

EQUITY TRUST COMPANY

RECURRING BILL PAY

DIRECTION OF INVESTMENT

WHEN TO USE THIS FORM



To initiate a recurring bill payment for any of the following reasons for an investment within your Self-Directed Individual Retirement Account, Coverdell Educational Savings Account, Health Savings Account, or 401(k).

- Mortgage Payments
- Property Management Bills
- Utility Bills

If the bill in question is not listed above, please contact a Client Service Specialist for assistance. Our specialists can be reached Monday through Friday, from 9:00 a.m. to 6:00 p.m., Eastern Time.

Do not use this form for distributions, investment funding, or closing costs.

Please be sure to include a copy of the bill to be paid when submitting this document.

INSTRUCTIONS AND GUIDELINES



This Direction of Investment (DOI) form provides all of the information necessary to make a bill payment request. This request is necessary before a bill can be paid using a self-directed retirement account. Please be sure the following three items have occurred before this DOI is returned to Equity Trust:

- The Equity Trust Company retirement account has been established.
- Funds are available to pay this bill.
- The investment associated with this payment has been successfully processed.

FEES AND PROCESSING TIMES



FEES:

- \$50.00 Expedited Processing Service
This is only available on the first payment. All payments thereafter will be sent on the date specified by this form with normal processing. There is no option for expedited processing on any other recurring payments.
- \$5.00 Document processing fee for any documents requiring a notary
- No charge for normal processing

PROCESSING TIMES:

- Expedited processing service requests will generally be completed in approximately one business day unless corrections are required
- Normal processing is three business days
- For more information regarding processing times, please refer to section 2 of this form.

SUBMISSION OPTIONS



BY FAX:

Normal Processing (440) 366-3751
Expedited Processing Service (440) 366-3756*

*Any forms sent through this fax line will be charged the \$50 Expedited Service Fee.

OVERNIGHT:

Equity Trust Company
225 Burns Road
Elyria, OH 44035

REGULAR MAIL:

Equity Trust Company
P.O. Box 1618
Elyria, OH 44036

BY E-MAIL:

help@trustetc.com

eVANTAGE:

LOG ONTO eVANTAGE NOW to pay bills under \$5,000
Website Address: <https://forms.trustetc.com/eVantage>

CONTACT INFORMATION



PHYSICAL ADDRESS:

Equity Trust Company
225 Burns Road
Elyria, OH 44035

PHONE #:

(440) 323-5491

WEBSITE:

www.trustetc.com

For assistance, please contact a member of your First Class Service Team at:

TOLL FREE:

(877) 693-8208

Or e-mail questions to:

E-MAIL:

help@trustetc.com

DO NOT FAX OR MAIL THIS COVER PAGE

1 LIST YOUR ACCOUNT OWNER INFORMATION

ACCOUNT OWNER NAME		ACCOUNT NUMBER	
ADDRESS	CITY	STATE	ZIP CODE
E-MAIL ADDRESS	PRIMARY DAYTIME PHONE NUMBER		
FAX NUMBER	SECONDARY DAYTIME PHONE NUMBER		

2 PROCESSING PREFERENCE (CHECK ONE OPTION)

EXPEDITED PROCESSING SERVICE (\$50.00)*
 Expedited processing requests will generally be completed in approximately one business day unless corrections are required.
**Expedited Processing Service only available on first payment*

NORMAL PROCESSING SERVICE (NO CHARGE)
 Normal processing requests will be completed in approximately three business days unless corrections are required.

NOTE: Funds must be available for processing fees. To pay by credit card, contact your First Class Service Team.

Processing begins on the business day paperwork is received, if it is received before 10:00 a.m. Eastern Time. If paperwork is received after 10:00 a.m. Eastern Time, administrative processing will start the next business day. If the paperwork requires any corrections, processing will stop until the proper corrections have been made. In order for processing to resume on the day it was stopped, corrections must be submitted before 12:00 noon Eastern Time that business day.

3 PAYMENT INFORMATION

NOTE: In order to have Equity Trust Company handle a recurring payment, all payments must be for the same amount on the same date each month and payable to the same party. Real Estate Tax Bills cannot be placed on a recurring payment. All recurring payments will be sent by regular check and regular mail.

PAYMENT AMOUNT		INVESTMENT REFERENCE NUMBER (IRN)*
DESCRIPTION OF PAYMENT		
INFORMATION TO BE REFERENCED ON PAYMENT		
DATE TO START RECURRING PAYMENTS	DATE TO SEND PAYMENT EACH MONTH <i>(Please allow adequate time for USPS mail delivery.)</i>	MONTH/YEAR OF LAST PAYMENT <i>(If no ending date is provided, a written request must be submitted to cease payments.)</i>
THIS RECURRING PAYMENT WILL: <i>(Please check if one of these apply)</i>		
<input type="checkbox"/> NEW/SET-UP	<input type="checkbox"/> MODIFY/REPLACE AN EXISTING RECURRING PAYMENT	<input type="checkbox"/> STOP AN EXISTING RECURRING PAYMENT

**The IRN number can be found on your statement or by logging into your eVANTAGE account. Here is an example of what the IRN numbers may look like: 10070046 or A183742*

AVAILABLE CASH FUNDS Funds received into Equity Trust Company may not be immediately available for use by the client based on the method of payment. Funds received by Personal or Business check are available 7 business days after deposit to Equity Trust Company's bank. Funds received by check from other Custodians are available 5 business days after deposit. Funds received by Cashier's Check, Money Order or Bank Wire are available immediately upon deposit.

SEND FUNDS BY CHECK			
MAKE CHECK PAYABLE TO			
MAIL CHECK TO			
ADDRESS	CITY	STATE	ZIP CODE

IMPORTANT: PLEASE ENSURE THAT YOU READ THE FOLLOWING DISCLOSURES BEFORE YOU SIGN AND DATE THE DOCUMENT

The undersigned IRA Owner acknowledges that this Payment Directive is being provided to the Custodian under the Individual Retirement Custodial Agreement in force between the parties and, therefore, the undersigned IRA Owner is subject to, and Custodian protected by, the provisions set forth in such agreement and the underlying investment direction form relating to the IRA investment to which this Payment Directive pertains (including, without limitations, the indemnity, hold harmless, release and defense provisions contained in such documents), which documents are incorporated herein by reference to the effect that, among other things, the Custodian is not responsible to do or forbear from, any act the direction of which has not been actually received by the Custodian in a writing signed by the IRA Owner or other proper person (which direction may be by facsimile or other form acceptable to the Custodian and upon which it may rely so long as it believes such direction to be genuine and to be signed or presented by the IRA Owner or other proper person) within a sufficient period of time for such direction to be accomplished in accordance with the Custodian's normal business practices (without regard to whether Custodian has undertaken efforts to comply with such directive) and to the extent sufficient funds are available in the IRA account.

X

Signature of Account Owner/Beneficiary

Date

X

Signature of Custodian

Date