

Business Continuity Protection

We have a comprehensive disaster recovery plan utilizing business continuity services provided by SunGard Availability Services. Data is backed-up and saved at a secure off-site data storage facility. The company maintains extensive and strict policies to ensure the security of client records.

Client Information Privacy Protection

It is the policy of Millennium Trust Company, LLC not to disclose, either directly or indirectly, any personal information about any of its clients to any third party without the prior written consent of the client, except for our legitimate business purposes and in compliance with all applicable laws and regulations. We have physical, electronic, and procedural safeguards in place to protect your information.

Millennium Trust does not provide account or personal information to outside companies for the purpose of independent telemarketing or direct mail marketing of any products or services of those companies.



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.

Whether you are an individual investor, investment sponsor or professional, Millennium Trust Company has the knowledge, expertise and commitment to provide exceptional services and solutions to meet your every need. We pride ourselves on our ability to employ leading edge technology and customized operational support services to provide cost-effective specialized services.

You can rely on Millennium Trust Company as a safe and solvent custodian for your assets. The selection and performance of your investments are your responsibility, the protection of your information and the assets we hold for you is ours.

www.mtrustcompany.com

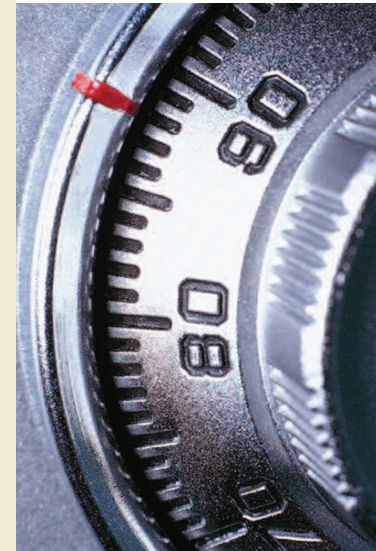


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Millennium
Trust
Company

Asset Safety and Security

A Guide to the Protection of Your Assets



TheSmartAlternative



Standing With You for Your Protection



As an investor, you are entitled to understand the steps taken to give you confidence in the safety and security of your assets.

Millennium Trust's commitment to security sets the industry standard. A vigilant management team, systematic internal controls and comprehensive insurance coverage combine to create a secure environment to custody client assets.

Millennium Trust is regulated by the Illinois Department of Financial and Professional Regulation. In addition, the company is audited by two outside auditors: Scanlon & Mathews LLP and Plante Moran LLP.

In addition to regulation, programs are in place to address:

- Cash Asset Protection
- Professional Liability Insurance
- Business Continuity
- Client Information Privacy

Cash Asset Protection

Millennium Trust utilizes a cash investment program for IRAs and investments of idle cash up to \$1,000,000 using FDIC insured bank interest bearing demand accounts at four unaffiliated banks.

The first \$250,000 of uninvested funds in an IRA will be held in an FDIC insured bank account with Bank A. As IRA cash balances grow, balances above \$250,000 will be held in an FDIC insured bank account with Bank B. As cash exceeds \$500,000, funds will be held in an FDIC insured bank account at Bank C. Once cash exceeds \$750,000, funds will be held in an FDIC insured bank account at Bank D. When distributions are taken or investments purchased, funds will be withdrawn in the reverse order of their deposit.

IRA and Custody Accounts

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

Balances over \$1,000,000 in IRA accounts will be held in the Federated Government Obligations Fund – Trust Shares.

With the expansion of FDIC insurance coverage of non-IRA accounts up to \$250,000 through December 31, 2009, custody accounts at Millennium Trust also enjoy FDIC coverage up to \$1,000,000.

Professional Liability Insurance Protection

Millennium Trust carries insurance in the form of a \$10 million Financial Institution Bond Policy, covering the potential for illegal acts by employees, directors and owners.

Additional Insurance Coverage Includes:

- Directors and Officers bank liability:
Coverage for wrongful acts by officers or directors - \$10,000,000
- Professional liability:
Coverage for failure to render professional services - \$5,000,000



For More Information Contact:

Millennium Trust Client Services
800.258.7878

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For additional information on FDIC insurance, please go to www.fdic.gov.

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.