



# INVESTMENT AUTHORIZATION

This form must be used to authorize the purchase of any investment. Please read the attached instruction sheet on how to complete this form and what documents you will need to submit with this form. **IMPORTANT: Asset documents must specify the following registration: "IRA Financial Trust Company CFBO: [Investor Name] [IRA Account No.] (Tax ID: 47-5494278)"**

Return by regular mail: 221 South Phillips Avenue, Suite 206, Sioux Falls, SD 57104  
Fax: 605-415-4296 | E-mail: investment@IRAFinancialTrust.com | For inquiries, call: 800-472-1043 or visit IRAFINANCIALTRUST.COM

## A. IRA OWNER IDENTIFICATION

LAST NAME	FIRST NAME	MIDDLE INITIAL	PHONE NO.	ACCOUNT NUMBER
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## B. INVESTMENT INSTRUCTIONS Prior to releasing your funds we may contact you for verbal confirmation of these instructions.

**STANDARD EXPEDITED SERVICE (1-2 BUSINESS DAYS)**      **PREMIUM EXPEDITED SERVICE (24 HOURS - IF POSSIBLE)**  
Read the instruction sheet prior to electing any expedite service.  
In checking either of these boxes, you acknowledge and accept the terms and fees associated with these service.  
**CHANGE REQUEST:** Check this box if this request is a modification of a prior request.

CUSTODIAL USE ONLY  
  
Verified by: \_\_\_\_\_ On: \_\_\_\_/\_\_\_\_/\_\_\_\_

**Asset Name:** \_\_\_\_\_  
(Eg. Address of Real Property)

**Asset Type:** \_\_\_\_\_  
(e.g. brokerage account, certificate of deposit (CD), hedge fund, IRA LLC, life settlement, LLC/LP, managed futures/foreign currency account, precious metals, private placement, private stock, promissory note (secured or unsecured), publicly-traded security (stock, bond, mutual fund), real property, REIT, tax lien, structured settlement, etc.)

<b>Contact Information:</b> <small>(all fields must be completed unless otherwise specified)</small>	Name of Investment Sponsor/Managing Entity _____ _____ Telephone Number _____	Address _____ _____ Fax Number (optional) _____	Email Address _____
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**Amount to Purchase:** (select one) Please note we will retain enough cash to maintain your minimum required balance, and to cover any investment-related fees or any unpaid fees before sending your requested amount. If there are insufficient funds to cover the minimum balance and/or fees, your request will be put on hold until sufficient funds are available.

Invest exactly \$ \_\_\_\_\_  
Invest all available cash balance less funds on hold, required minimum balance, fees due and transaction fees  
Optional: Specify amount of cash required in custodial cash account before purchase is made: \$ \_\_\_\_\_  
Optional: If you wish to retain more than the minimum required balance, specify amount to be retained: \$ \_\_\_\_\_  
Total shares/units/interest to purchase: \_\_\_\_\_

**When to Purchase:** (select one) Purchase one-time only as soon as possible (default)      Purchase beginning on or after (mm/dd/yy): \_\_\_\_\_  
Frequency: one-time      weekly      monthly      quarterly      semi-annually      annually

## C. DOCUMENT REQUIREMENTS Your request will not be processed if you do not provide the required documents with this form.

Please refer to the attached **INVESTMENT DOCUMENT REQUIREMENTS** document. There may be several documents required to complete your investment transaction. Your investment request must contain all of the required documentation in order to be processed. Please make sure that all supporting documents are completed in full and submitted at the same time with this form. If this is a subsequent investment in an asset that is already held in your account, you may be required to submit supporting documents. **ASSETS MUST BE REGISTERED AS "IRA FINANCIAL TRUST COMPANY CFBO [INVESTOR NAME] [ACCOUNT NO.] (TAX ID: 47-5494278)".**

## D. FUNDING INSTRUCTIONS Please indicate how funds from your account are to be sent (check or wire) for the purchase of the asset listed above.

**Send a WIRE. I have completed and attached a WIRE REQUEST form.** I understand that an outgoing wire fee applies.

<b>Send a CHECK using the following service:</b> Regular Mail Overnight Mail (via FedEx) (overnight delivery fee + cost applies) Charge cost of overnight delivery to: FedEx Account #: _____ If no account # is provided, it will be charged to your IRA account	<b>Payee Name &amp; Address (must not be a bank address*):</b> Payee Name: _____ Address: _____ City/State/Zip: _____ <small>*We do not mail checks to bank addresses.</small>
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## E. ACKNOWLEDGMENT, AUTHORIZATION & PARTICIPANT SIGNATURE

I hereby acknowledge that I am solely responsible for the investment instructions I am making. I hold harmless, protect and indemnify the Custodian and Administrator from and against any and all liabilities, losses, damages, expenses and charges that the Custodian and Administrator may sustain or might sustain resulting directly or indirectly from my investment. I acknowledge that I am solely responsible for the success or failure of this investment. I acknowledge that if I do not provide a notarized signature, IRA Financial Trust Company may contact me for verbal confirmation of my investment instructions, which may cause delays if I cannot be reached at the phone number provided in Section A of this form or any of my phone number(s) on record. I hereby authorize the purchase of the asset listed above for my IRA Financial Trust Company account.

IRA Owner Signature \_\_\_\_\_ Date (mm/dd/yy) \_\_\_\_\_



# INVESTMENT AUTHORIZATION INSTRUCTION SHEET

## HOW TO SUBMIT YOUR INVESTMENT INSTRUCTIONS\*:

- Fax: 605-415-4296
- Email: investment@IRAFinancialTrust.com
- Regular mail: IRA Financial Trust Company – 221 South Phillips Avenue, Suite 206, Sioux Falls, SD, 57104

\* If the supporting documents (please refer to the [INVESTMENT DOCUMENT REQUIREMENTS](#) sheet for more information) require original ink signature(s) please [mail](#) the [INVESTMENT AUTHORIZATION](#) form with the supporting documents.

### FOR INITIAL INVESTMENTS:

If this is an initial investment request for an asset that you do not yet hold in your account, please ensure that you send the [INVESTMENT AUTHORIZATION](#) form with supporting documentation (please review the attached [INVESTMENT DOCUMENT REQUIREMENTS](#) sheet). If supporting documentation is not submitted with the [INVESTMENT AUTHORIZATION](#) form, your request will not be processed. **Please submit all supporting documents at the same time.**

If you would like us to pre-approve your chosen investment prior to submitting the [INVESTMENT AUTHORIZATION](#) form, please send your supporting document to investment@IRAFinancialTrust.com, with the subject line "Requesting Pre-Approval".

### FOR SUBSEQUENT INVESTMENTS:

If this is a subsequent investment in an asset that you already hold in your account, you may be required to provide supporting documentation, and documentation required by the entity in which you are investing, along with the [INVESTMENT AUTHORIZATION](#) form.

## A. IRA OWNER IDENTIFICATION

Please fill in your full name, phone number and account number (if you already have an account established).

## B. INVESTMENT INSTRUCTIONS Not sure how to complete this section? Please call us at 1-800-473-1042.

**IMPORTANT:** Prior to releasing your funds, we may contact you for verbal confirmation of your investment instructions. In Section A of the form, please ensure that you provide us with a phone number at which you can easily be reached.

Please only send one request as multiple identical requests may cause a delay in fulfilling your request. If you wish to modify your original request, be sure to check the "Change Request" box in Section B of the form. Our turnaround time is 3-5 business days, unless you request expedited service (at an additional cost).

**Expedited Service:** Check the appropriate box if you would like expedited service. All required documents must be submitted at the same time as the [INVESTMENT AUTHORIZATION](#) form. Turn around times for expedited service assumes that your request is complete, approved, and the required funds are available. Refer to the [FEE SCHEDULE & FINANCIAL DISCLOSURE](#) for the applicable fee for this service.

**Change Request:** Check the box if you are modifying a request you previously submitted.

**Asset Name:** Enter the name of the investment in which you wish to invest (for real property, enter the address or parcel number).

**Asset Type:** Indicate the type of asset it is (i.e. LP, LLC, promissory note, real property, etc).

**Contact Information:** Enter the contact information of the investment sponsor or the entity assisting you with procuring the investment.

**Amount to Purchase:** You may enter an exact amount, select all available cash, or the number of shares to purchase. Before sending us your investment request, if requesting an exact amount, please ensure your account is sufficiently funded, or if you are waiting for funds from different sources, choose "Invest all available cash..." and specify the amount of cash required in your custodial cash account before the purchase is to be made.

**Note:** If you have insufficient cash in your account to cover the exact amount specified on your request, the minimum required balance, applicable investment and/or expedite fees, and any fees due on the account, your investment will not be made.

**When to Purchase:** We will purchase your investment as soon as possible unless you specify an exact future date.

## C. DOCUMENT REQUIREMENTS

Please refer to the attached [INVESTMENT DOCUMENT REQUIREMENTS](#) document. There may be several documents required to complete your investment transaction. Your investment request must contain all of the required documentation in order to be processed.

**IMPORTANT:** Please make sure that all supporting documents are completed in full and submitted with this form.

Assets must be registered as follows: IRA Financial Trust Company, CFBO [Investor Name] [IRA Account No.] (Tax ID: 47-5494278)

## D. FUNDING INSTRUCTIONS

There are two funding options:

- **Send a wire** – Complete the attached [WIRE REQUEST](#) form with instructions provided by the payee and attach it to the [INVESTMENT AUTHORIZATION](#) form. A wire fee applies (see our [FEE SCHEDULE & FINANCIAL DISCLOSURE](#)).
- **Send a check** – We can send a check by regular mail or overnight mail. Enter the payee's name, address, and other relevant information on the right (note: we will not send checks to a bank address). If you choose overnight mail, an Overnight Delivery Fee applies (see our [FEE SCHEDULE & FINANCIAL DISCLOSURE](#)). Cost of delivery will be added to the Overnight Delivery Fee unless you provide a FedEx or UPS account number to charge it to.

## E. ACKNOWLEDGMENT, AUTHORIZATION & IRA OWNER SIGNATURE

Please sign the line indicating "IRA Owner Signature", and fill in the date you signed it. Have your signature notarized and attach the notarization. If you do not provide a notarization, we may contact you to verbally confirm your investment instructions prior to releasing your funds.



# INVESTMENT DOCUMENT REQUIREMENTS

*This document is for informational purposes only. Please keep this for your records.*

To make your initial investment purchase, you are required to submit supporting documents with your **INVESTMENT AUTHORIZATION** form. Below is a list of common investment assets and their document requirements. For all other assets not listed below, please call us at 1-800-472-1043.

**Please ensure that all paperwork is completed correctly prior to submitting to IRA Financial Trust Company and that all required paperwork is submitted together with the INVESTMENT AUTHORIZATION form.**

**IMPORTANT:** Investments must be registered and/or titled "IRA Financial Trust Company CFBO [Investor Name] [IRA Account No.]" (Tax ID: 47-5494278)

## **BROKERAGE ACCOUNT (For publicly traded securities, foreign exchange, commodity exchange, etc.)**

Brokerage firm's account application form - **Please ensure that the firm is able to establish an account under the name of "IRA Financial Trust Company CFBO [Investor Name] [IRA Account No.]"**

## **CERTIFICATE OF DEPOSIT (CD)**

CD with Northern Trust: No additional documentation required. Please ensure that you include the length of the term and the amount to be invested on the Investment Authorization form.

CD with another financial institution: Application form provided by financial institution of your choice - **Please ensure that the financial institution is able to establish an account under the name of "IRA Financial Trust Company CFBO [Investor Name] [IRA Account No.]"**

## **HEDGE FUNDS**

Application form provided by hedge fund manager

Subscription Agreement

- Investment interest/membership must be registered under "IRA Financial Trust Company CFBO: [Investor Name] [IRA Account No.]" with a signature line for IRA Financial Trust Company's authorized signer
- Subscription Agreement must also include the investor's name and signature

## **IRA LLC (Private, Single-Member, Family)**

Operating Agreement (see IRA LLC REQUIREMENTS document)

EIN Confirmation

Articles of Organization or Certificate of Formation

IRA LLC Agreement

## **PRECIOUS METALS**

Invoice/purchase contract/order form from precious metals dealer under the name of "IRA Financial Trust Company CFBO: [Investor Name] [IRA Account No.]"

**You are responsible for finding a precious metals dealer and contacting them to obtain an invoice, purchase contract or order form to be submitted with our Investment Authorization form. All precious metals are to be stored at a facility approved by IRA Financial Trust Company (see our Fee Schedule for a list of approved storage facilities and their respective storage fees). For a list of precious metals allowed in an IRA, please see the "Acceptable Precious Metals" document. You may find this on our website, [www.IRAFinancialTrust.com](http://www.IRAFinancialTrust.com), or call us at 1-800-472-1043 to obtain a copy.**

## **PRIVATE PLACEMENTS, LIMITED PARTNERSHIPS, PUBLIC LLCs, NON-PUBLIC PARTNERSHIPS, etc.**

Subscription Agreement and Private Placement Memorandum

- Investment interest/membership must be registered under "IRA Financial Trust Company CFBO: [Investor Name] [IRA Account No.]" with a signature line for IRA Financial Trust Company's authorized signer
- Subscription Agreement must also include the investor's name and signature

IRA Financial's Prohibited Transaction Questionnaire form

## **PRIVATE STOCK (Non-publicly traded)**

Stock purchase agreement/contract

IRA Financial's Prohibited Transaction Questionnaire form

## **PROMISSORY NOTES - see attached**

## **PUBLICLY-TRADED SECURITIES (Stocks, Bonds, Mutual Funds)**

No additional documentation required. Please ensure that you include the stock market symbol and number of shares or amount to purchase on the **INVESTMENT AUTHORIZATION** form.

## **REAL ESTATE (Residential, Commercial, Land, Mobile Home, etc) - see attached**

## **REITs (Real Estate Investment Trust)**

Application form from REIT company

## **TAX LIENS - see attached**



# REAL ESTATE AND PROMISSORY NOTE INVESTMENT DOCUMENT REQUIREMENTS

*This document is for informational purposes only. Please keep this for your records.*

**IMPORTANT:** Investments must be registered and/or titled "IRA FINANCIAL TRUST COMPANY CFBO [INVESTOR NAME] [IRA ACCOUNT NO.]" under Tax ID: 47-5494278

ASSET TYPE	REQUIRED PRE-FUNDING DOCUMENTS	REQUIRED POST-FUNDING DOCUMENTS
<b>1.) UNSECURED PROMISSORY NOTE</b>  <i>If borrower is an <u>individual</u></i>  <i>If borrower is a <u>business entity</u></i>	<ul style="list-style-type: none"> <li>Investment Authorization with funding instructions</li> <li>Original notarized note*</li> <li>Note servicing agreement (if applicable)</li> </ul> <ul style="list-style-type: none"> <li>Investment Authorization with funding instructions</li> <li>Copy of notarized note*</li> <li>Copy of assignment of note</li> <li>Documents certifying formation of entity</li> <li>Evidence that the entity is in good standing</li> <li>Prohibited Transactions Questionnaire</li> </ul>	Amortization/payment schedule (if applicable)  Amortization/payment schedule (if applicable)
<b>2.) SECURED PROMISSORY NOTE</b>  <i>If borrower is an <u>individual</u></i>  <i>If borrower is a <u>business entity</u></i>	<ul style="list-style-type: none"> <li>Investment Authorization with funding instructions</li> <li>Original notarized note*</li> <li>Note servicing agreement (if applicable)</li> </ul> <ul style="list-style-type: none"> <li>Investment Authorization with funding instructions</li> <li>Copy of the secured note*</li> <li>Note servicing agreement (if applicable)</li> <li>Documents certifying formation of entity</li> <li>Evidence that the entity is in good standing</li> <li>Prohibited Transactions Questionnaire</li> </ul>	Amortization/payment schedule (if applicable)  Amortization/payment schedule (if applicable)
<i>a.) Secured by Real Estate</i>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Copy of deed of trust/mortgage</li> <li>Copy of assignment of deed of trust (if applicable)</li> <li>Copy of note endorsement (if applicable)</li> <li>Evidence that borrower is/will be on the title</li> </ul>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Recorded deed of trust/mortgage</li> <li>Recorded assignment of deed of trust (if applicable)</li> <li>Executed note endorsement (if applicable)</li> </ul>
<i>b.) Secured by Vehicle, Manufactured or Mobile Home</i>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Copy of certificate of ownership in borrower's name</li> <li>Registration of title/lien holder to "IRA Financial Trust Company CFBO [Investor Name] [IRA Account No.]"</li> <li>Evidence that borrower is/will be on the title</li> </ul>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Executed security agreement</li> <li>Certificate of ownership</li> </ul>
<i>c.) Secured by Equipment</i>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Copy of UCC filing (if applicable)</li> <li>Evidence that borrower is/will be on the title</li> </ul>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Executed security agreement</li> <li>Recorded UCC filing (if applicable)</li> </ul>
<i>d.) Secured by Company Shares</i>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Copy of security agreement (if applicable)</li> <li>Copy of pledge agreement (if applicable)</li> <li>Documents certifying formation of entity</li> <li>Evidence that the entity is in good standing</li> <li>Private Placement Memorandum/Subscription Agreement/Operating Agreement</li> </ul>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Executed security agreement</li> <li>Stock Certificate (if applicable)</li> <li>Stock Power (if applicable)</li> </ul>
<i>e.) Secured by Participation Agreement</i>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Copy of participation agreement</li> <li>Evidence that borrower is/will be on the title</li> <li>Documents certifying formation of entity</li> <li>Evidence that the entity is in good standing</li> <li>Private Placement Memorandum/Subscription Agreement/Operating Agreement</li> </ul>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Executed participation agreement</li> </ul>
<i>f.) Secured by Other Collateral</i>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Evidence that borrower is/will be on the title</li> <li>Applicable security agreement</li> </ul>	<b>Applicable documents listed in Section 2 plus:</b> <ul style="list-style-type: none"> <li>Executed security agreement</li> <li>Executed certificate of ownership</li> </ul>
<b>3.) REAL ESTATE</b>  <i>Earnest money/For deposit only</i>  <i>Purchase/Closing</i>	When purchasing real estate, be sure that the third party understands that the buyer is "IRA Financial Trust Company CFBO [Investor Name] [IRA Account No.]" <ul style="list-style-type: none"> <li>Investment Authorization with funding instructions</li> <li>Purchase Contract or Preliminary Settlement Statement in the name of "IRA Financial Trust Company CFBO [Investor Name] [IRA Account No.]"</li> </ul> <ul style="list-style-type: none"> <li>Investment Authorization with funding instructions</li> <li>Purchase Contract (without deposit)</li> <li>Estimated Closing Statement</li> <li>Preliminary title report</li> <li>Escrow package (if applicable)</li> <li>Loan package (if applicable)</li> <li>Proposed deed with "When Recorded Return To" address listed as: IRA Financial Trust Company - 221 South Phillips Avenue, Suite 206, Sioux Falls, SD 57104</li> </ul>	<ul style="list-style-type: none"> <li>Recorded Grant Deed</li> <li>Title Insurance Policy</li> </ul>
<b>4.) TAX LIEN</b>	<ul style="list-style-type: none"> <li>Investment Authorization with funding instructions</li> <li>Application for purchase</li> </ul>	Tax lien certificate

\* Promissory note must outline the following terms, with signature lines for both the borrower and the lender:

- Amount of loan
- Interest compounding period (annual, quarterly, monthly, daily, none)
- Date of issuance
- Re-payment terms (payments must be sent to IRA Financial Trust Co: 221 South Phillips Avenue, Suite 206, Sioux Falls, SD, 57104)
- Interest rate
- Maturity date