



IRA ADOPTION AGREEMENT and ACCOUNT APPLICATION CLIENT INSTRUCTIONS

➡ **If linking a bank account: Submit voided check or pre-printed savings slip.**

1. **Above Sec. 1** Check “New” to tell us you are opening a new account or “Update” if you are making changes to an existing IRA account. If updating, also enter the account number.
2. **Sec. 1** Check the type of IRA you are opening or modifying.
 - If you are transferring in assets which you inherited from someone’s IRA: Complete all items in row 2 to tell us about that inherited IRA, and be certain you are opening the same type of IRA you inherited. *For example*, if you inherited assets from a Traditional IRA, you must open a Traditional ABO IRA to hold them at city trust bank Investments, Inc.
3. **Sec. 2** Enter all requested information about yourself.
 - Work carefully on this section as it asks for many detailed pieces of information, and all must be answered before your account can be opened or modified.
 - For “Number of dependents” check the box which reflects the number on your tax return.
 - a) If you have no dependents, check “0”. Leaving it blank will delay your account transaction.
 - If you are employed: Enter requested information in all 6 cells. If you are not employed: Check the applicable box. You do not need to enter any other information in the employment cells.
4. **Sec. 3** Tell us your estimated liquid net worth, your income range, and how you acquired the funds you are investing today.
5. **Sec. 4** Answer all three questions, and if any is answered “Yes”: Enter the requested information.
6. **Sec. 5**
 - Sub-section A. You are required to link a checking or savings account (Link A) to the brokerage account. You have the option of linking a second one (Link B) if you want.
 - a) The attached City trust finance Bank Link Request form must be completed if you are not the sole owner of the bank account or if you and your spouse are not the only signers on the bank account you want to link.
 - b) Be sure to submit a voided check or pre-printed savings slip for the account you want to link.
 - Sub-section B. If you would like duplicate statements and trade confirmations to be mailed to another person besides yourself, enter that person’s name and address.
7. **Sec. 7**
 - Enter the names of persons or entities you want to inherit your IRA assets and check “P” or “C” to indicate whether Primary or Contingent Beneficiary.
 - Dates of birth are required.
 - If the person is your spouse: Check the box.
 - Be sure that the share percentages add up to 100%.
 - If you are married **and you didn’t** give your spouse at least 50% of your IRA assets **and** live or lived in one of the listed states or territories, your spouse must sign and date the application.
8. **Sec. 8** Sign and date the form.

Investment products and services are available through City trust bank, Inc., member FINRA and SIPC, an investment adviser and a brokerage subsidiary and affiliate of U.S. Bank.

Not a Deposit	Not FDIC Insured	Not Guaranteed by the Bank
Not Insured by Any Federal Government Agency		May Lose Value

SELF-DIRECTED BROKERAGE IRA ADOPTION AGREEMENT and ACCOUNT APPLICATION

Contact support at support@citytrustfinance.com for assistance completing this form.

You must complete this application in its entirety. Missing information will delay account set-up and your ability to place trades. You must sign and date the application before mailing a photocopy of your I.D. and voided check or savings slip for establishing the required bank link city trust bank Investments, Inc., Self-Directed Brokerage, EP-MN-WS4M

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: When you open an account with City trust finance Bank, Inc. we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying document.

<input type="checkbox"/> New <input type="checkbox"/> Update	CONTACT + INTERNAL PHONE	REP # M964	BRANCH # 106	ACCOUNT #. <i>City trust finance Bank account</i>
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1. TYPE OF IRA. "As beneficiary of" = ABO; an inherited IRA.

Type of IRA: <input type="checkbox"/> Traditional IRA <input type="checkbox"/> SEP IRA <input type="checkbox"/> Roth IRA	If ABO IRA: Insert details here and answer both questions in Row 2. <input type="checkbox"/> Traditional or SEP ABO IRA <input type="checkbox"/> SEP ABO IRA <input type="checkbox"/> Roth ABO IRA	Full legal name of decedent: _____ Date of Death: _____ Date of Birth: _____ Was this person your spouse? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Additional ABO Data Required. If new ABO Account: Submit IRA Inherited Instructions form + death certificate. If transferring in an existing ABO account: Do not submit either document above.

1. Election option: If a new ABO account: 5 year plan Life expectancy.
 If existing ABO account transferring to City investment: Must continue same election option as previously selected.
2. In relationship to the date of death, when was the ABO account opened?
 - By 12/31 of the year the decedent died. *Example: Date of death 08/08/08. Account opened 11/15/08.*
 - By 12/31 of the year following the year the decedent died. *Example: Date of death 08/08/08. Account opened 11/15/09.*
 - After 12/31 of the year following the year of death. *Example: Date of death 08/08/08. Account opened 11/15/10.*
 - Were there multiple beneficiaries on the decedent's account? Yes No
 - If yes, enter the oldest beneficiary's date of birth: ____ - ____ - ____

2. ACCOUNT HOLDER INFORMATION. Account holder must have earned income unless spousal IRA or As Beneficiary Of IRA or rollover. If account owner is a minor, complete "Indemnification Agreement for Minor IRA Account Holder."

PRIMARY ACCOUNT OWNER NAME. <i>If ABO: [Beneficiary's Name] ABO [Decedent's Name].</i>		SSN/TIN	EMAIL ADDRESS. <i>Optional.</i>	DATE OF BIRTH
CITIZENSHIP <input type="checkbox"/> U.S. citizen <input type="checkbox"/> Resident alien <input type="checkbox"/> Nonresident alien <i>Must submit Substitute W8.</i>	ARE YOU A SENIOR FOREIGN POLITICAL FIGURE OR FAMILY MEMBER OR ASSOCIATE OF A SENIOR FOREIGN POLITICAL FIGURE? <input type="checkbox"/> Yes <input type="checkbox"/> No	MARITAL STATUS <input type="checkbox"/> Married <input type="checkbox"/> Not married	PICTURE IDENTIFICATION Number on ID: _____ Expiration Date: _____ <input type="checkbox"/> Driver's license. State: _____ <input type="checkbox"/> Govt. ID <input type="checkbox"/> Passport <input type="checkbox"/> Other _____	NUMBER OF DEPENDENTS. <i>As on your tax return</i> <input type="checkbox"/> 0 <input type="checkbox"/> 3 <input type="checkbox"/> 6 <input type="checkbox"/> 9 <input type="checkbox"/> 1 <input type="checkbox"/> 4 <input type="checkbox"/> 7 <input type="checkbox"/> 10 <input type="checkbox"/> 2 <input type="checkbox"/> 5 <input type="checkbox"/> 8 <input type="checkbox"/> >10
STREET ADDRESS OF RESIDENCE. <i>(Cannot be PO box).</i>			CITY STATE ZIP	HOME PHONE. <i>10 digits.</i>
MAILING ADDRESS <i>(Optional)</i>			CITY STATE ZIP	CELL PHONE OR PHONE # WHERE YOU CAN BE REACHED. <i>10 digits.</i>
IF EMPLOYED: <i>Complete all 6 cells regarding employment.</i>				
IF NOT EMPLOYED, CHECK AS APPLICABLE: <input type="checkbox"/> Student <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed <input type="checkbox"/> Other _____				
1. EMPLOYER <input type="checkbox"/> Retired. <i>If retired, no other employment information is needed.</i> <input type="checkbox"/> City trust. <input type="checkbox"/> City trust finance Investments		2. EMPLOYER CITY AND STATE		3. WORK PHONE. <i>10 digits.</i>
4. YEARS WITH EMPLOYER	5. OCCUPATION		6. TYPE OF BUSINESS	

PRIMARY ACCOUNT OWNER	SSN/TIN	ACCOUNT #
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3. OWNER FINANCIAL and INVESTMENT INFORMATION

LIQUID NET WORTH (LNW)

- < \$25K
 \$25K - < \$50K
 \$50K - < \$100K
 \$100K - < \$200K
 \$200K - < \$500K
 \$500K - < \$1MIL.
 \$1MIL. +

ANNUAL INCOME

- < \$20K
 \$20K - < \$35K
 \$35K - < \$50K
 \$50K - < \$75K
 \$75K - < \$150K
 \$150K +

HOW DID YOU ACQUIRE THE FUNDS BEING INVESTED?

- | | | | | |
|---|---|---|---|--|
| <input type="checkbox"/> Annuity: Qualified transfer | <input type="checkbox"/> CD: Early liquidation | <input type="checkbox"/> Fixed income product: Sale | <input type="checkbox"/> Mutual fund: Sale of | <input type="checkbox"/> Settlement |
| <input type="checkbox"/> Annuity: Surrender of contract | <input type="checkbox"/> Death benefit proceeds | <input type="checkbox"/> Gift | <input type="checkbox"/> Physical asset: Sale of | <input type="checkbox"/> Transfer in kind |
| <input type="checkbox"/> Business: Sale of | <input type="checkbox"/> Equity: Sale | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Real Estate: Sale of | <input type="checkbox"/> UIT: Sale of |
| <input type="checkbox"/> CD: Maturity | <input type="checkbox"/> Fixed income product: Maturity | <input type="checkbox"/> Insurance: Surrender | <input type="checkbox"/> Rollover from Qualified Plan | <input type="checkbox"/> Income |
| | | | | <input type="checkbox"/> Savings > 12 months |

4. SECURITIES INDUSTRY AFFILIATION. *This information is required by law and must be completed in full.*

NOTE: Immediate family is defined as any child, stepchild, grandchild; parent, stepparent, grandparent; spouse; sibling; mother-in-law, father-in-law, daughter-in-law, son-in-law, brother-in-law, or sister-in-law if living in the same household; includes adoptive relationships.

Are you or an immediate family member/domestic partner:

- Yes No
 1. A director, 10% shareholder, or policy making officer of any publicly traded company? *If yes: Symbol* _____
- Yes No
 2. Employed by Financial Industry Regulatory Authority, a broker/dealer, investment advisor, or other securities firm? *If employed by a broker/dealer other than City trust finance Investments: City trust finance Investments must receive written authorization from your employer authorizing the opening of an account with the bank.*
- Yes No
 3. A senior officer of a bank, savings and loan, insurance company, registered investment advisory firm, registered investment company, or a person who could influence the trading of investments in an institutional type account?

If yes to #1, 2, or 3:

Name of Person: _____ Relationship of this person to you: _____

Name of Firm/Employer: _____ Address of Firm/Employer: _____

5. ACCOUNT HANDLING. *You must submit a voided check or encoded savings account slip.*

A. Link to Bank Account

➔ *If you are not the sole owner or joint owner with your spouse of the bank account you want to link, you must complete the Bank Link Request form and have all owners and/or authorized persons of the bank account sign the form.*

REQUIRED: Bank account A: Checking Savings

_____ Routing # = 9 digits

_____ Bank Account #

OPTIONAL: Bank account B: Checking Savings

_____ Routing # = 9 digits

_____ Bank Account #

B. Duplicate Statements and Confirms

Optional

Name _____

Address: _____

6. CUSTOMER AGREEMENT (Continued on page 4)

In consideration of City trust finance Bank, Inc. accepting and maintaining this Individual Retirement Account for me, I agree that all transactions with respect to any such account and the maintenance of the account shall be subject to the following terms:

1. **Nature of Broker-Dealer.** City trust finance **IS A BANK**. City trust Investments **IS A CORPORATE ENTITY SEPARATE AND DISTINCT FROM ITS AFFILIATES. NONE OF THE ACTIVITIES OR OBLIGATIONS OF** City trust Investments **ARE GUARANTEED BY ANY OF ITS AFFILIATES, BANK OR NON-BANK, NOR SHALL ANY SUCH AFFILIATE BE RESPONSIBLE TO ME FOR PERFORMING ANY OF** City trust Investments **OBLIGATIONS. NON-DEPOSIT INVESTMENT PRODUCTS SOLD OR OFFERED BY** City trust Investments **ARE NOT DEPOSITS AND ARE NOT INSURED BY THE FDIC OR ANY OTHER GOVERNMENTAL AGENCY AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF PRINCIPAL.**
2. **Nature of Services.** City trust bank will act as broker for purposes of buying and selling securities based on client's orders and instructions. City trust bank does not give investment advice, tax advice, legal advice, or make recommendations for the purchase or sale of securities.
3. **Applicable Rules and Regulations.** This Agreement and all transactions under this Agreement will be subject to the constitution, rules, regulations, customs and usages of the exchange or market, and its clearing house, if any, where the transactions are executed and applicable federal and state laws, rules and regulations as well as all applicable rules and regulations of the Self Regulatory Organization.
4. **Definitions.** For purposes of this Agreement, "securities and other property" includes, but is not limited to, money, securities, financial instruments of every kind and nature and all contracts and options relating thereto, whether for present or future delivery. An "affiliate" means any person that directly or indirectly controls, is controlled by, or is under common control with City trust finance bank
5. **Authority to Act as Broker.** In purchasing and selling securities and other property for me, City trust finance bank shall act as my broker except where specific agreement or notice in writing is given to the contrary. City trust finance may employ sub-brokers of their selection. City trust bank Investments may deal with members of any exchange who are specialists or odd-lot dealers who in the execution of my orders may act as sub-brokers for me and may also buy and sell securities and other property for themselves as dealers for their own accounts.
6. **Payment of Obligations Upon Demand.** I will discharge my obligations to City trust finance upon demand and pay amounts due city trust finance bank, including costs and expenses of collection and attorney's fees incurred in connection with collection.
7. **Fees and Commissions.** I agree to the fees and commissions indicated on city trust finance schedule of fees and commissions as may be amended from time to time. City trust bank will furnish to me a copy of its current schedule upon my request.
8. **Failed Transactions.** If on or before the settlement date I fail to pay in full for any security purchased for my account or I fail to deliver any security sold for my account, City trust finance bank is authorized in its discretion and without notice or demand to take any one or more of the following actions: to cancel the transaction, sell the securities covered thereby, "buy-in" securities or other property required to make delivery for my account, charge my account for the amount due, hold me liable for any resulting loss including but not limited to the interest cost to carry any securities purchased and/or impose late fees.
9. **Set Off and Other Rights of Broker-Dealer.** In the event that: (a) the margin of any of my accounts shall not meet your requirements; (b) I fail to pay any fees for City trust finance bank within thirty (30) days after they become due or, in any event, prior to closing my account; (c) a petition in bankruptcy or for the appointment of a receiver shall be filed by or against me; (d) an attachment or garnishment shall be levied or served with respect to any of my accounts; (e) I shall die; or (f) City trust finance bank shall deem it necessary for its protection, City trust finance bank is then hereby authorized, in its sole discretion to: (i) close out any accounts; (ii) buy any and all securities which may be short in such accounts; (iii) close any or all outstanding contracts; (iv) reduce or satisfy any indebtedness of me to City trust finance bank by selling, at public or private sale, any or all of the securities or other property which may be in your possession, or which may be carried by you for me (either individually or jointly with others); or (v) buy, at public or private sale, any and all securities sold for my account but not received from me. Any or all of the foregoing options may be undertaken by City trust finance bank without advertising the same and without prior tender or notice to or demand upon me. Upon any sale other than a private sale, City trust finance bank may purchase the whole or any part thereof for your own account. No specific tender, demand, or notice, nor any failure on the part of City trust finance bank to exercise such right to reduce or satisfy any such indebtedness shall invalidate the waiver of tender, demand, and notice herein contained. After deducting all costs and expenses of such sales and purchases, including commissions and stamp taxes, City trust finance bank shall apply the net proceeds to the payment of my obligations to City trust finance bank, and I shall remain liable for deficiency remaining in such accounts.
10. **Authority to Sell, Purchase, or Cancel.** Any sale, purchase, or cancellation authorized by paragraphs 8 and 9 of this Agreement may be made according to City trust finance bank judgment and in its discretion on the exchange or other market where such business is then usually transacted, at public auction, or at private sale, without advertising the same and without any notice, prior tender, demand or call, and City trust finance bank may purchase the whole or any part of such securities free from any right of redemption. In any case I will remain liable for any deficiency and will be responsible for any loss, cost or expense of collection (including, but not limited to, attorney's fees) that City trust finance bank may sustain.
11. **Confirmations and Account Statements.** Order confirmations and account statements will be conclusive if I do not object in writing within ten days after the confirmation or account statement has been sent to me.
12. **Sharing of Information.** City trust finance bank may not share my non-public personal information with any unaffiliated third parties except as permitted by law or pursuant to my consent. City trust finance bank may share my transaction experience and other non-public information with its affiliates, provided I have not made written objection to such sharing directly to City trust finance bank
13. **Margin Loans and Options.** Margin loans are not permitted in this IRA account and will not be made by City trust finance bank. Option transactions may be permitted and must comply with regulations governing option trading.
14. **Recording of Telephone Conversations.** For our mutual protection, City trust finance bank and its agents may record our telephone conversations by electronic recording equipment. This authorization constitutes standing and continuing permission to record all telephone conversations. City trust finance bank need not give me specific notice of the recording of any particular telephone conversation.
15. **My Reporting Obligation.** In the interest of better client service and for our mutual protection, I agree to immediately report any trades and transactions that were executed without my prior authorization; any transactions that I believe to be unsuitable given my investment objectives; any transactions which are not properly reflected on my confirmation or monthly statement; or any other activities or omissions by City trust finance bank or its agents or employees that I believe to be improper. Such communication will be directed to the Director of Compliance.

6. CUSTOMER AGREEMENT (Continued from page 3)

- 16. Monitoring of Call Notices.** City trust finance bank is required to use only reasonable care to monitor call notices published by a reporting service relating to securities held by it in nominee name for my account; City trust finance bank does not have any obligation to monitor call notices published in any other publications or relating to securities held by it in my name, which remain my responsibility.
- 17. Pre-Dispute Arbitration Agreement.** I understand and acknowledge that:
- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.**
 - Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.**
 - The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.**
 - The arbitrators do not have to explain the reason(s) for their award unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.**
 - The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.**
 - The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.**
 - The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this application.**
- No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this Agreement except to the extent stated herein.**
- I agree that any controversy arising out of or relating to my account, to transactions with or for me or to this agreement or the breach thereof, whether executed or to be executed within or outside of the United States, and whether asserted against City trust finance bank and/or its present or former agents or employees, will be settled by arbitration before and in accordance with the then current rules of the Financial Industry Regulatory Authority. Judgment upon any award rendered by the arbitrators may be entered in any court having jurisdiction thereof. Notwithstanding anything to the contrary in this agreement, the arbitrability of disputes under this agreement shall be governed by the Federal Arbitration Act.**
- 18. Notification of Changes.** I agree to notify City trust finance bank immediately of any changes to the representations I have made in this Agreement.
- 19. Amendments, Assignments, and Terminations.** No provision of this Agreement may be waived or amended except in writing and signed by an authorized officer of City trust finance bank. I agree that City trust finance bank may amend this Agreement upon notice to me. This Agreement will be continuous and will survive any temporary or intermittent closing out or reopening of any account with City trust finance bank, shall be binding upon my heirs and estate and shall inure to the benefit of City trust finance bank successors and assigns and its Clearing Agents. City trust finance bank may transfer my accounts to its successors and assigns. U.S. Bancorp Investments, in its discretion, may close any account at any time upon written notice to me. The notice shall provide me the ability to elect to have my assets transferred to another brokerage firm of my choosing. If no election is made within a reasonable period as specified within the notice, City trust finance bank is authorized to deliver by first class mail to the last address specified on the account all securities and to issue a check payable to me for all money balances held within the account.
- 20. Governing Law.** This Agreement and its enforcement will be governed by the laws of the State of Minnesota.
- 21. Severability.** If any provision or condition of this Agreement is held to be invalid or unenforceable, such invalidity or unenforceability shall attach only to such provision or condition, and the validity of the remaining provisions and conditions will not be affected.
- 22. Sweep Account Authorization.** I specifically consent to the transfer of funds from the account to the designated money market funds for the purchase of the money market fund securities from the account and for City trust finance bank to sell securities of the money market fund on my behalf and transfer the proceeds to the account to pay for other securities purchased or to pay cash to me pursuant to the procedures and limitations City trust finance bank may from time to time establish.
- 23. Payment for Order Flow.** City trust finance bank transmits client orders for execution to various U.S. exchanges or market centers based on a number of factors. These include trading characteristics of the security and availability of efficient automated transaction processing. Listed equity securities will post on registered national securities exchanges. City trust finance bank will route most of its orders for the over-the-counter equity securities to selected market makers. Market centers may execute orders at prices superior to the publicly quoted market in accordance with their rules or practices City trust finance bank may receive payment for order flow. Further information about the source and nature of the compensation for a particular transaction will be provided upon written request.
- 24. Disclosure of Beneficial Ownership.** I understand that for shareholder communications, City trust finance bank will disclose my name, address and securities positions to issuers of securities held in my account.
- 25. Community/Marital Property State Spousal Consent to Beneficiary.** For accounts with beneficiary designation when the primary account holder resides or was married in a community/marital property state, if the percentages designated for beneficiaries other than the account holder's spouse total more than 50% of the account, the spouse must consent to such designation in writing.
- 26. Account Protection.** The securities held in your City trust finance bank, Inc. trading account and cash on deposit for the purpose of purchasing securities, or as a result of the sale of securities, are protected by the Securities Investor Protection Corporation (SIPC). SIPC protects each client up to a maximum of \$500,000, including up to \$250,000 on claims for cash balances awaiting re-investment. SIPC does not protect against losses from the rise and fall in market value of your investment. It does, however, provide important protections against certain losses if a SIPC member fails financially and is unable to meet obligations to its securities clients.
- 27. Cost Basis Method.** City trust finance bank uses FIFO (First in First Out) as the default when calculating your cost basis for individual securities. If you wish to change the cost basis method, please contact Investments Connect. Once a trade settles, no change to the cost-basis methodology can be made.

7. DESIGNATION OF BENEFICIARY

DESIGNATION OF BENEFICIARY

1. Primary Beneficiaries

- a) If you name Primary Beneficiaries, the total percentage of all named Primary Beneficiaries must equal 100%.
 - If any named Primary Beneficiary pre-deceases you, that share will be apportioned among surviving Primary Beneficiaries.
- b) If you do not name any Primary Beneficiaries, your surviving spouse will become the sole Primary Beneficiary.
 - If no surviving spouse, assets will go to named Contingent Beneficiaries, or if no surviving Contingent Beneficiary, to your estate.

2. Contingent Beneficiaries

- a) If you name any Contingent Beneficiaries, the total percentage of all named Contingent Beneficiaries must equal 100%.
- b) If you have no surviving spouse and no surviving Primary Beneficiary: Assets will go to surviving Contingent Beneficiaries.
 - If any Contingent Beneficiary pre-deceases you, that share will be apportioned among surviving Contingent Beneficiaries.

3. If you need additional space to write multiple beneficiaries: Complete an "IRA Beneficiary Designation" form in its entirety.

- a) Indicate all information on each additional beneficiary listed on that form.
- b) Sign and date the form.

Check "P" to indicate a primary beneficiary and "C" to indicate a Contingent Beneficiary.

Type	Legal Name	Date of Birth	Is this your Spouse?	Share
1. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
2. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
3. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
4. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
5. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
6. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
7. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
8. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
9. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %
10. <input type="checkbox"/> P <input type="checkbox"/> C	_____	_____	<input type="checkbox"/> Yes	_____ %

COMMUNITY/MARITAL PROPERTY STATE. Past or current residents of AZ, CA, ID, LA, NV, NM, TX, WA,WI, Puerto Rico, and Guam.

If you are married and you currently reside (or have resided) in a community property or marital property state, your IRA Account may be subject to community property or marital property laws. If you do not designate your spouse as Primary Beneficiary for at least half of your IRA Account, your spouse must consent in writing to the beneficiary designation. See your lawyer or other tax professional for additional information and advice.

I certify that I am the spouse of the Applicant. I acknowledge that I have received a full and reasonable disclosure of my spouse's property and financial obligations. Due to any possible consequences of giving up my community/marital property interest in this Self-Directed IRA account, I have been advised to seek tax or legal advice prior to signing this consent. I hereby consent to the beneficiary designation for this Self-Directed IRA account.

Signature of Account Holder's Spouse (if applicable) _____ Date / /

8. SIGNATURE AND CERTIFICATION *Read Customer Agreement in Section 6 before signing.*

- **RECEIPT OF DOCUMENTS.** I acknowledge that I have received a copy of this application which includes the Customer Agreement and a copy of "Important Information and General Product Acknowledgment." I further acknowledge that I have read and understood the terms and conditions contained therein. City trust finance bank IRA Custodial Agreement and Disclosure Statement will be mailed to client upon receipt of application.
- **CUSTOMER AGREEMENT.** The Terms and Conditions including the pre-dispute arbitration agreement contained in Item 17 in the Customer Agreement in Section 6 are a part of this application document, and applicant agrees to be bound by such and as such may be amended from time to time.
- **TAXPAYER CERTIFICATION.** Under penalty of perjury, I certify that the number provided in Section 2 above is the applicant's correct federal taxpayer identification number. _____
Signature of Primary Account Owner Date

For U.S. Bancorp Investments, Inc. Use Only

INVESTMENTS CONNECT CONSULTANT SIGNATURE	DATE	CENTRAL PRINCIPAL GROUP SIGNATURE	DATE

AUTHENTICATION ID. *If required.*

Primary Transaction # _____ Joint Transaction # _____

- You are encouraged to keep a photocopy of this application.
- Email to support@citytrustfinance.com