or, depending on the fixed income asset, as provided to us

Name	Current Market Value	Actions
Test (#RC0000001)	GRANT FOLIO S EQUITIES TO MODEL	Create a New Folio <input type="button" value="GO"/>
Folio Holdings		
S Demo 1	\$50,000.00	Prepare a Window Trade <input type="button" value="GO"/>
S Demo 2	\$25,000.00	Prepare a Window Trade <input type="button" value="GO"/>
Test	\$1,500.00	Prepare a Window Trade <input type="button" value="GO"/>
Test Holdings	\$1,000.00	Prepare a Window Trade <input type="button" value="GO"/>
Non-Folio Holdings	\$0.00	Prepare a Direct Trade <input type="button" value="GO"/>
Cash Available <input type="button" value="GO"/>	\$50.00	View Cash Summary <input type="button" value="GO"/>
<b>Total Market Value</b>	<b>\$77,550.00</b>	
Assets Held Away		
Custodian: Kingdom Trust Co Account #FKF000001	\$450.00	Holdings <input type="button" value="GO"/>
<b>Total Market Value Including Assets Held Away</b>	<b>\$78,000.00</b>	

by Kingdom Trust. In some instances the displayed value may not reflect the most recently available price, even if one is available. The quantity and values of assets shown as "Assets Held-Away" on our website or on a third party account statement are presented on our website as a courtesy and are only for informational purposes. If an aggregate value is shown, the value of the assets held-away has been added to the value of your holdings with us for convenience. We are not the custodian for and do not record on our books and records assets held-away. The quantity or value and the asset descriptions shown have been furnished by an unaffiliated third party. We do not ensure the accuracy or timeliness of any of this information and do not verify or review it. Assets held-away may not be covered by SIPC or, in the case of cash, FDIC insurance. An unpriced security denotes that no value for the position is currently available or was provided to us.

You will also be able to see your client's fixed income and alternative asset balances and statements on the Kingdom Trust website. To get access to the Kingdom website, please contact Kingdom at 1-888-753-6972.

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## 5. Cash Sweep

When setting up your clients' Kingdom accounts, we require that you fill out the attached ACH and client authorization forms. This will enable automatic transfers of money between your corresponding Folio Institutional and Kingdom accounts that will be used to cover buy and sell transactions at Kingdom, to return to your Folio Institutional account interest, principal and proceeds credits from fixed income and alternative asset holdings, and to fund fee payment for fees charged by Kingdom.

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## 6. Trading Fixed Income Investments

To place a fixed income trade, please call Advisors Asset Management (AAM) at 1-800-697-7220 ext. 2. AAM is an investment solutions provider for Broker/Dealers and advisors. Learn more about AAM at [www.aamlive.com](http://www.aamlive.com). You will have access to a wide variety of fixed income products, maturing in one or more years, including: Government, Agency, Corporate and Municipal debt. When these trades settle, cash will move between your client's Folio Institutional and Kingdom accounts. AAM is not affiliated with Folio Institutional or Kingdom Trust and does not pay or is not paid by either of them.

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## 7. Alternative Investments

To place an order for alternative investments in your account, please contact Kingdom at 1-888-753-6972.

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## 8. Billing

When setting up your clients' Kingdom accounts, we require you to complete the attached billing instructions. This provides us with authorization to pay bills your client receives for assets held at Kingdom - separate from assets held at Folio Institutional.

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## 9. Statements & Tax forms

Monthly Kingdom statements are available in PDF format on both the Kingdom and Folio systems. If you and your clients have any questions or do not see your monthly statements online you can call Kingdom directly at 1-888-753-6972. All tax reports related to fixed income investments held at Kingdom will be sent directly to your clients via U.S. Mail by Kingdom. Generally, alternative asset tax documents are sent to your client directly by the issuer of the asset.

## 10. Advisor Downloads

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To receive advisor reporting system downloads for fixed income and alternative asset positions held at Kingdom, please contact Kingdom at 1-888-753-6972. Kingdom offers support for downloads into ByAllAccounts for no additional charge.

## 11. Thank You

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Thank you for using the Folio Institutional Fixed Income and Alternative Asset Referral Program. Our goal is to meet your needs by giving you all the tools and functionality to manage your client's assets efficiently and cost effectively. If you have any questions or comments, please contact us at 1-888-485-3456.

## ACH & BILLING AGREEMENT

## Authorization for Pre-Arranged Debits and Credits

Automated Clearing House (“ACH”) transfers are an electronic method to move funds between your Kingdom Trust account and your Folio Institutional account. This agreement authorizes Kingdom Trust to make payments or withdrawals to/from your Kingdom Trust Account and your separate Folio Institutional account as needed, such as to transfer cash generated by selling securities from your Kingdom Trust account to the Folio Institutional account, transfer funds from the Folio Institutional account for debit balances in your Kingdom Trust account created by purchasing securities there and for Kingdom Trust service and other applicable fees.

### ACH Authorization

I/We hereby authorize Kingdom Trust to initiate credit entries and to initiate debit entries, and if necessary, adjustments for any erroneous entries, to the Folio Institutional account listed here. Should the account become restricted for any reason (i.e., court order, tax levies, etc.) the service may be inactivated. If a credit to the brokerage account is returned for non-sufficient funds, Kingdom Trust reserves the right to terminate the service. In consideration of complying with the request, I/We agree to indemnify and hold Kingdom Trust harmless from any loss, cost, damage or expense, including legal fees, incident thereto.

### Billing Instructions

In addition to asset based advisory and service fees that may be charged on assets in this account, Kingdom Trust will assess its own fees directly to customer accounts, as noted in the agreements below (e.g., alternative asset and precious metal custody fees, miscellaneous fees including IRA custodial fees, etc.). Transactions may also incur commissions and other costs as disclosed at the time of the order. Folio Institutional will debit the client's Folio Institutional account and transfer funds from it to the designated account at Kingdom Trust to pay Kingdom Trust fees due for that account, as reported to Folio Institutional by Kingdom Trust from time to time, as well as any applicable Folio Institutional Service Fees.

**I/We hereby authorize** and direct Folio Institutional to debit the designated Folio Institutional account for amounts due, and submit those funds to the appropriate parties to pay for services for this Kingdom Trust account.

**This authority is to remain in effect until this account is closed.**

(All account owners must sign)

Printed Name of Primary Owner/Trustee/Authorized Rep

Printed Name of Co-owner/Trustee/Authorized Rep



Signature

Date

Signature

Date

**Folio Institutional Account Number:**

**Folio Institutional Account Type:**

**Direct Deposit Account Number (if available)**

**Kingdom Trust Account Number (if available):**



1105 State Route 121 North, Suite B  
 P.O. Box 870 ■ Murray, KY 42071  
 Office: 270.226.1000 ■ Fax: 270.226.1001  
 TF: 888.753.6972 ■ KingdomTrust.com

# Account Adoption Agreement

## For Folio Accounts

### SECTION 1 - Account Holder Information

Name:

Date of Birth:  Social Security Number:

Address:

City:  State:  Zip Code:

Daytime Phone Number:  Email Address:

### SECTION 2 - Account Information

**Please select account type:**

- Traditional IRA   
  Roth IRA   
  SEP IRA\*   
  SIMPLE IRA\*\*   
  Individual  
 Custodial   
  Joint   
  Trust   
  Business

Initial Contribution: \$  Contribution Year:

Beneficiary IRA   
 ► Bene IRA Title:   
*Title as Your Name, Bene FBO Deceased Name (Deceased)*

\* If a SEP IRA, you must complete IRS Form 5305-SEP.  
 \*\* If a SIMPLE IRA, you (if self-employed) or your employer must complete IRS Form 5305-SIMPLE.

### ◆ FOR JOINT ACCOUNTS (Include Joint Account Holder information in this section.)

First Name:  MI:  Last Name:

Date of Birth:  Social Security Number:   Male  Female

Address:

City:  State:  Zip Code:  Country of Citizenship:

Daytime Phone Number:  Business Phone Number:

Email Address:  **Primary Owner?** (For Reporting Purposes)  Yes  No

### SECTION 3 - Account Fees

Please see Fee Schedule for a complete list of fees due and the date for which are you expected to provide payment.

**PLEASE ATTACH A COPY OF YOUR DRIVER'S LICENSE**

## SECTION 4 - Beneficiary Designation

Kingdom Trust requires you to designate a beneficiary for your account who will be the recipient of the assets in your account following your death. If the named beneficiary is a trust, you must provide a copy of the trust agreement to Kingdom Trust. In the event of your death, the balance of your account shall be paid to the primary beneficiaries who survive you in equal shares (or the specified shares, if indicated). If the primary or contingent beneficiary box is not marked for the beneficiary, the beneficiary will be considered to be a primary beneficiary. If none of the primary beneficiaries survive you, the balance of the account shall be paid to the contingent beneficiaries who survive you in equal shares (or in the specified shares, if indicated). If any primary or contingent beneficiary does not survive you, such beneficiary's interest and the interest of such beneficiary's heirs shall terminate completely, and the applicable share for any remaining primary or contingent beneficiary(ies) shall be increased on a pro rata basis. In the event the share percentage for all the beneficiaries who receive funds under this beneficiary designation totals less than 100%, the applicable share(s) of those beneficiaries who receive funds shall be increased on a pro rata basis until the total of all applicable shares equals 100%.

If the named beneficiary is a trust, you must submit a copy of the trust with this completed and signed form.

<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 200px;" type="text"/> Relationship: <input style="width: 100px;" type="text"/> Share %: <input style="width: 50px;" type="text"/> SSN/EIN: <input style="width: 200px;" type="text"/> Date of Birth: <input style="width: 100px;" type="text"/>	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 200px;" type="text"/> Relationship: <input style="width: 100px;" type="text"/> Share %: <input style="width: 50px;" type="text"/> SSN/EIN: <input style="width: 200px;" type="text"/> Date of Birth: <input style="width: 100px;" type="text"/>	<input type="checkbox"/> Primary <input type="checkbox"/> Contingent Name: <input style="width: 200px;" type="text"/> Relationship: <input style="width: 100px;" type="text"/> Share %: <input style="width: 50px;" type="text"/> SSN/EIN: <input style="width: 200px;" type="text"/> Date of Birth: <input style="width: 100px;" type="text"/>
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- I am married** (if you are married, reside in a community property state\* and name a primary beneficiary other than your spouse, your spouse is required to sign below to ensure your designation will be effective).
- I am NOT married** (if you marry in the future, reside in a community property state, and name a primary beneficiary other than your spouse, you are required to complete a beneficiary change form with spousal consent to ensure your designation will be effective).

*\* In the United States, there are nine community property states: Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin.*

### ◆ SPOUSAL CONSENT

**I consent to the above beneficiary designations:**

Signature of Spouse:        Date:

(Note: Consent of the Account Holder's spouse is only required for married account holders living in a community property state who designate a beneficiary other than or in addition to the Account Holder's spouse.)

**Disclaimer:** The Account Holder's spouse may have a property interest in the account and the right to dispose of the interest by will. Therefore, Kingdom Trust disclaims any warranty or responsibility as to the effectiveness of the Account Holder's beneficiary designation or as to the ownership of the account after the death of the Account Holder or the Account Holder's spouse. For additional information, please consult your legal advisor.

## SECTION 5 - Account Designated Representative (ADR) Information

*All fields required if an ADR is designated.*

You may choose to name an Account Designated Representative ("ADR") who will be authorized to access your account, make certain investment purchases and sales in your account and receive copies of your account statements. The ADR will only be authorized to purchase or sell publicly traded securities. You may also choose not to name an Account Designated Representative.

ADR Name:

Address:

City:     State:     Zip Code:

Phone Number:     Fax Number:

Email Address:

If the Account Designated Representative ("ADR") is an Investment Advisor ("IA") qualified under Section 3(38) of ERISA, attach written acceptance of this fiduciary appointment from the IA and a certificate of the IA's current registration under the Investment Advisor's Act of 1940. If the ADR is employed by or affiliated with a Securities Broker-Dealer, complete the information in Section 6.

**SECTION 6 - Securities Broker-Dealer Information**Broker-Dealer Name: Address: City:  State:  Zip Code: Phone Number:  Fax Number: Email Address: Broker-Dealer Signature (If Required by Broker-Dealer):   Date: **By signing below I acknowledge and agree**

1. that my Account Designated Representative (whether or not an Investment Advisor) is my authorized agent and not in any way associated with, an employee of or representative of Kingdom Trust;
2. that Kingdom Trust has not made nor will make any recommendations regarding the listed Account Designated Representative or the Securities Broker-Dealer;
3. that Kingdom Trust has not compensated nor will compensate the listed Account Designated Representative nor the listed Securities Broker-Dealer except from the assets of my account, and I may appoint and/or remove the Account Designated Representative and/or Securities Broker-Dealer at any time by completing the proper forms and submitting them to Kingdom Trust;
4. that it is my responsibility to discuss publicly traded investments with my Account Designated Representative, and any and all trading instructions received from the Account Designated Representative will be followed by Kingdom Trust as if I directed them directly, but only with regard to public securities and investments that are traded on a recognized exchange or "over the counter" and excluding any securities issued by Kingdom Trust (the Account Designated Representative may not direct purchases or sales of alternative or private assets); and
5. to indemnify, hold harmless and defend Kingdom Trust, and its respective officers, directors, managers, members, employees, representatives, owners, agents, successors and assigns from any and all loss and damage of any nature which may result from any action or inaction that any of them takes or omits in good faith in accordance with, and in its reliance upon, any certificate, notice, confirmation, instruction or other written or oral communication purporting to have been delivered by me or at my direction by the Account Designated Representative concerning my account.

Account Holder Signature:   Date: **SECTION 7 - Interested Party Information**

Please note that the designation of an interested party is for informational purposes only. By naming an interested party, you are authorizing Kingdom Trust to speak to this individual regarding your account. In addition you acknowledge that the interested party listed below will be authorized to receive information as well as correspondence including, but not limited to, account statements. However, the interested party will not have trading or withdrawal authority on the account.

Interested Party Name: Address: City:  State:  Zip Code: Phone Number:  Fax Number: Email Address: **SECTION 8 - Investment Callback Election**

**Instructions:** This section contains important choices that will impact the processing of your investment directions. Please read the below terms in their entirety prior to making your election. By signing this Account Adoption Agreement, you are affirming your election and consenting to all the terms and conditions contained herein.

**Terms:** It is the policy of Kingdom Trust to call you, the Account Holder, to verify and confirm any outbound movement of cash from your account when Kingdom Trust receives instructions requesting it send funds from your account. Kingdom Trust will call you at the telephone number it has on file for you.

If Kingdom Trust cannot reach you, funds will not be sent until it can verbally confirm that the instructions are genuine and authorized by you.

Kingdom Trust gives you the ability to opt out of verbal confirmation calls. You can do so by checking the box below labeled **OPT OUT**. If you choose to opt out of the calls, Kingdom Trust will process any instructions it receives without calling to confirm the instructions are genuine and authorized by you.

Kingdom Trust also gives you the ability to designate a third party authorized by you to receive verification calls from Kingdom Trust. If you choose to designate a third party to receive those verification calls, you must provide that person's name and daytime phone number to Kingdom Trust. Should you elect to designate a third party, the third party will be called and you will not be called. You can elect to designate a third party by checking the box below labeled **THIRD PARTY**.

If you elect to opt out of verification calls or designate a third party to receive the verification calls, Kingdom Trust will call to verify your election upon receipt of this Investment Callback Election form properly completed and signed by you. Thereafter, if you opt out of the calls, Kingdom Trust will process instructions without calling to verify those instructions. If you have designated a third party to receive verification calls, Kingdom Trust will place those calls to the designated third party at the number listed on this form for such third party and will call the third party to verify any outbound money movement until such time as you change your election.

If you do not make an election below or check the box labeled **PLEASE CALL**, Kingdom Trust will call to verify the instructions it receives.

**Election:**

**OPT OUT** - Please do not call to verify instructions.

**THIRD PARTY** - Please call  at this number:

**PLEASE CALL** - Please call me to verify instructions at the number on file.

**SECTION 9 - General Provisions & Signatures****Uninvested Cash Disclosure**

The Account Holder hereby appoints Kingdom Trust as the Account Holder's attorney-in-fact with respect to investments and distributions concerning the Account Holder's account. As part of this, among other things, the Account Holder directs Kingdom Trust

- (i) to deposit all cash for which the Account Holder has not already provided investment instructions into FDIC-insured pooled custodial deposit account or accounts with one or more third party financial organizations selected by Kingdom Trust at Kingdom's sole discretion and without any further approval from the Account Holder provided that any and all such accounts qualify as common investment funds under IRC Section 408(a)(5), such deposit accounts may include without limitation negotiable order of withdrawal accounts, checking accounts, savings accounts, money market accounts, certificates of deposit or similar FDIC-insured bank accounts,
- (ii) to retain such interest as further compensation for the services it renders to its Account Holders and, in its sole discretion, place the funds in a non-interest bearing pooled deposit account or accounts,
- (iii) to enter into such sub-accounting agreements as may be required by the nature of the deposit accounts between the selected financial organizations and Kingdom Trust under which Kingdom Trust may receive a fee from the selected financial organizations to keep all records pertaining to the Account Holder's share of the pooled custodial accounts which fees will be retained by Kingdom Trust, and
- (iv) to sign checks from time to time on the pooled custodial accounts which are to be honored by the financial organizations for withdrawal of Account Holder's funds from such pooled custodial accounts for distributions, investments, fees and other disbursements directed or agreed to by the Account Holder.

The Account Holder hereby indemnifies and agrees to hold such financial organization(s) harmless from following the directions received from Kingdom Trust on the Account Holder's behalf including but not limited to honoring checks drawn on the Account Holder's portion of the pooled custodial accounts that are written by Kingdom Trust, and agrees that the duties and powers described herein that are to be exercised by Kingdom Trust are ministerial in nature and will not operate to cause Kingdom Trust to become a fiduciary with respect to the Account Holder's account.

**Appointment of Custodian**

Upon acceptance of this adoption agreement as signified by its signature below, I hereby appoint Kingdom Trust, a South Dakota chartered trust company, to act as the custodian of my account ("custodian"). Kingdom Trust has entered into an administrative services agreement with Kingdom Services, LLC to provide administrative services for the Account Holder's IRA and to properly fulfill its duties as administrator and under the administrative services agreement. All communication between the Account Holder and the custodian must be handled through Kingdom Services. I acknowledge and agree that this Account Adoption Agreement and the Form 5305-A, 5305-RA, 5305-SEP or 5305-SIMPLE Custodial Account Agreement and Disclosure Statement, together with the Fee Schedule, the documents related to my employer's Simple Incentive Match Plan for Employees of Small Employers (SIMPLE), if applicable, and any other written instructions that are in form and substance acceptable to me and Kingdom Trust (all such documents being incorporated herein by reference) collectively comprise my total agreement and govern all aspects of my relationship with Kingdom Trust. Kingdom Trust is not a mortgage broker, asset manager, investment advisor or loan servicing agent with respect to me or my account and shall not have any discretionary power, authority or control with respect to the management, investment or disposition of my account or its assets. I acknowledge and agree that Kingdom Trust is not a fiduciary hereunder with respect to my account or any investment in it.

**Authorizations**

By signing below, the Account Holder permits Kingdom Trust telephone authorization on this account and elects to view account activity online.

**Claims and Disputes**

All the parties signing below hereby agree that all claims and disputes of every type and matter between or among any or all of them, including but not limited to claims in contract, tort, common law or alleged statutory violations, arising out of or in connection with this custodial agreement shall only be instituted in the county courts of Minnehaha County, South Dakota, where custodian maintains its principal place of business, and you agree to submit to such jurisdiction with any such suit you may file and in any such suit custodian may file against you.

**Signatures**

Under penalties of perjury, I certify that the above information (including my social security number) is correct. I hereby agree to participate as the depositor (or Account Holder) in the retirement account offered by Kingdom Trust under the documents referenced hereinabove. I acknowledge that I have followed the link provided below and have received a copy of, read, understand and agree to be bound by the terms and conditions of the Form 5305-A, 5305-RA, 5305-SEP or 5305-SIMPLE Custodial Account Agreement and Disclosure Statement, this Account Adoption Agreement, the current Fee Schedule in effect from time to time, the documents pertaining to my employer's Savings Incentive Match Plan for Employees of Small Employers (SIMPLE), if applicable, and any other written documents and instructions that are in form and substance acceptable to Kingdom Trust which documents, collectively, are the documents under which this account is established and which set forth, among other things, the duties, limitations on duties and rights of the account holder and Kingdom Trust. By signing this Adoption Agreement, I also represent and warrant that all information provided by me or on my behalf is and will be true, correct and complete. I direct that my account be invested in accordance with my instructions and agree that such instructions will be given in a form and manner acceptable to Kingdom Trust. In the case of public securities and investments that are traded on a recognized exchange or "over the counter," Kingdom Trust may also take instructions from my Account Designated Representative if there is one then serving. However, to minimize miscommunications and errors, the parties hereto agree that all communication with the custodian shall be handled through Kingdom Services. I further direct that all benefits upon my death be paid in accordance with the last properly completed and executed Beneficiary Designation that was delivered to Kingdom Trust prior to my death. In the event that this is a rollover contribution, I hereby irrevocably elect, pursuant to the requirements of Treasury Regulations Section 1.402(a)(5)-1T, to treat this contribution as a rollover contribution.

Account Holder Signature:  Date: 

The above adoption agreement is hereby accepted and approved:

**Kingdom Trust**

Custodian Signature:

By: Date: Its: **IMPORTANT:** Click [here](#) for applicable custodial agreements/disclosures and fee schedules or visit [KingdomTrust.com/FormsAndFees](http://KingdomTrust.com/FormsAndFees)



1105 State Route 121 North, Suite B  
 P.O. Box 870 ■ Murray, KY 42071  
 Office: 270.226.1000 ■ Fax: 270.226.1001  
 TF: 888.753.6972 ■ KingdomTrust.com

# Account Transfer

## For Folio Accounts

### SECTION 1 - Account Holder Information

First Name:  MI:  Last Name:

Social Security Number:  Date of Birth:  Kingdom Trust Account Number:

Address:

City:  State:  Zip Code:

Daytime Phone Number:  Email Address:

**Kingdom Trust Account Type:**  Traditional IRA  Roth IRA  SEP IRA  SIMPLE IRA  Rollover IRA  Beneficiary IRA  
 Individual  Custodial  Joint  Trust  Business

### SECTION 2 - Releasing Custodian Information

Company:  Contact:

Address:

City:  State:  Zip Code:

Phone Number:  Account Number (with Releasing Custodian):

**PLEASE ENCLOSE THE MOST RECENT STATEMENT FROM THE ACCOUNT BEING TRANSFERRED**

### SECTION 3 - Transfer Instructions

**Directly transfer all or part of my present account with your organization in the manner indicated below:**

Accepting Organization Name:  Participant Name:

Kingdom Trust Account Number:  Date First Participated:  *(To be completed by present custodian/trustee)*

**Type of Account Being Transferred:**  Traditional IRA  Roth IRA  SEP IRA  SIMPLE IRA\*  Rollover IRA  Beneficiary IRA  
 Individual  Custodial  Joint  Trust  Business

\* A SIMPLE IRA may only be transferred to another SIMPLE IRA if plan participation is less than two years. After you have participated in your employer's SIMPLE plan for two years, however, you may transfer from a SIMPLE IRA to any other IRA other than a Roth IRA or may convert it to a Roth IRA.

**Transfer the assets in the manner prescribed below:**

Asset Description	Quantity in IRA	Quantity to Transfer	Liquidate Immediately (Y/N)	Transfer as Cash	In Kind
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

**This Will (check one)**  Completely Transfer (and Close) My Current Account  Partially Transfer My Current Account

*I am aware that penalties may be incurred if time deposits are liquidated prior to their maturity date.*

## SECTION 4 - Delivery Instructions

Indicate how your current custodian should send funds and re-registration paperwork to Kingdom Trust by choosing one of the options below.

### Delivery Options for Check Payments/Wire Transfers

 **Wire**
 **Overnight Check (FedEx or UPS)**

Kingdom Trust  
1105 State Route 121 N., Suite B  
Murray, KY 42071

 **Mail Check (U.S. Postal Service)**

Kingdom Trust  
P.O. Box 870  
Murray, KY 42071

When sending a check, whether through regular mail or overnight delivery, please be aware that funds will not be available for 2 days after the deposit has been made. **Please make check payable to "The Kingdom Trust Company, Custodian, FBO Account Holder's name, Account Number."**

### Delivery Options for Re-Registration Paperwork

 **Overnight Paperwork (FedEx or UPS)**

Kingdom Trust  
1105 State Route 121 N., Suite B  
Murray, KY 42071

 **Mail Paperwork (U.S. Postal Service)**

Kingdom Trust  
P.O. Box 870  
Murray, KY 42071

## SECTION 5 - Age 70 ½ Reminder

*For IRA holders only.*

I understand that if this transfer occurs during or after the calendar year during which I attain the age of 70 ½, the required minimum amount determined under this IRA must still be distributed. I further understand that the current trustee/custodian is not responsible for making this distribution prior to the transfer. 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 transfer. If this transfer 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 31. The new IRA must "deem" that the transfer was received as of the prior December 31 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.

## SECTION 6 - General Provisions & Signatures

1. I acknowledge that Kingdom Trust is acting solely as a passive custodian and represent that it provided no tax, legal or investment advice.
2. I have reviewed and hereby consent to the Kingdom Trust Fee Schedule.
3. I understand that commingling regular IRA contributions with previously rolled assets from an employer plan may preclude me from subsequently rolling over funds from my rollover "conduit" IRA into another qualified plan or 403(b) plan. With such knowledge, I authorize and direct the custodian/trustee to place these transferred IRA contribution assets in my rollover "conduit" IRA or visa versa. I acknowledge that certain transfers may be required to be reported to the IRS.
4. I hereby indemnify and hold Kingdom Trust harmless from any and all damages arising from or in connection with this Account Transfer.

Participant's Signature:   Date:

Participant's Printed Name:

**Accepting Organization** - *Our organization agrees to serve as the new custodian or trustee for the account of the above-named individual, and as custodian or trustee, we agree to accept the assets being transferred.*

New Custodian or Trustee:  EIN Number:

Address:

City:  State:  Zip Code:

Authorized Signature for Accepting Organization:   Date:

*Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company, or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your account.*



## Account Fee<sup>1</sup>

Monthly Account Fee **\$3**

Annual Asset Custody Fee (per asset)

Public, non-traded REIT **\$75** 1 asset / **\$25** each additional asset (**\$200** cap)

All other assets **\$225** 1 asset / **\$275** 2 or more assets

## Standard Services<sup>2</sup>

**Account Setup<sup>3</sup>** **\$25** online / **\$60** paper or PDF

### Transactions<sup>4</sup>

- Distribution (via check) **\$5**
- Re-registration **\$25** per asset
- Outgoing wire **\$35** domestic / **\$75** international
- Cashier's check or asset purchase, sale, exchange or in-kind contribution<sup>5</sup> **\$40**

**Transfer Out<sup>6</sup>** **\$100** per asset

## Specialized Services<sup>2</sup>

### Special Handling

- Document reprints, notary stamp, certified mail or payment missing details **\$10**
- Paper invoice **\$20**
- International overnight mail<sup>7</sup> **\$20 + cost**
- Medallion guarantee **\$25**
- Domestic overnight mail or returned mail/locator service (undeliverable)<sup>7</sup> **\$30**
- Tax form reprocessing **\$50**
- Rush request (account or investment processing)<sup>7</sup> **\$75**
- Conversion, recharacterization or late asset valuation<sup>8</sup> **\$75**
- Same-day processing request<sup>7</sup> **\$150**
- Misc. activity, extraordinary items or research **\$150/hour (1-hour min.)**

### Payment Issues

- Late payment or cash balance below minimum requirement **\$25/month**
- Stop payment, returned check, wire or ACH or credit card decline **\$50**

### Asset-Specific

- Precious metals storage **See Investment Direction Kit**
- Real estate expense payment **\$10 per item**
- Fixed income or mutual fund transaction **\$25 per trade**
- Public equity transaction (stocks, bonds, ETFs)<sup>9</sup> **\$25 + \$0.005 per share**
- Real estate transaction **\$195**

**MINIMUM CASH REQUIREMENT** (amount that must be maintained in the account at all times)..... **\$500**

## Fee Payment Options

1. **Available Cash** – You may elect to have the Annual Fee pulled from the available cash in the account. Cash must be available in order to process via this method; otherwise an invoice will be generated and a Late Fee and Paper Invoice Fee will apply.
2. **Credit Card** – You may elect to have a credit card on file to pay the Annual Fee. Note that in the event the card expires or changes, you must provide Kingdom Trust new card information to avoid a Credit Card Decline Fee.
3. **ACH** – You may elect to have the Annual Fee pulled from a bank account via ACH. Sufficient funds must be available to avoid the Return ACH Fee.
4. **Invoice** – You may elect to have the Annual Fee invoiced to your address of record, but the Paper Invoice Fee would apply. **If not paid by the designated date, a Late Payment Fee would also apply.**

<sup>1</sup> Fees are due at the time the account is established and are calculated and billed monthly. These fees are not prorated.

<sup>2</sup> Standard and Specialized Services are not prorated and are charged as they are incurred. These fees may be charged to a credit card or paid from available cash in the account (there must be adequate cash in the account to cover the charge). For an asset purchase, if you request the fees to be paid from available cash and the account's available cash is insufficient to cover the charge, Kingdom Trust reserves the right, at its discretion, to reduce the amount sent for the investment by the fee amount due.

<sup>3</sup> Account Setup Fees are normally a one-time charge unless also charged for reprocessing due to incomplete/incorrect application or account reopening due to Account Holder error (if notified within a month of account closing). This fee is due at the time the account is established.

<sup>4</sup> Transaction Fees are charged upon each occurrence.

<sup>5</sup> Fees related to asset purchases, sales or exchanges are not charged on transactions involving real estate, fixed income items, mutual funds or public equities.

<sup>6</sup> Transfer Out Fees are charged at the time of processing. Please ensure you have sufficient cash in the account or have authorized payment via credit card to cover the fee.

<sup>7</sup> Overnight mail or rush requests do not guarantee same-day processing. Rush requests will ensure processing within 2-3 business days from receipt of paperwork in good order. Same-day guarantees must be requested by 10:00 a.m. Central, with all paperwork in good order, to ensure same-day processing.

<sup>8</sup> Late Asset Valuation Fees are charged if the request for annual valuation is not received by the required/requested deadline.

<sup>9</sup> Equities traded in foreign markets require a higher processing fee. Also, if buying corporate CDs, municipal bonds or treasuries, additional fees will apply. Conversely, if your advisor is using Kingdom Trust for trade settlement only, additional fees will apply.

### Additional Information

- Kingdom Trust may receive compensation in the form of 12b-1 fees and other types of fees from certain investments or their affiliates in consideration of services that it provides to the asset. This compensation will be paid to Kingdom Trust based on a service agreement between that entity and Kingdom Trust. In no case will the Account Holder be responsible for the payment of this compensation. The compensation paid to Kingdom Trust will be based on either a set rate per Account Holder or based on a percentage of the average daily net asset value of shares invested.
- Should fees go unpaid, please note that Kingdom Trust reserves the right to liquidate any assets, without notice, for the outstanding balance.
- Kingdom Trust reserves the right to charge additional amounts for certain requests.
- All fees are subject to change with 30 days' written notice.

Kingdom Trust does not provide tax, legal or investment advice. It does not endorse or recommend any agent, company, or specific investment. Any information communicated by Kingdom Trust is solely for educational purposes and should not be construed as tax, legal or investment advice. Consultations with tax, legal and investment professionals is advised prior to making any decisions regarding your account.