

Instructions for Investment Directions **For Your Self-Directed IRA**

Questions? (800) 486-6888

Use the IRA Investment Direction form to provide investment directions to GoldStar Trust Company (GoldStar) for the purchase or sale of mutual funds, stocks, or U.S. Treasury Securities by your self-directed IRA. The IRA may be a Traditional IRA (including SEP or Conduit), Roth IRA, or SIMPLE IRA. By directing investment, you acknowledge and agree to GoldStar's terms and conditions for investments in self-directed IRAs.

Requirements

To make an investment through a self-directed IRA, you must first establish a valid IRA and have cash available in the IRA. Obtain application kits and forms from GoldStar or www.goldstartrust.com. Cash comes from contributions, transfers and rollovers from other IRAs, rollovers from Qualified Retirement Plans (such as a 401(k)), or from the sale of other assets.

General Instructions

You determine the broker/dealer and/or issuer to be used for your IRA. GoldStar does not offer investment products, and does not buy or sell investments. GoldStar is disqualified by the Internal Revenue Code from trading with an IRA for which it is the custodian. GoldStar is compensated through administrative fees and cash management fees.

Negotiate the assets to be purchased or sold and the price directly with the broker/dealer and give written detailed directions to GoldStar. It is the customer's responsibility to monitor IRA assets and investments.

Source of Investment

For mutual funds, GoldStar will contact the fund issuer and obtain its standard application. For listed stocks, GoldStar will use an SIPC-insured NASD broker/dealer. For U.S. Treasury securities, GoldStar will use the Federal Reserve's Treasury Direct or an insured broker/dealer. Otherwise, tell GoldStar who to contact and where to send payment for your investment.

Investment Directions

Identify the mutual fund, listed stock, or U.S. Treasury Security desired and provide the quote symbol. Be complete and precise, as there are often similarly named securities.

Additional Information

Include any additional information regarding the requested purchase or sale of assets. For stocks, specify "All Or None" (AON), limit prices, or "Good Till Cancelled" (GTC) if applicable. The default will be a market order with partial and multiple fills allowed. Unless Good Till Cancelled is specified, limit orders will be day orders. For Treasury Securities, provide reinvestment instructions. GoldStar endeavors prompt service but cannot guarantee against price fluctuations in the market.

Authorization and Acknowledgement of IRA Holder

Sign and date the IRA Investment Direction form and mail it to GoldStar to the address on the front. If you are opening a new account at GoldStar, mail it with your new account agreement. You may fax the IRA Investment Direction form.

Confirmation and Statements

A Notice of Deposit to Retirement Account is mailed to you directly after cash contributions, transfers and rollovers are received. Access to your account information is available 24/7 via GoldStar's web site at www.goldstartrust.com. Please call our Investor Services Department at (800) 486-6888 to establish a password. Additionally, statements are issued semi-annually.