

IRA Self-Directed Instruction for Investment

To: _____ (IRA Custodian/Trustee)

Type of IRA: Traditional Roth SEP SIMPLE

I, _____ do hereby certify that I am the accountholder or grantor of IRA # _____ and in accordance therewith I am given the right to direct the investment of my account balance. I understand that I must comply with the IRA plan agreement's written policy regarding self-direction. This policy is summarized in the application section of the IRA plan document. My social security number is: _____.

I hereby direct the IRA custodian/trustee to sell and/or liquidate the following assets in my account at the indicated terms, if any:

1. _____
2. _____
3. _____
4. _____

I hereby direct the IRA custodian/trustee to purchase the following assets for my account at the indicated terms, if any:

1. _____
2. _____
3. _____
4. _____

I understand that my self-directed investment account shall be charged or credited as appropriate with the net earnings, gains, losses and expenses as well as appreciations or depreciations in market value of assets attributable to such account. I also understand that my account will be charged with any costs or expenses attributable to the establishment and/or maintenance of my self-directed investment account.

I understand that the custodian/trustee shall not be responsible or liable for any loss or expense which may arise or result from compliance with any directions I may give. I assume full responsibility for my investment decision and instruction. I understand the IRA custodian/trustee will have a reasonable amount of time to complete my instructions.

I have been advised by the IRA custodian/trustee that I should consult with my legal counsel or tax professional before completing my proposed investment transaction. I describe this transaction as follows: _____

Additionally, I certify as result of my own research or by consultation with a tax professional or legal counsel, that the above described transaction does not constitute a prohibited transaction as defined by IRC section 4975.

I understand that the transaction described above is one which is not clearly allowed or disallowed under the Internal Revenue Code, the Treasury Regulations, ERISA or any other applicable body of law. Should any adverse consequences arise from this transaction, I will not hold the financial organization responsible in any way. I assume full responsibility for the transaction and any penalties or consequences that arise therefrom. Additionally, I specifically certify that I do not believe the transaction to be prohibited by IRC Section 4975 and assume full responsibility should it be determined that this is a prohibited transaction.

I understand my election shall remain in effect until such time as I specifically revoke it.

Signed this _____ day of _____, _____.
(month) (year)

Signature of Accountholder _____

The custodian/trustee acknowledges receipt of this direction of investment this _____ day of _____, _____.
(month) (year)

Signature of Custodian/Trustee _____



Dear Self-Directed IRA account holder:

Please take some time to review the information contained in this letter before selecting any investment for your self-directed IRA account. **REMEMBER YOU ARE RESPONSIBLE FOR THE SAFETY AND SECURITY OF YOUR RETIREMENT ACCOUNT. SUNWEST TRUST, INC. DOES NOT AND CANNOT GUARANTEE YOUR INVESTMENT.**

BEFORE YOU INVEST:

Be sure you understand what you are investing in. Ask lots of questions and do your research. You have a world of information at your fingertips with the internet. Don't just check out the investment website but also use search engines, blogs and your friends on social media to find out about the investment. Check out the agent selling, and any people associated with the investment.

Check with your State Securities regulators. Check in your state, and the state in which the investment is located, to see if the investment is registered and get any feedback the regulators are willing to offer. The Securities Exchange Commission (sec.gov) and FINRA (finra.org) are good places to look also.

Understand that any investment other than a cash deposit of \$250,000 or less in an FDIC insured bank can lose value.

Understand that Sunwest Trust, Inc. does not endorse or guarantee any investment.

Sunwest does not sell any investment nor do they have any agents that sell any investments. Sunwest is only a custodian for your IRA account.

Beware of any RED FLAGS that may come up regarding your investment. These RED FLAGS may include guaranteed returns, high pressure sales techniques, above market returns. The old saying "If it's too good to be true, it usually is" is a good one to keep in mind.

It is smart to have a trusted professional (such as a lawyer, accountant or financial advisor) review the investment for a second opinion. A little money spent here could save a lot in the long run. Also keep in mind "Never put all your eggs in one basket". Your advisor can help you decide how much you should put into any one investment.

Having a self-directed IRA can be a great way to increase the return on your retirement account but remember you alone are responsible for the safe and profitable investment of your IRA.