

## Cash Investment Program

### Company Profile

Millennium Trust leads the industry in administrative and custodial services. Millennium custodies alternative and traditional assets in Self-Directed IRAs and Solo 401(k)s, creates customized Automatic Rollover programs, provides integrated Health Savings Account solutions, designs unique trading platforms for Investment Advisors and supplies valued Personal Trust Administration.

### Overview

Providing daily liquidity and the security of the FDIC, Millennium Trust offers self-directed IRA and advisor based clients a cash investment program for investment of idle cash up to \$1,000,000. This program uses FDIC insured bank interest bearing demand accounts at four unaffiliated banks. Our program is designed to provide our self-directed IRA and advisor based clients with an increased level of security and protection as they hold cash balances at Millennium Trust. We pride ourselves on being innovative and responsive to our clients' needs.

### Uninvested Deposits

Millennium Trust uses interest bearing demand daily accounts at four different unaffiliated banks to provide clients FDIC protection.

The first \$250,000 of uninvested funds in a self-directed IRA will be held in an FDIC insured bank account. As IRA cash balances grow, balances are held in an FDIC insured bank account with a second and a third bank. Once cash exceeds \$750,000, funds are held in an FDIC insured bank account with a fourth bank.

#### IRA and Custody Accounts

Bank D				\$250K
Bank C			\$250K	\$250K
Bank B	\$250K	\$250K	\$250K	\$250K
Bank A	\$250K	\$250K	\$250K	\$250K
Cash	\$250K	\$500K	\$750K	\$1M

With the expansion of FDIC insurance coverage of non-IRA accounts up to \$250,000 through December 31, 2013, custodial account clients enjoy the same protection as they choose the liquidity of maintaining a cash balance.

### Balances over \$1,000,000

Balances over \$1,000,000 will be held in the Federated Government Obligations Fund – Trust Shares. Investors should carefully consider the investment objectives, risks, charges, and expenses of mutual funds before investing. As with other money market mutual funds, the Fund's yield will fluctuate and the Fund is not FDIC insured and may lose value. Please review the Fund's prospectus. IRA investors may also



obtain current information by viewing the Fund's Fact Sheet. Both documents are available on Millennium Trust's website.

### Purchase an Investment

When investments are purchased or distributions taken, funds are withdrawn in the reverse order of their deposit.

### Participating Banks

For a list of banks participating in the Cash Investment Program, consult the Millennium Trust website at [www.mtrustcompany.com](http://www.mtrustcompany.com).

### For Questions

If you have any questions regarding the Cash Investment Program, please contact a Client Service Representative at 800.258.7878.



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TheSmartAlternative

Millennium Trust performs the duties of a custodian and, as such, does not provide investment advice or sell investments, nor offer any tax or legal advice.