



BEFORE you invest:

___ Be sure your IRA investment is consistent with your investment goals.

___ Understand that any investment outside of an FDIC-insured product is subject to risk including loss of principal.

___ Understand that neither your IRA custodian nor any governmental agency endorses or guarantees non-FDIC insured investments.

___ Watch out for fraud red flags including but not limited to: guaranteed investment returns, high pressure sales techniques, and too good to be true statements.

___ Ask a trusted professional (such as your accountant, lawyer or financial adviser) for a second opinion.

___ Be sure to utilize investment tools and information from:

Your state securities regulator (NASAA.org), Securities and Exchange Commission (sec.gov), Self-regulatory organization FINRA (finra.org).

Post Investment:

___ Carefully review each account statement and follow up with questions to the investment sponsor if you do not understand it or something does not make sense or seems suspicious.

___ Remember, Equity Trust Company maintains your account and forwards account information to you but it is not responsible for any profits or losses on your investments.

For more information please refer to the following website:
www.ritatrustcompany.com.