



820 Jorie Blvd., Suite 420
Oak Brook, IL 60523
800.618.6177 Alternative Investments
800.932.0053 Futures

www.mtrustcompany.com

SELF DIRECTED IRA ADOPTION AGREEMENT

Please select investment type (choose one):

- Futures/Forex
- Precious Metals Only
- Alternative Investments
- Traditional Investments

A ACCOUNT INFORMATION

Type of IRA (Please check one): Traditional Roth SEP (Must include SEP IRA Contribution Agreement Form # IRA-026)

This account is also an inherited IRA. Please provide the name of the original account holder:

IRA Owner Information ("Account Owner"):

Mr. Mrs. Ms. Name:

Home Telephone No.:

Work Telephone No.:

E-mail Address:

Mother's Maiden Name:

Social Security No.:

Date of Birth:

Residential Address (P.O. box **not** acceptable):

Address:

City:

State:

Zip:

Account's Mailing Address If Different From Above (used as address of record):

Address:

City:

State:

Zip:

Driver's License:

Driver's License No.:

State:

B IRA FUNDING INFORMATION

Amount Transferred/Funded:

- | | |
|--|----|
| 1. Regular IRA Contribution for tax year: <i>(Please complete Funding Form #OPR-012)</i> | \$ |
| 2. Regular IRA Contribution for tax year: <i>(Please complete Funding Form #OPR-012)</i> | \$ |
| 3. IRA Account Transfer (estimated total): <i>(Please complete IRA to IRA Account Transfer Authorization Form # IRA-007)</i> | \$ |
| 4. Qualified Plan Direct Rollover: <i>(Please complete Qualified Retirement Plan Authorization of Direct Rollover Form # IRA-008)</i> | \$ |
| 5. 60-Day Rollover: | |
| Cash <i>(Please complete Funding Form #OPR-012)</i> | \$ |
| In-Kind Assets <i>(Please complete Funding Form #OPR-012)</i> | \$ |

Please continue to page two to complete this form.



E ACCOUNT CASH INVESTMENT PROGRAM

I acknowledge that idle cash in my account will be invested by the Millennium Trust Company, LLC automatic cash investment program ("Program") as described in the Article titled Cash Investment Program, Mutual Funds Fees in the respective Individual Retirement Account Custodial Agreement. The Program uses four different banks to provide multiple levels of FDIC insurance up to \$1 million as cash balances increase, plus a money market mutual fund ("Fund") for cash over \$1 million. The banks and the Fund currently used are listed on Millennium Trust's website www.mtrustcompany.com. Please contact a Millennium client service representative for further information and details regarding the Program.

F ACCOUNT BENEFICIARY INSTRUCTIONS

I, the undersigned, hereby make the following beneficiary designation. In the event of my death, pay benefits to the following named primary beneficiary(ies). If you are married and designate a beneficiary other than your spouse, have your spouse sign the spousal consent below if you live in a community property state. If more than one primary or contingent beneficiary is designated, the assigned percentages must equal 100%, or the beneficiaries will be assigned equal percentages. Contingent Beneficiaries take hereunder only if all Primary Beneficiaries fail to survive me. If multiple Primary or Contingent Beneficiaries are named, as to each Beneficiary that shall not survive me, his or her share (if any for a Contingent Beneficiary) shall be distributed to the remaining Beneficiaries, Primary or Contingent as the case may be in the proportions shown. Additional beneficiary designations or changes must be made via the proper form.

| <i>Full Name</i> | <i>Relationship</i> | <i>Soc Sec #</i> | <i>Birth Date</i> | <i>% to Beneficiary</i> |
|------------------|---------------------|------------------|-------------------|-------------------------|
|------------------|---------------------|------------------|-------------------|-------------------------|

Primary Beneficiaries**Contingent Beneficiaries**

Spousal Consent: Complete this section if (1) Account Owner is married and has designated a Primary Beneficiary other than his/her spouse; and (2) this IRA account includes property in which his/her spouse possesses a community property interest. As of December 31, 2010, community property states are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, and Wisconsin.

I am the spouse of the Account Owner named above, I agree to my spouse's naming of a Primary Beneficiary other than myself, and I acknowledge that I shall have no claim whatsoever against Millennium Trust Company, LLC for any payment to my spouse's beneficiary(ies).

Spouse's Name:

Spouse's Signature: _____ Date:

Please continue to page four to complete this form.

G ACCOUNT OWNER'S ACKNOWLEDGEMENT AND AGREEMENT

Acknowledgement, Agreement and Signature *(Please read carefully, then sign and date below):*

I acknowledge and agree that it is my sole responsibility to direct the investment of the assets of my IRA with Millennium Trust Company, LLC as custodian ("Custodian"), and that the Custodian shall have NO LIABILITY for any losses, expenses, damages, costs, court costs including attorney fees or taxes, including a prohibited disqualification tax, and other liabilities and claims (collectively, "Damages") resulting from transactions executed by the Custodian in following directions from me or my authorized Investment Agent. I acknowledge that the Custodian does not provide any investment management or advice and will not be responsible for the performance of any asset in my IRA. I will obtain and read any applicable prospectus, private placement memorandum, offering circular or similar document prior to directing the Custodian to make any investment on behalf of my IRA. I agree to defend and indemnify the Custodian and to hold the Custodian harmless from and against all damages arising from taking any action directed orally or in writing by me or my authorized Investment Agent, or otherwise in connection with any investment which I, or my Investment Agent, has directed.

I understand the eligibility requirements for the type of investments I am making and state that I qualify to establish an IRA and to make such investments. I acknowledge that the Custodian has no responsibility for tax consequences due to additions to or distributions from this IRA. I acknowledge that I have received a copy of the Individual Retirement Account Custodial Agreement ("Agreement") and the accompanying Disclosure Statement, and I understand and agree to be bound by the terms, and conditions in both. I acknowledge that I have had the opportunity to review the Custodian's Fee Schedule and agree to the establishment fee and the other fees charged by the Custodian and the procedures in Article XVII of the Agreement. If I elect to make a rollover contribution to this IRA, I certify that I understand the rollover rules and I will meet the applicable requirements. I acknowledge that the Custodian does not provide, and I have not received from Custodian any tax or legal advice. I hereby certify that all information provided by me is true and correct.

IMPORTANT USA PATRIOT ACT INFORMATION

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means to you: You must provide us with your name, residential address, social security number, date of birth and your driver's license number before we will accept and open your account.

Under penalties of perjury, I certify that (1) the Social Security number is my correct tax identification number; (2) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding, or if so notified, such notice is no longer in effect; and (3) I am a U.S. person (including a U.S. resident alien). The IRS does not require that I consent to any provisions of this document other than this certification to avoid backup withholding.

ALL SECTIONS MUST BE COMPLETED IN ORDER TO AVOID DELAYS IN PROCESSING.

IRA Account Owner Signature: _____ Date: _____

Millennium Trust Company, LLC has entered into an Individual Retirement Custodial Agreement as Custodian with the above account owner. Millennium Trust Company, LLC by its authorized representative agrees to act as Custodian.

By: _____ Account No.: _____ Date: _____

For Internal Use Only:

Reference: _____