MY AUTOMATIC ROLLOVER IRA

QUESTIONS & ANSWERS

OVERVIEW

At Millennium Trust, we consider it a pleasure to work with IRA investors who need traditional custody and administrative services. We see opportunities in what others might consider problems—opportunities to help clients prosper and grow.

WHO IS THE CUSTODIAN FOR MY AUTOMATIC ROLLOVER IRA

Millennium Trust is an independent trust company that provides administrative and custody services on behalf of individual investors. We are located in Oak Brook, Illinois and have over 100,000 clients located throughout the United States. We are pleased to custody your IRA. Your IRA will help preserve tax deferred retirement savings while protecting your assets from additional penalties due to early withdrawal.

HOW IS MY IRA INVESTED

Guaranteed by the federal government, your investment will be held in an FDIC-insured money market vehicle which offers competitive yields. The rate will change with Fed Fund Rate changes and general interest rate fluctuations. Earnings will be credited monthly to your account. This initial investment vehicle is designed to minimize risk, preserve principal, maintain liquidity and provide a reasonable rate of return. We also offer many other investment options including CDs, stocks, bonds, and over 10,000 mutual funds.

CAN I MAKE ADDITIONAL CONTRIBUTIONS

Yes, you may transfer other IRA accounts or rollover distributions from employer retirement plans into your IRA account. You may also make periodic contributions to your Millennium Trust Automatic Rollover IRA.

HOW IS THE BENEFICIARY(IES) DETERMINED

Because the terms of your former retirement plan are no longer applicable, any specified beneficiary designation ended when the rollover was made. You should specify your beneficiary designation(s) by completing the Automatic Rollover Adoption Agreement. You may designate one or more persons or entities as beneficiary of your IRA.

WHAT ELSE IS AVAILABLE WITH MY AUTOMATIC ROLLOVER IRA

We have a dedicated client service team available to answer all questions regarding your account. The client service representatives are IRA specialists and trained on IRS rules and requirements. You will receive annual account statements in January or you can select web access to view your account as well as make trades. Additionally, Millennium Trust will mail your IRA year-end valuation (Form 5498) in May each year.

WHAT IS THE COST

Millennium Trust will charge a one-time fee to establish an IRA account in your name and an annual fee for custody and investment services. The fees for your Automatic Rollover IRA are modest.

FOR MORE INFORMATION

Please contact our Automatic Client Service Team by calling 877.682.4727, emailing us at ARP@mtrustcompany.com or sending a fax to 630.368.5697.

Millennium Trust Company

The Smart Alternative

820 JORIE BLVD, SUITE 420
OAK BROOK, IL 60523
800.258.7878
WWW.MTRUSTCOMPANY.COM

COMPANY PROFILE

Millennium Trust Company is an industry leader in administrative and custodial services. Millennium custodies alternative and traditional assets in IRAs, Solo 401(k)s and custody accounts, offers cost-effective 403(b) solutions, creates customized Automatic Rollover programs, provides integrated Health Savings Account solutions and designs unique trading platforms for Investment Advisors.

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.

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