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# U.S. Money Reserve Precious Metals Purchase Investment Authorization & Direction Form

Traditional | Roth | SEP | SIMPLE

PTC IRA Account Number

The Precious Metals Purchase Investment Authorization & Direction form provides all the information necessary to make a formal investment request to purchase your precious metals. This request is required before a purchase can be completed using a self-directed retirement arrangement (IRA). Be sure the following items are in effect prior to returning the Precious Metals Purchase Investment Authorization & Direction form to Preferred Trust Company:

1. **Preferred Trust Company account is open.**
2. **Funds are available to make this investment.**

## SECTION 1 | IRA Account Owner Information

First Name  Last Name  Last 4 Digits of SSN  DOB (MM/DD/YY)   
Daytime Phone Number  Email Address

## SECTION 2 | Investment Fee Payment

Account Owner Initials  **Precious Metals Purchase Transaction Fee | \$50**  
I acknowledge that a Precious Metals Purchase Transaction Fee will be paid from my IRA to Preferred Trust Company upon the purchase of metals.

Account Owner Initials  **Precious Metals Wire Fee | \$30**  
During the purchase of the precious metals there will be a wire fee to send the funds for the purchase to the precious metal dealer. I acknowledge that the wire fee will be paid from my IRA.

Account Owner Initials  **A-M Global Logistics, LLC (AMGL) Annual Depository Fee | Fee varies based on value and type of storage selected.**  
The first year storage fee will be paid from my IRA to AMGL upon the purchase of the metals and then paid annually thereafter upon receipt of invoice from the depository.

Account Owner Initials  **Precious Metals Depository Wire Fee | \$30**  
The annual storage fee to AMGL will be sent by wire. I acknowledge that the wire fee will be paid from my IRA.

## SECTION 3 | Depository Information and Storage (For Purchases Only and Not Applicable to Pooled Precious Metals)

Account Owner Initials  I acknowledge that precious metals held within an IRA are required to be held by a Depository. Preferred Trust Company will open a depository account with the depository identified below. The storage fee will be paid from my IRA annually defined by the depository invoice received by Preferred Trust Company on my behalf.

Account Owner Initials  By way of my initials and execution of the Precious Metals Investment Authorization and Direction Form, I acknowledge that 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 Preferred Trust Company 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.

Select how you would like your precious metals to be stored at the depository.  Commingle Holdings  Segregated Holdings

Depository Name   
Depository Address  City  State  Zip Code   
Phone Number  Email

## SECTION 4 | Precious Metals Dealer Information

Metals Dealer Name

Metals Dealer Address  City  State  Zip Code

Phone Number  Email

## SECTION 5 | Purchase Instructions

### PURCHASE INSTRUCTIONS

Account Owner Initials

By way of my initials and execution of the Precious Metals Investment Authorization and Direction Form, I authorize Preferred Trust Company to complete the **purchase** transaction details for the section below from the Metals Dealer defined by me. Preferred Trust Company will advise the Metals Dealer of this authorization and transfer funds for the purchase from my IRA, and await confirmation from the Metals Dealer. **An invoice must be provided to Preferred Trust Company by the Precious Metals Dealer.**

Quantity (# of Units)	Description/Type (Example: U.S. Silver Eagle, 1oz)	Price (Per Unit)	Discounted % (Ex. Enter .025160 for 2.5160%)	Discount Amount	Total Purchase Price
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
				<b>TOTAL</b>	<input type="text"/>

## SECTION 6 | Investment Authorization & Direction Disclosure and IRA Account Owner Agreement

1. Preferred Trust Company does not investigate, sponsor, or endorse any investment product. The account owner (Herein described as "you") assume the sole responsibility for the success or failure of your investment(s). You are responsible for directing the investment of assets in your account. Preferred Trust Company does not provide any investment advice, or recommend or evaluate the merits or suitability of any investment.
2. If you were referred to Preferred Trust Company by a financial representative, agent, affiliate of Preferred Trust Company, or outside investment firm, Preferred Trust Company is not responsible for and is not bound by any representations, warranties, statements or agreements made by any financial representative, agent, affiliate of Preferred Trust Company, or outside investment firm.
3. Preferred Trust Company does not offer any investment advice, nor does it endorse any investment, investment product, or investment strategy. Custodian does not endorse any financial advisor, representative, broker, or other party involved with an investment selected by me. It is my own responsibility to perform proper due diligence with regard to any such representative, financial advisor, broker, or other party. Any review performed by Custodian with respect to an investment shall be solely for Custodian's own purposes of determining the administrative feasibility of the investment and in no way should be construed as an endorsement of any investment, Investment Company, or investment strategy. In addition, the acceptance of any investment should not be construed as an endorsement of any investment, Investment Company, or investment strategy.
4. Custodian is acting solely as passive Custodian to hold retirement account assets and in no other capacity. Custodian has no responsibility to question any investment directions given by me or any appointed financial representative or agent. I understand that the Custodian does not compensate or receive compensation from the chosen representative or agent.
5. Custodian is under no obligation or duty to investigate, analyze, monitor, verify title, or otherwise evaluate any investment contemplated herein, or to obtain or maintain insurance coverage, (liability, property, or otherwise) with respect to any assets or investments purchased by me. Custodian is not responsible to take any action should there be any default or any other obligation with regard to this investment.
6. It is not the responsibility of the Custodian to review the prudence, merits, viability, or suitability of any investment made by me or to determine whether the investment is acceptable under ERISA, the Internal Revenue Code, or any other applicable law. I understand that certain transactions are prohibited in individual retirement accounts and qualified retirement plans under Section 4975 of the Internal Revenue Code. I further understand that the determination of a prohibited transaction depends on the facts and circumstances that surround the particular transaction. Custodian will not determine as to whether the investment is prohibited.
7. I understand that should my IRA engage in a prohibited transaction, my account will incur a taxable distribution as well as possible penalties.
8. Custodian does not provide legal or tax services or advice with respect to my investment. I represent to the Custodian that I have consulted with my own legal, tax, and accounting advisors to insure that my investment does not constitute a prohibited transaction and that my investment complies with all applicable federal and state laws. The undersigned releases and indemnifies, and agrees to hold harmless and defend Custodian in the event that my investment or sale of assets pursuant to the Investment Authorization & Direction violates any federal or state law or regulation or otherwise results in a disqualification, penalty, fine, or tax imposed upon the IRA, Custodian, or the undersigned.
9. In the event any investment for my retirement account produces taxable income (unrelated or debt financed) pursuant to IRS 511-514, I agree to prepare or have prepared for me, the required tax form along with a Investment Authorization & Direction authorizing the Custodian to pay taxes from my account. All forms must be submitted to the Custodian for filing at least five (5) days prior to the date on which they are due.
10. The undersigned authorizes and directs Custodian to execute and deliver, on behalf of the undersigned's IRA, any and all documents delivered to the Custodian in connection with my investment and Custodian shall have no responsibility to determine or verify that any such documents are complete, accurate, or constitute necessary to comply with this direction.
11. Custodian shall be responsible to comply with those investment directions given by the undersigned to purchase, retain, and/or sell assets attainable by Custodian "over the counter" on a recognizable change or otherwise, including, without limitation, bank deposits, real property, promissory notes and other indebtedness, mortgages, Viatical's, securities, interests in partnerships and limited liability companies, account receivable, security interests, etc.; provided in each case that the investment may be obtained by the Custodian and is compatible with its administrative and operational requirements and framework, as determined by the Custodian, in its sole discretion.
12. The undersigned agrees that any documents sent to the undersigned by the Custodian in connection with my investment shall be deemed approved by the undersigned, unless written notice to the contrary is received by the Custodian within five (5) days after delivery of such documents by the Custodian.
13. Custodian shall use reasonable efforts to acquire or sell investments in accordance with the directions of the undersigned within a reasonable period of time after the Custodian has received an investment direction and Custodian shall make reasonable efforts to notify the undersigned if Custodian is unable or unwilling to comply with an investment direction. Custodian will, subject to the foregoing, remit funds as directed, but has no responsibility to verify or asses that such funds have been invested to purchase or acquire the asset selected by me.
14. Custodian shall have no duty or responsibility to disburse any payment for investments without express direction. I agree to provide Custodian with payment instructions utilizing Custodian's Investment Authorization & Direction form or such form approved by Custodian. Custodian also has the right not to effect any transaction/investment in which it deems to be beyond the scope of its administrative capabilities or expertise.
15. Custodian shall be fully protected and indemnified in acting upon any instrument, certificate, form, or paper believed to be genuine and to be signed or presented by the proper person or persons whether or not by facsimile or other copy, and Custodian is under no duty to make any investigation or inquiry as to any statement contained in such writing, but may accept the same as conclusive evidence of the truth and accuracy of the statements contained therein.

16. The undersigned represents to Custodian that if any investment is a "security" under applicable federal or state securities laws, such investment has been registered or is exempt from registration under federal and state securities laws; and the undersigned releases and waives all claims against Custodian for its role in carrying out the instructions of the undersigned with respect to such investment. The undersigned acknowledges that the foregoing representation is being relied upon by Custodian in accepting the undersigned's Investment Authorization & Direction and agrees to indemnify Custodian with respect to all costs, expenses (including attorney's fees), fines, penalties, liabilities, damages, actions, judgments, and claims arising out of such investment and/or a breach of the foregoing representation.
17. The undersigned understands that valuations of illiquid assets (assets that are not traded on a public exchange) are generally reported at cost, or value provided to us by issuers, program sponsors, IRA owners, or estimates of value. These values are only for guidance or reporting purposes and should not be deemed an accurate representation of true fair market value of the asset. Where no readily available market information exists, assets may be designated as "not available." The undersigned consents to the fee schedule of Custodian as in effect, as may be modified from time to time.
18. The undersigned releases and indemnifies, holds harmless and defends Custodian from any and all claims, damages, liability, actions, costs, expenses (including, without limitation, attorney's fees) and responsibility for any loss resulting to the Retirement account, the undersigned, or to any beneficiary or incurred by Custodian, in connection with or by reason of any sale or investment made or other action taken (or omitted to be taken) pursuant to and/or in connection with the Investment Authorization & Direction or resulting from serving as Custodian. Any suit filed against Custodian arising out of or in connections with its role as Custodian of the undersigned's retirement account shall only be instituted in the courts of Clark County, Nevada; and the undersigned agrees to submit to such jurisdiction. The undersigned agrees to reimburse or advance to the Custodian, on demand, all legal fees, expenses, costs, fines, and penalties incurred or to be incurred in connection with the defense, contest, or prosecution of any claim made, threatened or asserted pertaining to the undersigned's investment through Custodian, including, without limitation, claims asserted by the undersigned, any state or federal regulatory authority or self-regulatory organization.
19. My account is self-directed and I, alone, am responsible for the selection, due diligence, management, review, and retention of all investments in my account. I agree that the Custodian is not a fiduciary for my account, as the term is defined in the Internal Revenue Code, ERISA, or any other applicable federal, state, or local laws. I hereby direct the Custodian, in their passive capacities, to enact this transaction for my account. I acknowledge and confirm that I have received, read, and understand each of the disclosures for my account(s) and direction(s) of investment, and consent and agree to the terms and conditions contained therein.
20. As an account owner of a self-directed retirement account, I understand, acknowledge, represent and warrant to the Custodian the following:
  - I have properly titled all assets held by my retirement account;
  - Any individuals and/or entities associated with this investment does not constitute a "disqualified person" as defined by IRC 4975(e)(2);
  - I am not receiving any personal benefit from the investments made by my retirement account;
  - If my retirement account invests in an asset that does not provide an automated update in regards to its Fair Market Value (FMV), I must provide that value to Preferred Trust each year as requested;
  - An investment in my retirement account may create Unrelated Business Taxable Income (UBTI), and I will consult my tax advisor or CPA on the tax consequences of my investment;
  - My retirement account has invested in an asset that complies with all applicable federal and/or state laws and requirements;
  - I have provided all documentation associated with my investment to Preferred Trust Company, LLC;
  - I have read the disclosures provided with the Investment Authorization & Direction and accept any and all risk that may be associated with the asset I have chosen; and
  - The Custodian does not insure the investments made by my retirement account.

I agree to release, hold harmless, and indemnify Preferred Trust Company with regard to any claims, liabilities, costs or expenses arising out of the investment and/or any dispute that may occur in the future regarding the investment. I, the undersigned, understand the provisions herein and agree to be bound by the indemnification contained in the Preferred Trust Company Individual Retirement Account Custodial Agreement and Investment Authorization & Direction.

Signature of IRA Account Owner

Date

**INTERNAL USE ONLY**

**Verified**  
(Initials and Date)

## ACCOUNT AGREEMENT

We appreciate you choosing U.S. Money Reserve as your Precious Metals Dealer for your Self-Directed IRA needs. We are providing IRS-approved precious metals through the IRA custodian you have chosen and will deliver the precious metals to the depository you have designated.

Nothing herein should be considered as tax or retirement advice as U.S. Money Reserve cannot and does not offer tax advice. Clients should consult an attorney or tax advisor for specific tax or legal advice. USMR does not guarantee the performance or service of any depository or IRA custodian. Estimated third-party storage and administrative fees are subject to change at the discretion of the selected independent IRA custodian and depository. The markets for coins are unregulated. Prices can rise or fall and carry risks. The company is not affiliated with the U.S. Government and the U.S. Mint. Past performance of the coins or the market cannot predict future performance. All calls recorded for quality assurance. Offer void where prohibited. ©2020 U.S. Money Reserve.

**Arbitration.** All claims and disputes arising under or relating to the Undersigned's purchase of Precious Metals from USMR for his/her Self-Directed IRA will be settled by binding arbitration in the state of Texas or another location mutually agreeable to the parties. The arbitration shall be conducted on a confidential basis and shall be administered by the Judicial Arbitration and Mediation Service ("JAMS") pursuant to Comprehensive Arbitration Rules & Procedures as modified by the JAMS Optional Expedited Procedures. Any decision or award as a result of any such arbitration proceeding shall be in writing and shall provide an explanation for all conclusions of law and fact and shall include the assessment of costs, expenses, and reasonable attorneys' fees. Any such arbitration shall be conducted by an arbitrator experienced in the area of precious metal retirement investments and shall include a written record of the arbitration hearing. The parties reserve the right to object the arbitrator appointed by JAMS. The arbitration award may be confirmed in a court of competent jurisdiction. The undersigned understands, by agreeing to arbitration that he/she is agreeing to substitute litigation for arbitration and is waiving his/ her right to a trial by jury.

The Arbitrator shall have the exclusive authority to resolve any dispute relating to the interpretation, applicability, enforceability, or formation of this arbitration agreement, including, but not limited to, any claim that any part of this arbitration agreement is unenforceable, void, or voidable. The parties agree that this arbitration agreement shall be enforceable pursuant to, and interpreted in accordance with, the provisions of the Federal Arbitration Act. Any party who initiates arbitration with JAMS shall notify the other party. If any provisions of the JAMS rules or of this arbitration agreement are determined by the arbitrator or by any court of competent jurisdiction to be unlawful, invalid, or unenforceable, such provisions shall be severed or modified so that the arbitration agreement may be enforced to the greatest extent permissible under the law. All remaining terms shall continue in full force and effect.

Signature

Date