

Requestor Name _____
This Portion for _____
ITC use only ITC A/C# _____

**AUTHORIZATION AGREEMENT FOR DEPOSITS
(ACH CREDITS or WIRE TRANSFERS)**

I (we) hereby authorize Independent Trust Company of America to initiate credit entries to my (our):

Checking Account (**attach voided check**) Savings Account (**attach deposit slip**)

Indicated at the depository financial institution named below, hereinafter called DEPOSITORY, and to credit the same such amount. I (we) acknowledge that the origination of ACH and WIRE transactions to my (our) account must comply with the provisions of U.S. law.

Account Name: _____

Depository Name: _____

Branch: _____ Phone Number: _____

City: _____ State: _____ Zip Code: _____

Routing Number: _____

Account Number: _____

*Please note: Some depository institutions have separate routing numbers for ACH Credits and Wire Transfers.
Please contact your depository to confirm.*

Type of deposit requested: ACH Wire

This authorization is to remain in full force and effect until Independent Trust Company of America (ITC) has received written notification from me (or either of us) of its termination in such time and such manner as to afford ITC and DEPOSITORY a reasonable opportunity to act on it.

Primary Account holder info:

Name: _____

Signature: _____ Date: _____

Secondary Account holder info, if applicable:

Name: _____

Signature: _____ Date: _____

Return this completed form **with voided check or deposit slip** to: (copy of check or deposit slip is acceptable)

Mail to:
Independent Trust Company
C/O: Central Servicing
Attn: Compliance
Post Office Box 688
Sandy, UT 84070

Via Email: _____@itcoa.com

Via Fax: (605)415-4106
Attn: _____

NOTE: ALL WRITTEN CREDIT AUTHORIZATIONS MUST PROVIDE THAT THE RECEIVER MAY REVOKE THE AUTHORIZATION ONLY BY NOTIFYING THE ORIGINATOR IN THE MANNER SPECIFIED IN THE AUTHORIZATION. DEPOSIT INSTRUCTIONS WILL ONLY BE ACCEPTED VIA THIS FORM.

[Date]

[Beneficiary Name]

[Address 1]

[Address 2]

[City, State, Zip]

RE: Request to Delegate Investment Management Authority

Dear Independent Trust Company ("ITC"),

Pursuant to and in accordance with South Dakota Codified Laws § 55-5-7 through § 55-5-16, I, [Beneficiary Name], as a beneficiary of [Trust Name] (the "Trust"), after reviewing the FINRA and SEC report have determined that [Financial Advisor] would be my desired party to administer the day-to-day investment management of the Trust. In accordance with the aforementioned statutes, I request that ITC, in its capacity as Trustee of the Trust, delegate the day-to-day investment management authority of the Trust to [Financial Advisor]. As the Beneficiary of the Trust, and to the maximum extent allowed under applicable law, I hereby fully acquit, release, indemnify, hold harmless and forever discharge Independent Trust Company, LLC, both in its capacity as Trustee and in its corporate capacity, for any resulting delegation and the actions and omissions of my Financial Advisor.

Sincerely,

[Beneficiary],

as [a / the sole] current beneficiary of the Trust



[Date]

[Beneficiary Name]

[Address 1]

[Address 2]

[City, State, Zip]

RE: Annual Update

Dear [Beneficiary],

Pursuant to South Dakota Certified Law 55-5-7 thru 55-5-16, please sign below to acknowledge that ITC is delegating the day to day investment management authority on your account to [FA].

Sincerely,

Your Administrative Team

[Beneficiary], as [a / the sole] current beneficiary
of the Trust

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or “doing business as” (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity’s name as shown on the entity’s tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a “disregarded entity.” See Regulations section 301.7701-2(c)(2)(iii). Enter the owner’s name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner’s name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity’s name on line 2, “Business name/disregarded entity name.” If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
• Corporation	Corporation
• Individual • Sole proprietorship, or • Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
• LLC treated as a partnership for U.S. federal tax purposes, • LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or • LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
• Partnership	Partnership
• Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys’ fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2—The United States or any of its agencies or instrumentalities
- 3—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5—A corporation
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission
- 8—A real estate investment trust
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10—A common trust fund operated by a bank under section 584(a)
- 11—A financial institution
- 12—A middleman known in the investment community as a nominee or custodian
- 13—A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B—The United States or any of its agencies or instrumentalities

C—A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities

D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)

E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G—A real estate investment trust

H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I—A common trust fund as defined in section 584(a)

J—A bank as defined in section 581

K—A broker

L—A trust exempt from tax under section 664 or described in section 4947(a)(1)

M—A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.

You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.

You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions.

You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

*Note: The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes.

Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

LIVING EXPENSES / SUPPORT	
MONTHLY	
	<u>TOTALS</u>
Income	
Total Household Income (Mon.) _____	
Alimony _____	
Stocks/Bond/Real Estate _____	
Child Support Contributions _____	
Other Sources of Income _____	0
Home Expense	
Mortgage/Rent _____	
Home Insurance _____	
Home maintenance _____	
Property Tax _____	
HOA _____	0
Utilities	
Water/Sewer _____	
Gas _____	
Electricity _____	
Trash _____	0
Automobile	
Payment/Lease _____	
Maintenance _____	
Fuel _____	
Registration _____	
Insurance _____	
Repairs _____	
Other: _____	0
Insurance/Taxes	
Health Ins _____	
Life _____	
Personal Tax Prep Fees _____	
Disability Insurance _____	0
Other:	
Food _____	
Medical (out of pocket) _____	
Pets _____	
Subscriptions _____	
Internet/Cable _____	
Cell/Home Phone _____	
other _____	0
	0
Monthly Total:	0

Beneficiary
Signature _____

Date _____

TRUST SERVICE AGREEMENT

Independent Trust Company of Rapid City, South Dakota (hereinafter "Trust Company") will serve as trustee of the _____ Trust ("Trust"). Trust Company is chartered by the State of South Dakota and client acknowledges that the Trust will be administered under the laws and regulations of that jurisdiction. The annual Trust administration fee will be calculated based on the market value of the assets as follows:

The first \$3,000,000	0.75%
Above \$3,000,001	0.50%
Minimum Annual Fee	\$5,000.00
Unique Assets	1.00%

Trustee will charge a one-time document review and set up fee of \$1995.00 in addition to the annual administration fee.

As undersigned party(ies) of this Trust, I (we) herewith acknowledge and recognize that:

_____ (hereinafter "Advisor") has accepted Trust Company's delegation and agreed to act as an agent for the day to day investment management of the assets held in the Trust pursuant to Uniform Trust Code Section 5-108, Uniform Prudent Investor Act Section 9 and applicable state law, including South Dakota Codified Laws Section 55-5-16. Additional third-party professionals may act as agents from time to time. Trust Company and Advisor are two separate entities working for the benefit of the Trust and are each being paid a fee for work performed in accordance with the delegation documents of Trust Company. Due to rounding and other minor pricing variables and fees, there may be differences between the custodial statement and the Trustee statement of account.

Fees for investment management are charged independently from trust administration fees. These fees will be shown as Investment Management Fees on the ITC account statement. The annual Investment Management Fee will be _____ of the market value of the invested assets.

The Trust Company's acts will be governed by the laws of the State of South Dakota.

IN WITNESS WHEREOF, this Agreement has been executed.

Independent Trust Company, as Trustee

Independent Trust Company, LLC. Trustee	Date	Date
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ADDITIONAL DISCLOSURES

Fees: Fees charged to the Trust by Independent Trust Company (ITC) for its services are calculated and adjusted monthly in arrears, based on the value of assets held in the Trust on the 1st of each month. Accounts subject to the minimum annual fee, the effective annual fee percentage rate may exceed the rates listed in our fee schedule. ITC delegates certain functions to outside professionals to provide legal, accounting, custodial, pricing and investment management advice. Trust accounts will be charged for these services as determined appropriate by ITC in accordance with its duties pursuant to Uniform Trust Code Section 5-108, Uniform Prudent Investor Act Section 9, and applicable state law, including South Dakota Codified Laws Section 55-5-16. Specific fees are determined upon review of trust documents and relationship requirements. Fees are subject to change at any time with advanced written notice. New business fee quotes are valid for 60 days after transmission to prospective clients. **Investment Management Fees:** Fees for Investment Management are determined by separate investment advisor agreements that are deemed appropriate by ITC at account opening and as amended from time to time. These fees will be calculated, adjusted, and deducted monthly/quarterly and are shown as Advisor Fees on the Trust account statements. ITC does not receive compensation on invested funds other than Trustee Held Funds (defined herein). It is the client's responsibility, and not the responsibility of ITC, to verify the accuracy of these fees charged by delegated providers. Trust administration fees pay for services provided by ITC and do not include the services of third-party professionals employed by ITC on behalf of the account. Such third party fees may include, but are not limited to, Brokerage Commissions, Financial Advisor fees, fees paid to care managers, in-home providers, third party property managers, attorneys, certain tax advisors, real estate brokers and appraisers, and fees for insurance, title curative services, property tax processing and monitoring, co-trustee relationships, court ordered accountings, defending or bringing lawsuits, tax withholding for distributions to recipients who are not U.S. citizens, processing in-kind distributions, annuity contracts and life insurance policies and other fees will be reflected on ITC's periodic statements of account. **Unique Asset Fees:** Except as noted below, real estate and specialty assets are included in the market value fee calculation. Managed real estate, loans, single entity LLC/LP/Closely Held Business and closely held assets are valued periodically. Insurance will be maintained, as appropriate, on specialty assets. All insurance premiums and fees associated with valuation, appraisals and inspections will be charged to the account. **Single Entity LLC/LP/Closely Held Business Interests-** When managing these types of assets, ITC charges a one-time set up fee of \$1500 for the first entity and \$500 per additional entity. Annual Fees will be assessed at a flat annual rate for these types of assets based on market value using the following tiers: MV \$1,000,000 - \$10,000,000 annual fee of \$7,500; MV \$10,000,000 - \$25,000,000 annual fee of \$10,000; Over \$25,000,000 Annual Fee Negotiated. **Closely Held Asset Management Fees:** When managing closely held assets, ITC charges additional service fees for sales and acquisitions of closely held assets, tangible personal property of any kind including but not limited to: rare and precious metals, gems, art, royalty agreements, annuity contracts and life insurance policies, private debt, private placements and other unusual duties at the following rates: Values less than \$100,000.00: \$300 per hour, values \$100,000.00 and greater, up to 5% of sales/acquisition price. Loan Asset Management Fees: When managing loan assets or Promissory note, ITC charges a one-time set up fee of \$500 per loan or note, an annual fee of \$1000 per loan or note and fees for additional services at the rate of \$100 per hour for transactions that are beyond ordinary asset management including, but not limited to, chronic delinquency management, modifications, restructures, sales, and foreclosures. **Real Estate Asset Management Fees:** When managing real estate, sales/acquisitions or lease negotiations are charged up to 5% of gross sales/acquisition price or gross revenues for the term of the lease, respectively. These fees will vary depending on complexity, location, and market conditions. Third party real estate brokerage commissions are charged separately. ITC may charge fees for additional services at the rate of \$300 per hour, in ¼ hour increments with a minimum ¼ hour charged, for transactions that are beyond ordinary asset or property management including, but not limited to, capital improvements, environmental remediation, governmental compliance, insurance claims, litigation and title issues. Insurance Claims have a minimum fee of \$300 for each claim. **Oil, Gas and Mineral Asset Fees:** Oil, Gas and Mineral Asset fees are addressed in a separate fee schedule, please inquire for these rates. **Extraordinary Fees:** ITC reserves the right to charge extraordinary fees at a rate of \$300/hr. in ¼ hour increments with a minimum ¼ hour charged for any extraordinary services for unusual services requested by the client or dictated by the trust document or court order. **Account Opening Fee:** New accounts are assessed a one-time document review and set up fee of \$1,995.00. **Tax Preparation Fees:** Preparation of trust tax returns will be delegated by ITC to appropriate and qualified preferred service providers or to tax return preparers selected by the client. The expense of preparing and processing trust tax returns is not included in ITC's annual asset-based fee and will be charged to each trust separately. A \$200/hr. fee for compiling tax information will be added to the preparer's charges. All tax return preparation charges will be reflected on our periodic statements of account. **Unlinked Account Fees:** Accounts are assessed an additional fee of .009 percent of the account market value for each month the account is not linked electronically to the ITC Trust Accounting System. **Large Distribution Fee:** Any distribution over ¼ of the account value within a 12-month period will be charged a one-time fee of the minimum annual fee based on ITC current fee schedule. **Late Fees:** A minimum late fee of \$45.00 plus any extraordinary fees incurred is assessed for each 30-day period in which the payment of ITC fees is not current. **Closing Fees:** Any fee discounts in effect will be removed upon notification that an account is being closed or that ITC is to be removed as acting trustee. Standard fees, per ITC current fee schedule, will apply until the account closing or transfer is completed. ITC charges an account closing fee of 1% with a minimum of \$2,500 closing fee. ITC will charge a full year's fee if a trust account is terminated within the first 12 months for any reason other than termination by the death of a sole surviving beneficiary. **Payment of Fees:** Our fees will be debited automatically from the cash management account(s) we maintain for each trust account. ITC requires a minimum 2 year rolling fee to be held in marketable securities. Financial Advisor fees are usually deducted automatically from the custodial accounts of a trust that are managed by the advisor. All ITC fees and those of the financial advisor, however paid, will be reflected on our periodic statements of trust account. ITC may agree to compensate custodians or other parties for certain marketing and operational expenses. **Fee Schedule Changes and Guarantees:** The fee schedule in effect when ITC accepts a trust for administration will be guaranteed for a period of 12 months after acceptance. Thereafter, all discounts will be removed without written approval of the beneficiaries, co-trustees, trust protector or Trust Committee (defined herein). Please see ITC's account opening documents for more information on fee discounts. **Trustee Held Funds:** ITC retains a portion of trust assets in cash at all times to service trust administration requirements and incidentals, such as distributions to beneficiaries, bill paying, tax preparation, professional fees and trustee fees, that are forecasted to become payable within the six-month period following a Trustee Cash Request (defined herein). Forecasts are reviewed and adjusted at least semi-annually. All interest earned on Trustee Held Funds are rounded and credited to the trust accounts. Trustee Held Funds deposit accounts are insured by the FDIC within applicable limits and can be withdrawn upon account closing net of applicable fees and returned to the client's securities account or remitted to successor trustee directly. For information on FDIC insurance and its limits, as well as other important disclosures, please visit fdic.gov. **Outstanding Fees:** A minimum late fee of \$45, plus any extraordinary fees incurred, is assessed for each 30-day period in which the payment of ITC's fees is not current. Additionally, should fees on billed accounts, such as an Irrevocable Life Insurance Trust or an Individual Retirement Account, remain outstanding longer than 30 days, ITC reserves the right to deduct outstanding fees due from contributions to the trust prior to paying other bills. **Interest:** Cash in Trustee Held Funds earns interest, adjusted as markets dictate. Interest is paid for a period that may differ from the Statement Period (defined herein). Balances include interest paid but do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. Interest accrues daily from the first day of the prior month and is posted on the first business day of the following month. If on any given day the interest that ITC calculates on a trust's Trustee Held Funds portion is less than \$.099, that trust will not accrue any interest on that day. **Net Income Calculations (NICs):** NICs are derived from information provided by outside parties. ITC cannot guarantee the accuracy of such information. Since the calculation of interest and dividends are subject to change at any time, these calculations are good faith estimates and are subject to adjustment. **Securities Pricing:** Security values are obtained from independent pricing services that are believed to be reliable. Security prices reported may vary from actual liquidation values. Pricing information for securities or Unique Assets that are illiquid or not publicly traded may have been obtained from sources that may or may not be accurate. Unique Asset valuations are obtained from third parties and ITC is not responsible for the accuracy or timeliness of any such valuations. Pricing of assets is for informational purposes only. Pricing of securities with low trade volumes such as equities in the over-the-counter market or foreign markets may not be reliable. For Limited Partnerships and Real Estate Investment Trust (REIT) securities, the client may notice values on the Trust account statement at acquisition cost. ITC statements reflect the pricing provided by Delegated Financial Advisor (defined herein) custodial platforms. Note that these securities are generally illiquid, so the value of the securities will be different than its purchase price and accurate valuation information may not be available. **Address Changes:** If the client fails to notify ITC in writing of any change of address or phone number, the client may not receive important notifications about the Trust. **Additional Information:** ITC and its Delegates (defined herein) are required by law to report to the Internal Revenue Service certain information including payments to the client and credits to trusts during the calendar year. Third parties may act as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Sweep Funds and Transaction Agent. **Securities Products and Services:** Securities products and services are offered by Delegated Financial Advisor. Unless otherwise stated in writing, securities, products and services are subject to investment risk, are not FDIC insured, and may lose value. **Gain (or Loss):** ITC relies on the data reported by Delegated Financial Advisor custodians for calculation of gain and loss for the purpose of conversion to principal and income. The information on this statement has been provided pursuant to Uniform Trust Code Section 5-114(c) and applicable state law, including South Dakota Codified Laws. Information contained herein is not an endorsement, solicitation or a recommendation to buy or sell. It may, however, be helpful for investment and tax planning strategies. ITC does not provide legal or tax advice and encourages the client to consult with his or her lawyer or tax professional. **Breach of this Agreement:** If the client and/or the client's agent(s) breach any of the terms or conditions of this agreement, ITC shall be entitled to the payment of reasonable attorneys' fees and other expenses and costs involved in enforcing this agreement to the maximum extent permitted by applicable law. **Breach of Agency Agreement or Trustee's Administrative Agreement:** If ITC's Agent under an existing Agency Agreement or ITC's Investment Advisor under an existing Trustee's Administrative Agreement, as the case may be and in either case with respect to the Trust, shall be in "Default" of such agreement (as that term is defined in such agreement), then, unless ITC excuses and waives said Default, ITC and client agree that ITC may charge the Trust for any and all fees (including, but not limited to, reasonable attorneys' fees), expenses, costs, losses, or otherwise incurred by ITC as a result of such Default to the maximum extent permitted by applicable law. **Arbitration: ITC and the client have agreed that any dispute, claim or controversy arising out of or relating to the administration of the Trust by ITC or this document, or the breach, enforcement, interpretation or validity thereof, shall be determined by binding arbitration under the laws of the State of South Dakota, before one independent arbitrator who is mutually acceptable to ITC and the client, or, if ITC and the client are unable to agree on an arbitrator, by an arbitrator selected by the American Arbitration Association or its successor, and any determination of the arbitrator shall be final and binding upon both ITC and the client to the maximum extent permitted by applicable state law. ITC and the client agree that ITC is entitled to the payment of reasonable attorneys' fees and other expenses involved in resolving any such dispute, claim or controversy before an independent arbitrator unless said independent arbitrator writes that ITC breached its fiduciary duties to the Trust or unless as otherwise provided by applicable law. Amendment to this Agreement: This agreement may be amended by (i) written agreement duly executed by all of the parties hereto, (ii) by ITC upon fifteen (15) calendar days written notice to the other parties hereto (and, if such other parties fail to object to the amendment by written notice within said fifteen (15) calendar days, the amendment to this agreement shall be deemed accepted by such other parties and shall be in full force and effect), and/or (iii) with respect to the "Additional Disclosures" contained in this agreement, by ITC if ITC properly modifies a substantially identical provision in its regularly produced Trust account statements (that are distributed to the Trust beneficiaries monthly, quarterly, or annually, as the case may be and based on ITC's normal practices), and, if any such modification is made to said Trust account statements, the previously substantially identical provision in this agreement shall be deemed to have been modified in the same manner. DEFINITIONS: "Unique Asset" means an asset that is not traded on a public exchange or is illiquid. "Trustee Held Funds" means that portion of Trust assets held in cash in deposits with third party FDIC-insured institutions. "Trustee Cash Request" means a request for cash payment for trust administration requirements and incidentals, such as distributions to beneficiaries, bill paying, tax preparation, professional fees and trustee fees. "Statement Period" means the applicable time period for the account. "Account Market Value" means the value of the Trust account as determined in accordance with this document. "Trust Accounting System" means the electronic financial system owned and operated by ITC to record the financial transactions on any trust account. "Trust Committee" means, collectively, the members of the Trust Committee acting on behalf of ITC in accordance with its governing documents. "Delegates" means, collectively, the outside professionals to which ITC delegates certain functions to provide legal, accounting, custodial, pricing, investment management and other advice. "Delegated Financial Advisor" means a qualified financial advisor selected by the client, with the consent of ITC, and to which ITC delegates certain functions to provide investment management advice.**

Initial here: _____