



# COMPANY INFORMATION

Sterling Trust, a division of Equity Trust Company, is at the forefront of the self-directed retirement plan industry specializing in the custody of self-directed IRAs, qualified business retirement plans and non-qualified custodial accounts.

Sterling Trust and its affiliates provide services to over 110,000 individuals and businesses nationwide with approximately \$8 billion in assets under custodial and retirement administration. Since 1974, we have provided services to individuals and the financial services industry — including financial advisors and planners, broker-dealers, tax and legal professionals, investment product sponsors, mutual fund companies, banks and other financial institutions.

## TRUE INDEPENDENCE WITHOUT CONFLICTS OF INTEREST

Backed by a tradition of independence, Sterling Trust delivers its services without conflicts of interest. Sterling Trust acts only as a directed custodian, meaning no investment transaction is processed until instructed by the client or the client's representative. As a directed custodian, Sterling Trust does not provide investment advice or make any investment recommendations. In keeping with its independent nature, Sterling Trust is not affiliated with any investment product sponsor or issuer and does not sponsor or endorse investment products.

## ALL ACCOUNTS ARE SELF-DIRECTED

Since all accounts are self-directed, accountholders may opt to work with any financial professional they choose and may appoint this professional as representative on the Sterling Trust account. Though Sterling Trust works with many financial professionals and broker-dealer firms, recommendations of any specific professionals or firms are not provided.

Accountholders assume sole responsibility for the success or failure of their investments. Sterling Trust does not guarantee the performance of the investments or insure clients' investments and the investments may lose value. Though brokers and other financial professionals may assist with client transactions, such individuals are not representatives or agents of Sterling Trust.

## SAFEGUARDS IN PLACE

Measures are in place to address your concerns regarding the safety and stability of Sterling Trust. Sterling Trust is highly regulated by state and federal regulators and is subject to Internal Revenue Service and U.S. Department of Labor regulations.

Funds received into a Sterling Trust account are deposited into an interest-bearing account, where balances are FDIC-



insured up to \$250,000. In addition, unlimited FDIC coverage is provided on uninvested funds, beginning December 19, 2008, through December 31, 2009, due to the participation in the FDIC's Transaction Account Guarantee Program. Aside from this FDIC coverage on uninvested funds, there is no other protection provided for investments held in a Sterling Trust account, unless specifically provided by the investment. Sterling Trust does not commingle clients' retirement or custodial assets with its operating funds.

Sterling Trust maintains a comprehensive insurance package including financial institution fidelity insurance coverage, banker's professional liability insurance, administration coverage, and trust errors and omissions liability insurance through underwriters rated A+ (excellent) by A.M. Best. This protects clients in the unlikely event of employee dishonesty or lost securities at Sterling Trust.

## WHAT SETS US APART

Sterling Trust offers a full array of accounts for individuals and businesses which include - 401(k), Solo 401(k), 403(b), profit sharing and defined benefit plans; Traditional, Roth, SEP and SIMPLE IRAs; and non-qualified custodial accounts. Aside from our independence, what makes us unique is our ability to hold a wide array of publicly-registered or traded investments, as well as alternative and private placement investments — including real estate, precious metals, futures, and other assets.

## OUR SERVICE PHILOSOPHY

Sterling Trust maintains a strong focus in meeting our clients' needs and exceeding their expectations. When it comes to customer service, our mission is simple -

*To be the national leader in retirement plan and related services through aggressive growth, innovation, and efficient processing – with loyalty, dedication, and a commitment of excellence to our customers.*

Our company was built on customer referrals and we are committed to you and your needs. Our friendly, trained service professionals strive to always provide exceptional, personalized service. We believe in earning our mark of excellence one client at a time.



## COMMITMENT TO OUR EMPLOYEES, INDUSTRY AND COMMUNITY

Sterling Trust firmly believes in investing resources in the success of our employees and in the industry in which we serve. Sterling Trust fully supports our employees' training and professional development. Our employees are actively involved in industry trade associations such as American Society of Pension Professionals and Actuaries (ASPPA), National Institute of Pension Administrators (NIPA), Retirement Industry Trust Association (RITA) and others.

Sterling Trust actively supports the Waco community and Central Texas area through company sponsorships, donations and our employees' volunteer efforts in worthwhile causes and charitable events. Sterling Trust is a member of the Greater Waco Chamber of Commerce and the Better Business Bureau.