



PRECIOUS METALS INVESTMENT KIT

*Your complete guide to buy, sell or exchange precious metals within your
iPlanGroup account*

PRECIOUS METALS INVESTMENT AUTHORIZATION

Use this form buy, sell or exchange precious metals within your iPlanGroup account.



1. ACCOUNT INFORMATION

Account Owner Name		iPlanGroup Account Number:
Preferred Daytime Phone Number	Preferred Daytime Email Address	Preferred Daytime Fax Number

*All email sent to or from the iPlanGroup corporate email system may be retained, monitored and/or reviewed by iPlanGroup personnel.

2. PAYMENT OF INVESTMENT PROCESSING FEES (if applicable)

Please indicate below how you would like to pay for any fees associated with this transaction.

☐ Debit fees from my account ☐ Check Enclosed ☐ Charge Credit Card¹

*If selecting the Charge Credit Card option, an online payment link will be sent to the E-mail address provided below prior to funding.

E-mail Address: _____

3. DOCUMENTS REQUIRING SIGNATURES

Please list all documents relating to the investment which will require a signature by iPlanGroup.

1.	3.
2.	4.

Please list any additional documents on a separate sheet of paper titled "Precious Metals Investment Authorization Addendum A" and sign/date. Please make sure to attach the addendum to this form when sending to iPlanGroup.

☐ I do not have documents that require signing. (Skip to Section 5) ☐ I have attached an Addendum A, signed and dated, listing additional documents.

4. DOCUMENT DELIVERY INSTRUCTIONS (Only complete if you have requested that iPlanGroup sign documents in Section 3.)

Please indicate below how you would like the above referenced documents to be delivered, once signed.

☐ Send by Mail
☐ Regular Mail ☐ Outside UPS Account # _____
☐ Overnight Mail (\$20 Processing Fee + Cost) ☐ Outside FedEx Account # _____

Mail to	Attention	Information to be Referenced		
Address	City	State	Zip Code	

☐ Send by Fax ☐ Send by Email

Fax Number	Name / Attention	Information to be Referenced
Email Address	Name / Attention	Information to be Referenced

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5. INVESTMENT TITLING

Please indicate below how you will have any investment related documents titled:

For Traditional, Roth, SEP, or SIMPLE Account:

- | | |
|---|---|
| <input type="checkbox"/> iPlanGroup Agent for Custodian FBO <i>Your Name</i> , IRA
28011 Clemens Road, Suite B Westlake, Ohio 44145
Tax ID Number: 46-4246162 | <input type="checkbox"/> iPlanGroup Agent for Custodian FBO <i>Your Account Number</i> , IRA
28011 Clemens Road, Suite B Westlake, Ohio 44145
Tax ID Number: 46-4246162 |
|---|---|

For a 401(k) where the client is the Trustee:

- ☐ Trustee/Client's Name, TTEE Plan Name,
401(k) or Roth 401(k), C/O iPlanGroup

For a 401(k) where the client is NOT the Trustee:

- ☐ Trustee Name, TTEE, Plan Name, 401(k) or Roth 401(k),
FBO Plan Participant Name or Account #, C/O iPlanGroup

Please Note for Qualified Plans, any documents requiring a Tax ID Number should use the plan's EIN.

6. INTERESTED PARTY DESIGNATION AND INFORMATION (Optional)

I hereby permit iPlanGroup, to release information pertaining to the status of this specific investment, to the party indicated below:

Interested Party Name	Relationship to Account Owner	Phone Number		
Company Name	Title	Email Address		
Street Address	City	State	Zip Code	

7. BROKER/DEALER INFORMATION

Name of Broker/Dealer	Contact Person Name (if applicable)			
Phone Number	Email Address	Fax Number		
Street Address	City	State	Zip Code	

8. INVESTMENT INTENT

Complete the sections below to indicate your intent for purchase, liquidation or exchange of precious metals.

☐ **PURCHASE**

Type of Metal	Description	Troy OZ.	Quantity	Price/Each	Total Price
Total Purchase Price (Amount of funds expected to be sent from your IRA):					

☐ **LIQUIDATE**

Type of Metal	Description	Troy OZ.	Quantity	Price/Each	Total Price
Total Liquidation Price (Amount of funds expected to arrive back into your IRA):					

☐ **EXCHANGE**

Type of Metal	Description	Troy OZ.	Quantity	Price/Each	Total Price
Total Purchase Price:					

Type of Metal	Description	Troy OZ.	Quantity	Price/Each	Total Price
Total Liquidation Price:					

9. INVESTMENT FUNDING INSTRUCTIONS

Use this section to indicate the funding amount and method for this transaction. If you are not requesting funding, please select that option below and then proceed to the next section.

☐ **THIS INVESTMENT DOES NOT REQUIRE FUNDS** (please skip to Section 10.)

☐ FUND VIA CHECK

<input type="checkbox"/> Regular Check		<input type="checkbox"/> Cashier's Check (\$30 Fee) (Cannot be sent via Regular Mail)		Amount to Fund from this Account \$	
Make Check Payable To		Mail Check To		Information to be Referenced	
Street Address		City		State	Zip Code

DELIVERY OPTIONS

<input type="checkbox"/> Regular Mail	<input type="checkbox"/> Overnight Mail (\$20 Processing Fee + Cost)	<input type="checkbox"/> Pickup at iPlanGroup Location
<input type="checkbox"/> Third Party UPS Account:	<input type="checkbox"/> Third Party FedEx Account:	
UPS Account Number	Third Party's Zip Code	FedEx Account Number
		Third Party's Zip Code

☐ FUND VIA WIRE (\$35 Processing Fee)

Amount to Fund from this Account \$			
Bank Name		State	Zip Code
ABA Routing Number		Account Number	Bank Phone Number
For Further Credit To (not required)		For Further Credit Account Number	For Credit To (Account Name)
		Information to be Referenced	

☐ If sending an International Wire, check this box and complete/attach the *International Wire Instruction Form*

10. ACCOUNT OWNER AUTHORIZATION AND SIGNATURE

By executing this Direction of Investment, I certify that I understand the terms contained herein and that I acknowledge and agree to the following:

Self-Directed. My Account is self-directed, and I take complete responsibility for any investment I choose for my Account, including the investment specified in this Purchase Authorization and I hereby confirm that I am directing IRA Plan Partners, LLC DBA iPlanGroup ("Administrator"), to complete the transaction as specified above in this form.

10. ACCOUNT OWNER AUTHORIZATION AND SIGNATURE (Continued)

Risks Associated with Alternative Investments. Alternative investments, including but not limited to real estate investments, notes & debentures, hedge funds and private equity, involve a high degree of risk, often engage in leveraging and other speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, and are not subject to the same regulatory requirements as mutual funds. Alternative investment performance can be volatile. An investor could lose all or a substantial amount of his or her investment. Often, alternative investment fund and Account managers have total trading authority over their funds or Accounts; the use of a single advisor applying generally similar trading programs could mean lack of diversification and, consequently, higher risk. There is often no secondary market for an investor's interest in alternative investments, and none is expected to develop. There may be restrictions on transferring interests in any alternative investment.

Responsibilities of Administrator and Custodian. In processing this transaction Administrator and Custodian are only acting as my agent, and nothing will be construed as conferring fiduciary status on either Administrator or Custodian.

(1) Neither Administrator nor Mainstar Trust ("Custodian"):

- (a) Sells or endorses any investment products, and that they are not affiliated in any way with any investment provider. Additionally, I understand that the roles of Administrator and Custodian are limited, and their responsibilities do not include investment selection for my Account.
- (b) Neither Administrator nor Custodian has provided or assumed responsibility for any tax, legal or investment advice with respect to this investment, and I agree that they will not be liable for any loss which results from my decision to purchase the investment.
- (c) Neither Administrator nor Custodian has 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 Administrator to make this investment on behalf of my Account.
- (d) Neither Administrator nor Custodian determines 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 nor that it is solely my responsibility to review any investments to ensure compliance with these requirements.

(2) Administrator and Custodian will not be liable for any investment losses sustained by me or my Account as a result of this transaction. Furthermore, I agree to indemnify and hold harmless Administrator and 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 Administrator or Custodian for this investment, including, without limitation, claims, damages, liability, actions and losses asserted by me.

No Offer or Solicitation. No communication between Administrator and I shall ever be construed as nor shall it constitute an offer to sell securities or a solicitation of an offer to buy securities. Moreover, none of the information contained in this form or provided by Administrator is a recommendation for investment in any securities.

Complete Instructions. If this Purchase Authorization and/or any accompanying documentation are not received in good order, as required, or, if received, are unclear in the opinion of the Administrator, or if there is insufficient Undirected Cash in my Account to fully comply with my instructions to purchase the investment and to pay all fees associated with this investment, Administrator may not process this transaction until proper documentation and/or clarification is received, and Administrator will have no liability for loss of income or appreciation.

Prohibited Transactions. My Account is subject to the provisions of Internal Revenue Code (IRC) §4975, which defines certain prohibited transactions and neither Administrator nor Custodian has 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.

Unrelated Business Income Tax (UBIT). My Account is subject to the provisions of IRC §§511-514 relating to UBIT of tax-exempt organizations. If this investment generates UBIT, I understand that I will be responsible for preparing or having prepared the required IRS Form 990-T tax return and any other documents that may be required. I understand that neither Administrator nor Custodian makes any determination of whether or not investments in my Account generate UBIT.

Annual Asset Valuation. The assets in my Account are required by the IRS to be valued annually as of the end of each calendar year. I agree to provide the prior year end value of this investment by no later than February 15th of each year on a form provided by Administrator, with substantiation attached to support the value provided.

Required Minimum Distributions (RMDs). With certain types of accounts there are rules for 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 (i) that the investment will provide income or distributions sufficient to cover each RMD, or (ii) 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.

Communications. 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.

Risks Associated with Secured Notes. The funding of a loan or purchase of a Precious Metals that is secured by a lien on real property (mortgage loan) is an investment that involves risk. Investments in second mortgage loans have significantly higher risks than investments in first mortgage loans.

The borrower on the loan may default in required payments, and I may lose all or part of the principal amount I invested and/or the interest I expected to earn from the investment. An investment in a Precious Metals secured by a lien on real property, usually through a deed of trust (mortgage loan or

10. ACCOUNT OWNER AUTHORIZATION AND SIGNATURE (Continued)

mortgage loan investment), like most investments involves the risk that the investment will not perform as expected. Some of the most significant factors that affect my risk in a mortgage loan investment include but are not limited to: (1) the future market value and equity of

the property that will secure the Precious Metals; (2) the borrower's financial standing and creditworthiness; (3) the escrow process involving the funding of the loan or purchase of the note; (4) the documents and instruments describing, evidencing and securing the loan; (5) the provisions regarding the collection and servicing of the loan; and (6) the provisions for enforcement of the deed of trust.

Risks Associated with Unsecured Notes. I understand that unsecured notes are generally riskier than secured notes as there is no tangible property provided as security for my investment and that by investing in an unsecured note, I am lending funds from my Account to an individual or business, with all the risks that this involves. Furthermore, I am aware and understand that the borrower might use my Account's money to finance a wide range of activities and that the borrower might also lend my Account's money to another business (known as 'on-lending'). Additionally, I understand that unsecured notes are 'fixed interest' investments. This means that the interest rate on the money my Account lends is set in advance. However, interest payments on my Account's money and the return of capital are not certain.

Risks Associated with Deeds of Trust. The investments involve certain risks and are suitable only for persons of adequate means who anticipate no need for immediate liquidity. I understand that the following risks involved with Trust Deed Investments include but are not limited to the following:

- (a) Trust Deed investments are not insured by the FDIC or any other government agency.
- (b) Value of property is appraised by an appraiser giving his/her opinion of value on a specific date. There is no assurance that the appraised value will reflect a fair market value, as general and local economic conditions may change.
- (c) The borrower's ability to repay the loan will depend upon the borrower's financial conditions which could change over time.
- (d) There are general risks associated with real estate investments including general or local economic conditions, neighborhood values, interest rates, the supply of and demand for properties of like kind, the ability of the borrower to obtain necessary alternative financing and governmental rules.
- (e) Default by the borrower could interrupt my monthly payments.
- (f) It may be necessary to foreclose or take other actions to protect my investment. It is possible for the total amount received upon foreclosure to be less than the amount of my total investment, with a resulting loss of capital to me.
- (a) If the borrower files a reorganization or full insolvency bankruptcy, the foreclosure process could be stalled. Additionally, I could incur significant legal fees and costs in attempting to obtain a relief. (Relief consists of getting court approval to release the property out of the bankruptcy so that the property can be foreclosed upon.) Furthermore, the court could modify the terms of the loan by extending the due date, changing the interest rate and payment structure, or causing the priority of the loan to be subordinated to a bankruptcy court- approved financing plan.
- (b) Trust Deed investments are not liquid, not transferable and involve risk, including loss of principal.

By signing below, I hereby acknowledge having been advised by Administrator to seek the advice of independent legal, tax and/or investment counsel prior to executing this Directive. I further acknowledge that neither Administrator nor Custodian hereunder offer legal, tax or investment advice with respect to the subject matter hereof and it is incumbent upon me to obtain such advice from qualified third parties prior to initiating the instant directive. I understand and agree that I have the sole responsibility for the investment of the assets held within the account established hereunder and compliance with the legal requirements pertinent thereto. I further acknowledge that the only responsibility Administrator and/or Custodian have under this directive, or otherwise, is to follow my appropriate written instructions as described above in this form.

Responsible Individual Authorization and Signature (For CESA and Minor Accounts)

X

Print Name

Date

Account Owner Authorization and Signature

X

Print Name

Date