

FORM PURPOSE

DIRECTION OF INVESTMENT – PRECIOUS METALS FORM PURPOSE: The Direction of Investment Form is generally the first step in investing through your IRA. This provides Mountain West IRA (MWIRA) direction to invest your IRA funds and should include all information pertaining to the asset purchase.

DEPOSITORY PAYMENT AUTHORIZATION LETTER PURPOSE: The Payment Authorization Letter indicates that you as the accountholder are giving MWIRA permission to pay the Depository Storage Fees from the uninvested cash in your IRA. These fees must be paid from the IRA account.

ACCEPTABLE PRECIOUS METALS LIST PURPOSE: This list contains the precious metals/foreign currency that are acceptable for an IRA investment. Please review this list to ensure that the precious metals/foreign currency that you wish to purchase are not unacceptable precious metals products.

FORM INSTRUCTIONS

DIRECTION OF INVESTMENT – PRECIOUS METALS FORM INSTRUCTIONS

SECTION A – Account Information.

Please complete your name, contact information and MWIRA account number.

SECTION B – Funding Instructions.

This box is referring to the method of which we issue funds from your IRA to the dealer. Please complete this box with the dealer's information and select a payment method.

SECTION C – Investment Details.

Enter all necessary investment details into this section. Indicate the dealer that we are purchasing the precious metals/foreign currency from as well as the depository* you wish to use to hold the assets after purchase. If you have a specific contact, you can enter their information here. Enter amounts for quantity of each item being purchased, metal type, description of each asset, price per unit, and total purchase price. This information should match the itemized invoice of the order placed with the dealer.

DEPOSITORY PAYMENT AUTHORIZATION LETTER FORM INSTRUCTIONS

SECTION ONE - Account Information.

Please complete your name, contact information and MWIRA account number.

SECTION TWO – Expense Information.

This section has been pre-filled with 'Depository Storage Fees.'

SECTION THREE – Payment Information.

The "Payable To" information should be the depository. Besides the depository name, this section can generally be completed by selecting "As Invoiced" for the payment frequency and leaving the amount and dates blank.

SECTION FOUR – Delivery Instructions.

Indicate in this section how you would like payment sent to the depository.

*You will select the depository you wish to use and will typically need to complete a form that MWIRA will send to the depository to establish the storage account.



DIRECTION OF INVESTMENT PRECIOUS METALS

13905 W. Wainwright Dr.
Boise, ID 83713
Phone: (208) 510-0859
Fax: (208) 376-4567

NOTE: All investment paperwork must be titled in the name of your account. For example:
Mountain West IRA, Inc. FBO (Account Holder's Name) IRA
If you have a 401(k) account, please call our office for correct vesting.

A. ACCOUNT INFORMATION	
Account Holder Name:	Account Number:
Address:	
Last 4 of SSN:	Birth Date:
Email Address:	Phone Number:

B. FUNDING INSTRUCTIONS		
Make Payable to:	Fund Via:	Send By:
Address:	☐ Wire (attach wire instructions)	☐ Regular Mail
City: _____ State: _____ Zip Code: _____	☐ Check	☐ Overnight Mail
	☐ Cashier's Check	☐ Will Pick Up
	☐ ACH (attach ACH instructions)	

C. INVESTMENT DETAILS				
C1. Precious Metals Dealer Name:		C2. Dealer Phone Number:	C3. Representative's Name:	
C4. Depository Name:		C5. Depository Phone Number:	C6. Depository Contact:	
Quantity (Number of units)	Metal Type	Asset Name or Description (e.g. US Silver Eagle, 1oz.)	Price (Per number of units)	Total Purchase Price (Quantity x price)
Special Instructions: (Please provide any special instructions you may have for this transaction. We require wire instructions to be attached separately on Company/Bank Letterhead or on our Outgoing Wire Instructions form.)			Shipping:	
			Other Fees:	
			Total:	\$
C7. ☐ I have signed and submitted a Payment Authorization Letter for depository storage fees.				



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D. AUTHORIZATION

I confirm that I am directing Mountain West IRA, Inc., Administrator, to complete this transaction as specified above. I understand that my account is self-directed, and I take complete responsibility for any investment I choose for my account, including the investment specified in this Direction of Investment. I understand that neither the Administrator nor the Custodian (Empire Trust, Inc.) sells or endorses any investment products, and that they are not affiliated in any way with any investment provider. I understand that the roles of Administrator and Custodian are limited, and their responsibilities do not include investment selection for my account. I acknowledge that neither the Administrator nor the Custodian has provided or assumed responsibility for any tax, legal, or investment advice with respect to this investment, and I agree that they will not be liable for any loss which results from my decision to purchase the investment. I understand that neither the Administrator nor the Custodian has reviewed or will review the merits, legitimacy, appropriateness or suitability of this investment, and I certify that I have done my own due diligence investigation prior to instructing the Administrator to make this investment for my account. I understand that neither the Administrator nor the Custodian determines whether this investment is acceptable under the Employee Retirement Income Securities Act (ERISA), the Internal Revenue Code (IRC), or any applicable federal, state, or local laws, including securities laws. I understand that it is my responsibility to review any investments to ensure compliance with the requirements.

I understand that in processing the transaction the Administrator and the Custodian are only acting as my agent, and nothing will be construed as conferring fiduciary status on either the Administrator or the Custodian. I agree that the Administrator and the Custodian will not be liable for any investment losses sustained by me or my account as a result of this transaction. I agree to indemnify and hold harmless the Administrator and the Custodian from any and all claims, damages, liability, actions, costs, expenses (including reasonable attorneys' fees) and any loss to my account as a result of any action taken in connection with this investment transaction or resulting from serving as the Administrator or the Custodian for this investment, including, without limitation, claims, damages, liability, actions, and losses asserted by me.

I understand that if this Direction of Investment and any accompanying documentation are not received as required, or, if received, are unclear in the opinion of the Administrator, or if there is insufficient Undirected Cash in my account to fully comply with my instructions to purchase the investment and to pay all fees, the Administrator may not process this transaction until proper documentation and/or clarification is received, and the Administrator will have no liability for loss of income or appreciation.

I understand that my account is subject to the provisions of Internal Revenue Code (IRC) §4975, which defines certain prohibited transactions. I acknowledge that neither the Administrator nor the Custodian has made or will make any determination as to whether this investment is prohibited under §4975 or under any other federal, state or local law. I certify that making this investment will not constitute a prohibited transaction and that it complies with all application federal, state, and local laws, regulations, and requirements.

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

I understand that the assets in my account are required by the IRS to be valued annually as of the end of each calendar year. I agree to provide the value of this investment at least every twelve (12) months on a form provided by the Administrator, with substantiation attached to support the value provided.

I understand that with some types of accounts there are rules for Required Minimum Distributions (RMDs) from the account. If I am now subject to the RMD rules in my account, or if I will become subject to those rules during the term of this investment, I represent that I have verified either that the investment will provide income or distributions sufficient to cover each RMD, or that there are assets in my account or in other accounts that are sufficiently liquid (including cash) from which I will be able to withdraw my RMDs. I understand that failure to take RMDs may result in a tax penalty of 50% of the amount I should have withdrawn.

I understand that all communication regarding this transaction must be in writing and must be signed by me or by my authorized agent on my behalf, and that no oral communication of my instructions will be valid.

I understand that neither the Administrator nor the Custodian bears or assumes any responsibility to notify me to secure or maintain any fire, casualty, liability or other insurance coverage, including but not limited to title insurance coverage, on this investment or on any property which serves as collateral for this investment. I acknowledge and agree that it is my sole responsibility to decide what insurance is necessary or appropriate for investments in my account, and to direct the Administrator in writing (on a form prescribed by the Administrator) to pay the premiums for any such insurance.

I further understand that neither the Administrator nor the Custodian is responsible for notification or payment of any real estate taxes, homeowners association dues, utilities or other charges with respect to this investment unless I specifically direct the Administrator to pay these amounts in writing (on a form prescribed by the Administrator), and sufficient funds are available to pay these amounts from my account. I acknowledge that it is my responsibility to provide to the Administrator or to ensure that the Administrator has received any and all bills for insurance, taxes, homeowner's dues, utilities or other amounts due for this investment. Furthermore, I agree that it is my responsibility to determine that payments have been made by reviewing my account statements.

I understand that no person at the office of the Administrator or the Custodian has the authority to modify any of the foregoing provisions. I certify that I have examined the Direction of Investment and any accompanying documents or information, and to the best of my knowledge and belief, it is all true, correct, and complete.

AUTHORIZED BY (check one):

☐ Account Holder

☐ Limited Power of Attorney

Signature

Date



DEPOSITORY PAYMENT AUTHORIZATION LETTER

13905 W. Wainwright Dr.
Boise, ID 83713
Phone: (208) 510-0859
Fax: (208) 376-4567

*Fields marked with an * are required.

1. ACCOUNT INFORMATION

Account Holder's Name*:	Account Number:
Email Address:	Phone Number:

2. EXPENSE INFORMATION

I hereby authorize and direct the Administrator and/or Custodian to make the following recurring payments for my account:

DEPOSITORY STORAGE FEES

IRA asset bills are paid 3 business days after receipt. The Payment Authorization Letter indicates that you as the account holder are giving MWIRA permission to pay the Depository Storage Fees from the uninvested cash in your IRA. These fees must be paid from the IRA account, so please ensure a sufficient cash balance is maintained.

3. PAYMENT INFORMATION *(Supporting invoice must be submitted)*

Payable To*:	Amount: <u>As Invoiced</u>
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4. DELIVERY INSTRUCTIONS

Depository Storage Fees are paid from the IRA as invoiced from the depository. Payment is issued via check and mailed regular mail after our 3 business day processing time. Any questions can be directed to our Asset Maintenance Department at Maintenance@mwira.com.

5. SIGNATURE & ACKNOWLEDGMENT

I understand that my account is self-directed and that the Administrator and/or Custodian will not review the merits, legitimacy, appropriateness and/or suitability of any investment in general, including, but not limited to, any investigation and/or due diligence prior to selling any investment, or in connection with my account in particular. I acknowledge that I have not requested that the Administrator and/or Custodian provide, and the Administrator and/or Custodian have not provided any advice with respect to the investment set forth in this Payment Authorization Letter. I understand that it is my responsibility to conduct all due diligence, including, but not limited to, search concerning the validity of the title, and all other investigation that a reasonably prudent investor would undertake prior to making any investment. I understand that neither the Administrator nor the Custodian determine whether this investment is acceptable under the Employee Retirement Income Securities Act (ERISA), the Internal Revenue Code (IRC), or any applicable federal, state, or local laws, including securities laws.

I understand that it is my responsibility to review any investments to ensure compliance with these requirements. I understand that no one at Mountain West IRA, Inc. or any of its licensees has authority to agree to anything different than my foregoing understandings of Mountain West IRA, Inc. policy. I understand that the administrator is not a fiduciary for my accounts as such term is defined in the Internal Revenue Code, ERISA, or any applicable federal, state, or local laws. I agree to release, indemnify, defend and hold administrator or custodian harmless from any claims arising out of this investment, including, but not limited to claims that an investment is not prudent, proper, diversified, or otherwise in compliance with ERISA, the IRC, or any other applicable federal, state or local laws. I also understand and agree that the administrator will not be responsible to take any action should there be any default with regard to this investment.

I am directing the Administrator and/or Custodian to complete this transaction as specified above. I confirm that the decision to pay for this asset is in accordance with the rules of my account, and I agree to hold harmless and without liability the Administrator and/or Custodian of my account under the foregoing hold harmless provision. I understand that no one at Administrator and/or Custodian has authority to agree to anything different than my foregoing understandings of Administrator's and/or Custodian's policy. If any provision of this Payment Authorization Letter is found to be illegal, invalid, void, or unenforceable, such provision shall be severed and such illegality or invalidity shall not affect the remaining provisions, which shall remain in full force and effect. For purposes of this Payment Authorization Letter, the terms Administrator and/or Custodian include Mountain West IRA, Inc., its agents, assigns, joint ventures, licensees, franchisees, affiliates, and/or business partners. I declare that I have examined this document, including accompanying information and to the best of my knowledge and belief, it is true, correct, and complete.

Transactions with insufficient funds will not be processed until sufficient funds are received. If fees are being deducted from your account, the full amount of the transaction plus fees must be available before the transaction will be processed.

Signature*: _____ Date*: _____

Please read the disclosure above the signature line before signing and dating.

PAYMENT AUTHORIZATION LETTERS (PALs) FOR DEPOSITORY FEES DO NOT EXPIRE.

ACCEPTABLE PRECIOUS METALS

It is the Account Holder's responsibility to select and contact a qualified precious metals dealer to facilitate purchases within their self-directed account. Please note that only certain precious metals are allowed. Examples are shown below.

GOLD COINS/BARS/BULLION (MINIMUM FINENESS REQUIRED: 0.995)

- ☐ American Eagle coins (except for "slabbed" coins)
- ☐ Australian Kangaroo/Nugget coins
- ☐ Austrian Philharmonic coins
- ☐ Canadian Maple Leaf coins
- ☐ Credit Suisse(0.999 PAMP Suisse Bars)
- ☐ US Buffalo Gold Uncirculated coins (no Proofs)
- ☐ Bars and rounds manufactured by a NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint).

SILVER COINS/BARS/BULLION (MINIMUM FINENESS REQUIRED: 0.999)

- ☐ American Eagle coins(Except for "slabbed" coins)
- ☐ Australian Kookaburra coins
- ☐ Canadian
- ☐ Maple Leaf coins
- ☐ Mexican Libertad coins
- ☐ Bars and rounds manufactured by NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint).

PLATINUM (MINIMUM FINENESS REQUIRED: 0.9995)

- ☐ American eagle coins (except for "slabbed" coins)
- ☐ Australian Koala coins
- ☐ Canadian Maple Leaf coins
- ☐ Isle of Man Noble coins
- ☐ PAMP platinum bar
- ☐ Bars and rounds manufactured by a NYMEXORCOMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint).

PALLADIUM (MINIMUM FINENESS REQUIRED: 0.9995)

- ☐ PAMP palladium bar
- ☐ PAMP palladium kilobar
- ☐ Canadian Maple Leaf coins
- ☐ Bars and rounds manufactured by NYMEX or COMEX approved refiner/assayer or national government mint and meeting minimum fineness requirements (must be fabricated by NYMEX or COMEX approved refiners or national government mint).

FOREIGN CURRENCY

- ☐ Indonesian Rupia
- ☐ Vietnamese Dong
- ☐ Zimbabwe Notes

UNACCEPTABLE PRECIOUS METALS PRODUCTS

- | | | | |
|---|---|--|---|
| ☐ Any rare collectible or coin | ☐ British Britannia (pre-2013) | ☐ Dutch Guilder | ☐ Italian Lira |
| ☐ Austrian Corona & Ducat | ☐ British Sovereign | ☐ French Franc | ☐ Mexican Peso & Onza |
| ☐ Belgian Franc | ☐ Chilean Peso | ☐ German Mark | ☐ South African Krugerrand |
| ☐ Columbian Peso | ☐ Hungarian Korona | ☐ Swiss Franc | |