IRA FINANCIAL TRUST

SOLO 401(k) ACCOUNT APPLICATION

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A. PLAN INFORMATION

NAME OF ADOPTING EMPLOYER

NAME OF SOLO 401K PLAN

SOLO 401K PLAN ADDRESS

CITY	STATE	ZIP CODE

B. PLAN TRUSTEE #1

NAME/LAST	FIRST	MIDDLE	BIRTH DATE
HOME STREET ADDRESS (NO P.O. BOXES)			SOCIAL SECURITY NUMBER
CITY	STATE	ZIP CODE	HOME PHONE NUMBER
EMAIL ADDRESS			DAYTIME PHONE NUMBER

C. PLAN TRUSTEE #2

NAME/LAST	FIRST	MIDDLE	BIRTH DATE
HOME STREET ADDRESS (NO P.O. BOXES)			SOCIAL SECURITY NUMBER
CITY	STATE	ZIP CODE	HOME PHONE NUMBER
EMAIL ADDRESS			DAYTIME PHONE NUMBER

D. PLAN PARTICIPANT #1

Please attach legible copies of two forms of ID (front and back)

NAME/LAST	FIRST	MIDDLE	BIRTH DATE
HOME STREET ADDRESS (NO P.O. BOXES)			SOCIAL SECURITY NUMBER
CITY	STATE	ZIP CODE	HOME PHONE NUMBER
EMAIL ADDRESS			DAYTIME PHONE NUMBER

E. PLAN PARTICIPANT #2

Please attach legible copies of two forms of ID (front and back)

NAME/LAST	FIRST	MIDDLE	BIRTH DATE
HOME STREET ADDRESS (NO P.O. BOXES)			SOCIAL SECURITY NUMBER
CITY	STATE	ZIP CODE	HOME PHONE NUMBER
EMAIL ADDRESS			DAYTIME PHONE NUMBER

F. FUNDING YOUR 401(K) ACCOUNT AND/OR TRANSFERRING OR ROLLING OVER ASSETS IN-KIND

I will fund my account by (check all that apply):

- ☐ **Rolling over cash and/or assets in-kind (non-cash assets i.e. real estate, precious metals, etc.) from an IRA or other qualified retirement plan.**
- ☐ **Making a contribution**.

G. ACKNOWLEDGMENT & SIGNATURE

IRA FINANCIAL TRUST COMPANY Tax ID: 47-5494278

I hereby acknowledge the following:

- The retirement plan I am establishing is self directed and that I am solely responsible for the success or failure of my investments.
- IRA FINANCIAL TRUST COMPANY is the designated retirement account Custodian.
- I have read and understand the Custodial Agreement and Fee Schedule.
- With the exception of deposits in amounts under $250,000 held at a depository institution and/or other similar banking institutions, my investments are: (a) not insured by the FDIC or any other federal or state deposit guaranteed fund; (b) not guaranteed by IRA Financial Trust Company, its subsidiaries, parent, and/or agents; and (c) are subject to investment risk, including the possible loss of the principal invested.
- Certain investments or classes of investments may pose administrative burdens and, therefore, the Custodian and/or Administrator reserve the right not to process or accept such investments. The decision not to act upon investment directions which the Custodian and/or Administrator determines to be unacceptable for administrative reasons should in no way be construed as a determination concerning the prudence or advisability of investing in the asset.
- My account is subject to an Arbitration provision that appears in the 401(k) Custodial Agreement.
- I hereby give my consent to the Custodian and/or Administrator to the following: (a) have my telephone conversations recorded; (b) accept e-mail as a form of written communication; and (c) accept faxed investment authorizations.
- I confirm that assets to be transferred into this custodial account do not include any illegal or impermissIble investments under South Dakota or Federal law, including, but not limited to, holdings of marijuana or other illegal substances, illegal gambling, or illegal artifacts. I also confirm that this custodial account will not hold or engage in transactions involving illegal holdings while IRA Financial Trust Company serves as custodian, and should the custodial account ever come to hold an illegal or impermissIble investment under South Dakota or Federal law, I will notify IRA Financial Trust Company immediately.
- I hold harmless, protect and indemnify the Custodian and Administrator from and against any and all liabilities, losses, damages, expenses, and charges, including but not limited to attorney's fees and expenses of litigation, which the Custodian and Administrator may sustain or might sustain resulting directly or indirectly from my investment direction or those received from my authorized financial representative and/or agent. By signing this Application I hereby (a) adopt and establish my 401(k) account with IRA FINANCIAL TRUST COMPANY, or its successors, as Custodian; (b) understand that the Custodial Account Agreement and this Application comprise my entire contractual agreement with IRA FINANCIAL TRUST COMPANY; (c) confirm that I have received, read and agree to the terms and conditions contained in the Individual Retirement Custodial Account Agreement for the type of account I selected in Part C of this Application; (d) confirm that I have received, read, and agree to the terms and conditions of the appropriate financial disclosure statement and Publication 560; (e) acknowledge receipt of the fee schedule referenced in Part C of this Application; (f) confirm that I have received a copy of IRA FINANCIAL TRUST COMPANY'S privacy notice; (g) acknowledge receipt of a current prospectus of the asset(s) named in the Investment Authorization Form which is a part of this Application; and (h) understand that IRA FINANCIAL TRUST COMPANY will handle the daily administration of the account.
- If this Application is to transfer to IRA FINANCIAL TRUST COMPANY the assets of an existing retirement account, I understand that the appointment of IRA Financial Trust Company as successor Custodian will be effective upon receipt of all the Plan assets. Further, I understand that IRA FINANCIAL TRUST COMPANY, Custodian expressly does not assume or incur any liability by reason of or have a duty or responsibility to inquire into or take action with respect to any acts performed or omitted to be performed by the current Custodian/Trustee. I understand that this transfer may take six weeks or longer.
- I understand and acknowledge that IRA Financial Trust Company is not responsible for any prohibited transaction that may arise from any of my retirement account investments.
- I understand and acknowledge that I am aware of the Unrelated Business Taxable Income and the Unrelated Debt Finance Income rules.
- I HAVE RECEIVED, READ, AND UNDERSTAND THE 401(k) CUSTODIAN ACCOUNT AGREEMENT, THE 401(k) FEE SCHEDULE, AND THE 401(k) ACCOUNT DISCLOSURE DOCUMENT, INCLUDING THE PROVISIONS OF RECEIVING 0% INTEREST ON THE 401(k) CUSTODIAL ACCOUNT HERE WITH IRA FINANCIAL TRUST AND ANY CONNECTED ACCOUNTS.
- THIS WRITTEN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES. This Agreement may not be modified orally but only by a written agreement executed by the parties hereto and designated as an amendment or modification of this Agreement. This Agreement shall be binding upon and inure to the benefit of the parties hereto and their successors and assigns, heirs, executors, administrators and personal representatives.

I declare under penalty of perjury that the foregoing is true and correct, including my social security number.

_______________________________ _______________________

Trustee Signature Date

_______________________________ _______________________

Trustee Signature Date

NOT FDIC INSURED

Non-deposit investments are not insured by the FDIC (stocks, bonds, mutual funds, notes, real estate, partnerships, LLCs, etc.)

Investments are not deposits or other obligations of IRA FINANCIAL TRUST COMPANY and are not guaranteed by IRA FINANCIAL TRUST COMPANY.

Non-deposit investments are subject to investment risk, including possible loss of principal invested.