

Thank you for choosing Quest Trust Company (QTC) for your upcoming investment. To initiate the purchase of an investment, log in to the [client portal](#) and submit a new investment. A member of our team will be assigned to your file. All documents must be submitted 48 hours prior to the projected closing date to allow adequate time for review. This document reflects titling instructions for QTC held IRAs, ESAs, and HSAs.

Titling/ Vesting

Sole Ownership Titling:

If your account is the sole purchaser, use the following format:

Quest Trust Company FBO [Account Holder's Name] [IRA or HSA or CESA] #[Account Number]

Example: Quest Trust Company FBO John Doe IRA 12345-61

Co-Ownership:

If this purchase includes multiple parties, use the following format:

Quest Trust Company FBO [Account Holder's Name] [IRA or HSA or CESA] #[Account Number] as to an undivided interest of ___% & [Additional Party] as to an undivided interest of ___%

Example 1: John Doe uses an IRA and Jane Doe uses an HSA: Quest Trust Company FBO John Doe IRA 123345-61 as to an undivided interest of 60% & Quest Trust Company FBO Jane Doe HSA 12335-61 as to an undivided interest of 40%

Example 2: John Doe uses an IRA and Joe Jones uses cash (not an IRA): Quest Trust Company FBO John Doe IRA 123345-61 as to an undivided interest of 55% & Joe Jones as to an undivided interest of 45%

For Inherited IRAs:

If this purchase is being made with an Inherited account, use the following format:

Quest Trust Company FBO [Beneficiary's Name] BENE IRA #[Account Number], beneficiary of [Decedent's Name], Deceased

Example: Quest Trust Company FBO John Doe BENE IRA #54321-11, beneficiary of Richard Doe, Deceased.

Funding

Your account must have a cash balance with funds that are available for immediate use. If you are expecting a cash transfer or deposit that is needed for funding, be aware that incoming checks have a 5 day hold and incoming wires clear within 24 hours. Our Transfers team is ready to assist with funding your account and can be reached at 855-386-4727 or via email at Transfers@QuestTrust.com.

Required Documents

Quest Trust Company requires all purchases be accompanied by supporting documentation such as purchase agreements or other legally binding paperwork. QTC must sign all documents on behalf of the client's account. For a list of documents required by asset type, visit the [client portal](#) and click "submit new investment" or visit the respective Direction of Investment Form. Prior to submitting, mark all signature pages with your "Read and Approved" signature.

If working with a title company, they may send us the closing packet which we will send to you for read and approved signatures via Adobe-Sign.

QTC Tax Identification Number: 61-1435085. If an investment is subject to UDFI or UBIT tax, the account is required to obtain a separate EIN for the use on Form 990T.

Address: 17171 Park Row, Suite 100, Houston, TX 77084

DISCLAIMER: Quest Trust Company does not render tax, legal, accounting, investment, structuring, or other professional advice. If tax, legal, accounting, investment, structuring, or other similar expert assistance is required, the services of a competent professional should be sought.