


Trust Company of America Form Guide

Individual, Joint, UTMA/UGMA, or Legal Account Application

This form guide highlights the minimum required information to open an account. Blue highlights and gray text are required under certain circumstances. If optional sections are not completed properly, the account will be opened but the option will not be activated. We recommend filling out all information requested to help us better service the account. Refer to the detailed instructions at the beginning of the application for a complete guide to completing the form.

Trust Company of America
Institutional Advisor Services
INDIVIDUAL, JOINT, UTMA/UGMA, or LEGAL ACCOUNT APPLICATION



SECTION 1: Account Type

A. ACCOUNT TYPE

Select one:

INDIVIDUAL
 JOINT: JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP
 JOINT: JOINT TENANTS IN COMMON
 JOINT: COMMUNITY PROPERTY
 JOINT: JOINT TENANTS IN ENTIRETY
 CUSTODIAN: UTMA
 CUSTODIAN: UGMA
 LEGAL: GUARDIANSHIP
 LEGAL: CONSERVATORSHIP
 LEGAL: OTHER COURT APPOINTED

If UTMA/UGMA, State of Residence

B. ADDITIONAL REQUIREMENTS

LEGAL OR ESTATE ACCOUNT. Refer to Section 1B in "General Instructions" for additional documentation requirements.

SECTION 2: Account Owner

A. ACCOUNT OWNER

First Name MI Last Name

Mailing Address

City State Zip+4

Social Security Number Date of Birth

Work Phone Home Phone

Email Address

B. STREET ADDRESS

My mailing address is my residential street address

Residential Street Address (no P.O. Boxes)

City State Zip+4

SECTION 3: Joint Owner, Custodian, Guardian, Executor, or Conservator (if applicable)

A. TYPE

Select one: Joint owner Custodian for UTMA/UGMA
 Guardian Executor Conservator

First Name MI Last Name

Trust Company Account Number

SECTION 3: Joint Owner, Custodian, Guardian, Executor, or Conservator (if applicable) Continued

Social Security Number Date of Birth

Work Phone Home Phone

Email Address

B. STREET ADDRESS

Residential street address same as account owner's street address

Residential Street Address (no P.O. Boxes)

City State Zip+4

SECTION 4: Identification

A. ACCOUNT OWNER

IMPORTANT: Provide identification information for the parent or guardian if account owner is a minor. *Note: Residents of Nevada must provide a visible copy of an unexpired driver's license or ID card.*

Select one type of identification, and enter the ID number in section A for the account owner in Section 2:

Driver's license or ID card issued by a state or outlying possession of the United States
 ID card issued by a federal, state, or local government agency or entity
 U.S. Passport
 Certificate of U.S. Citizenship (INS Form N-560 or N-561)
 Unexpired foreign passport, with I-551 stamp or attached INS Form 1-94 indicating unexpired employment authorization
 Permanent Resident Card or Alien Registration Receipt Card with photograph (INS Form I-151 or I-551)

Identification Number State (if applicable)

B. JOINT OWNER, CUSTODIAN, GUARDIAN, EXECUTOR, or CONSERVATOR (if applicable)

Select one type of identification, and enter the ID number in Section B for the joint owner, custodian, guardian, executor, or conservator in Section 3:

Driver's license or ID card issued by a state or outlying possession of the United States
 ID card issued by a federal, state, or local government agency or entity
 U.S. Passport
 Certificate of U.S. Citizenship (INS Form N-560 or N-561)
 Unexpired foreign passport, with I-551 stamp or attached INS Form 1-94 indicating unexpired employment authorization
 Permanent Resident Card or Alien Registration Receipt Card with photograph (INS Form I-151 or I-551)

Identification Number State (if applicable)

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1. Select account type.

- If UTMA or UGMA account, enter minor's state of residence.
- If Legal account, provide court documents.

2. Complete account owner information.

- If mailing address is not a residential street address, complete Section 2B.
- If Joint, Custodian, or Legal account, select type and complete Section 3A.

4. Complete identification information.


- If joint, Custodian, or Legal account, complete Section 4B.

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SECTION 5: Account Funding

Select all that apply:
 By check. Make the check payable to Trust Company of America.

Check Amount (\$) _____

IMPORTANT: In the memo line on the front of the check, write your new Trust Company of America account number, if available.

By federal wire. Notify your investment advisor in advance. Wires may only be sent on or after the account open date.
 By systematic ACH contributions. Provide systematic ACH contribution and bank information in Section 6.
 Transferring from another custodian or other financial institution. Complete, sign, and provide a "Transfer Request" form for each transferring account.

SECTION 6: Systematic Contribution or Distribution and Bank of Record (optional)

Note: If you are electing both a systematic ACH contribution and ACH distribution with different bank accounts, complete this section for one election. Then complete and provide a "Systematic Contribution or Distribution Request" form for the other election.

A. SYSTEMATIC ACH CONTRIBUTION

IMPORTANT: It takes approximately 7 days from receipt of this form for the systematic contribution to be activated.

Amount of Each Contribution (\$) _____

Month to Begin Contributions (see note above) _____

Frequency of Contributions
 Select one: Monthly Semi-annually Quarterly Annually

Day of Month to Withdraw Contributions
 Select one: 5th 25th

B. SYSTEMATIC DISTRIBUTION

IMPORTANT: It takes approximately 7 days from receipt of this form for the systematic distribution to be activated.

Amount of Each Distribution (\$) _____

Month to Begin Distributions _____

Frequency of Distributions
 Select one: Monthly Semi-annually Quarterly Annually

Day of Month to Withdraw Distributions
 Select one: 5th 15th (checks only) 25th

Trust Company Account Number _____

SECTION 6: Systematic Contribution or Distribution and Bank of Record (optional) Continued

Distribution Method
 Select one:
 By ACH to the bank information in Section 6C.
 By check to the account owner at the address in Section 2.
 By check to the account owner at the address below.
 By check to a third party listed below.

Payable To _____

Mailing Address _____

City _____ State _____ Zip+4 _____

C. BANK INFORMATION

Select one: Bank for systematic ACH contribution Bank for systematic ACH distribution

Select one: Checking account Savings account

Bank Name _____ ABA (Routing) Number _____

Name on Bank Account _____

Bank Account Number _____

Voids check provided in lieu of bank information. Note: You still need to indicate the type of account above.

D. WIRING INSTRUCTIONS FOR BANK OF RECORD (optional)

Select one: Checking account Savings account

Bank Name _____ ABA (Routing) Number _____

Name on Bank Account _____

Bank Account Number _____

Voids check provided in lieu of bank information. Note: You still need to indicate the type of account above.

IMPORTANT: Wire instructions to a bank different than your designated bank of record may require written instructions signed by an authorized party for this account.

- 5. Select how the account will be funded.
- 6. Optional

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SECTION 7: Electronic Delivery and Statement Family (optional)

A. ELECTRONIC DELIVERY (e-delivery)

With your consent Trust Company can electronically deliver a growing number of account documents including your account statements, reports, and required notices. In order to elect e-delivery you must maintain a valid email address with Trust Company and have access to a computer to retrieve the documents through a secure account login. By consenting to e-delivery of documents, you agree to receive any or all required notices through e-delivery as well as your statements. You may withdraw your consent at any time either online through your account or in writing.

I consent to e-delivery of statements and other account documents.

B. STATEMENT FAMILY

Note: If creating a new or adding to a current Statement Family, provide the account information below.

Select one:
 Create a new Statement Family
 Add to current Statement Family

Trust Company Account Number of Primary Account Holder _____

Account Title _____

Last 4 digits of Social Security or Tax Identification Number _____

Investment Advisor _____

As account owner of the primary account, I hereby acknowledge the request to add accounts to my statements. I further attest I will hold Trust Company of America harmless from any loss, claim, expense or other liability for this action.

Primary Account Holder Authorization _____

SECTION 8: Interested Third Party (optional)

Select all that apply: Statements Deposit confirmations
 Tax forms


Interested Party Name _____

Mailing Address _____

City _____ State _____ Zip+4 _____

Additional Interested third party information provided. *Note: Complete the "Additional Information Application Addendum" form.*

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Trust Company Account Number _____

SECTION 9: Account Management

As account owner, I am granting the authority to the following investment advisor to direct the investment activities of this account.

A. INVESTMENT ADVISOR

Investment Advisor Firm Name _____

B. CLIENT REPRESENTATIVE

Client Representative Name _____

Client Representative Firm Name _____ Work Phone _____

Mailing Address _____

City _____ State _____ Zip+4 _____

SECTION 10: Signature

SUBSTITUTE W9 PROVISION

By signing below, I certify under penalties of perjury that: (1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me) and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding and (3) I am a U.S. person (including a U.S. resident alien).

Certification Instructions: You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions item 2 does not apply. For mortgage interest paid, acquisition or abandonment or secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN.

I understand that the IRS does not require my consent to any provision of this document other than certifications required to avoid backup withholding.

I understand that the amount of any systematic instruction, if applicable, will remain the same until I submit a request to change the existing program in place. I certify that I have full authority to make the systematic request involving the bank account provided. In the event an ACH entry is incorrect, Trust Company of America reserves the right to submit correcting entries. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. Law.

I have read and agree to the terms of the Account Agreement, Section 11. I have read and understand Trust Company of America Client Privacy, Section 12, Truth in Savings Disclosure – Institutional Client, Section 13, and my Investment Advisor's Fee Disclosures.

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- 7. Optional
- 8. Optional
- 9. Enter investment advisor firm name.
- If applicable, complete client representative information.

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SECTION 10: Signature Continued

STATEMENT FAMILY AUTHORIZATION

I authorize Trust Company of America to affiliate my account statement to the party listed as primary account in Section 7B. I understand I will no longer receive a statement as a result of this action.

I understand that the primary account of the family is electing the method of delivery and that the primary account can designate a new primary account without further authorization from the other family members.

I further attest I will hold Trust Company of America harmless from any loss, claim, expense or other liability for this action. If at some later time I wish to discontinue having my statement sent to the primary account, I must send new written instructions to Trust Company of America to make this change.

Account Owner Signature Date

Print Name

Joint Owner, Custodian, Guardian, or Conservator Date
Signature (if applicable)

Print Name

SECTION 11: Account Agreement

I hereby request that Trust Company of America, ("Custodian"), a trust company organized under the laws of the State of Colorado and having its principal place of business in Centennial, Colorado, open a custodial account in the name(s) listed as account owner ("Owner") on this Trust Company of America account application ("Application"). The Owner has selected an investment advisor ("Investment Advisor") as indicated on the Application to manage the assets in the account. The Investment Advisor is an agent of the Owner and is not an agent of the Custodian. The Owner selects the Custodian to furnish system and account services to the Owner on the terms and conditions hereinafter set forth.

NOW THEREFORE, in consideration of the mutual promises and covenants contained herein and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Owner and Custodian agree with each other as follows:

1. **A. Account Record Keeping** – Custodian shall maintain the account on its computerized system, which provides within each account cash postings, investment activity, account assets, account contributions and account distribution records.
- B. Preparation of Statements and Reports** – Custodian shall provide Owner and Investment Advisor with periodic statements of account activity and fee billings. Custodian shall provide such further statements and reports as reasonably requested by the Investment Advisor. Custodian provides account statements to assist the Owner and Investment Advisor in the monitoring of the account but the Custodian has no duty to supervise or monitor the account or the actions of the Owner or the Investment Advisor. Custodian may deliver documents either through the U.S. Mail or if the Owner consents through electronic delivery. Owner consent for electronic delivery of documents includes consent to deliver electronically all written communications including statements, notices, and disclosures. Custodian may, at its discretion, deliver some documents through the U.S. Mail. Owners who consent to electronic delivery will maintain electronic access to receive notices that documents are available including providing a valid email address at all times with the custodian.

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Trust
Trust Company of America

SECTION 11: Account Agreement Continued

Owner may withdraw consent for electronic delivery at any time either online or in writing.

- C. Confirmations** – Confirmations for securities transactions will be provided upon written request by the Owner or the Investment Advisor. Trust Company will provide this information for no additional cost.
- D. Safekeeping of Property** – Custodian shall be responsible for the safekeeping of the assets in the account. Custodian shall not have any responsibility for assets contributed to the account until such assets are actually received by Custodian. Legal title to assets in Owner's account shall be held on behalf of Owner in the name of Custodian as nominee. Owner shall continue to be the beneficial owner of such assets, and as such may withdraw such assets from the account, vote any such assets constituting securities or delegate the authority to vote such securities to any other person and proceed directly as a security holder against the issuer of any security in Owner's account without being obligated to join Investment Advisor or Custodian as a condition precedent to initiating such proceeding. Custodian shall provide to Owner periodic reporting of securities transactions.
- E. Transactions** – Owner grants the exclusive authority to the Investment Advisor to direct the investment activities of the account. Owner authorizes the Custodian to accept all investment instructions from the Investment Advisor and acknowledges that more than one party may be authorized to request purchases, redemptions and exchanges on the account. Owner acknowledges that if instructions to purchase, redeem or transfer shares are submitted by multiple parties authorized to provide such instructions on the same day or for the same shares, the Custodian is authorized to act on the instructions of either authorized party without having to call either party to confirm or clarify the instructions. Custodian is authorized to collect for the account all interest and other payments of income or principal pertaining to assets held in the account, and to hold, invest, disburse, or otherwise dispose of any and all assets of the account upon the direction of the Owner or the Investment Advisor. The Custodian shall not be responsible for money or other property paid or delivered to any other person upon direction of the Owner or Investment Advisor. All sales and all purchases of securities or other investments made for the account by the Custodian shall be made pursuant to the direction of the Investment Advisor and/or Owner. Custodian shall, unless otherwise instructed in writing by the Owner or the Investment Advisor, have the power to make all trades through broker/dealers it selects (including affiliates) and shall, in any case, have the power to perform any and all other acts that Custodian may deem necessary or appropriate in connection therewith (including paying commissions). Custodian may aggregate contemporaneous transaction orders, although Custodian's records will be kept on an account by account basis. Custodian shall have no responsibility for investment decisions and Custodian shall not be liable for any losses attributable to investments.
- F. Disbursements** – Owner hereby authorizes Custodian to pay investment advisory fees from the account as and when billed by the Investment Advisor. Custodian may be paid from the account as specified in Paragraph 3 of this section or directly by the Investment Advisor for custodial services it is providing hereunder.
- G. Cost Basis** – Original cost basis information for some assets may be provided by you or others and will not have been verified by custodian. Cost basis is defined as original cost, plus any reinvestments, less any sell of assets as adjusted for basis method elected, less any return of capital. The FIFO (first in first out) calculation method will be the default used by custodian unless otherwise elected by owner. In addition, custodian will use average basis calculation method for mutual funds and actual basis method for equities/ETF's unless otherwise requested by owner. Reported gains/losses are computed on the identified cost basis. Consult your tax advisor prior to filing your taxes and rely exclusively on the information provided with the Forms 1099 provided by custodian for each year-end.

10. Have the account holder sign, date, and print name.

- If Joint, Custodian, or Legal account, have the joint owner, custodian, guardian, conservator, or executor sign, date, and print name.

Note: Minor is not responsible for signing for a Custodian account.