

Name: _____



The Ultimate Trading and Investment Experience



CUSTOMER ACCOUNT AGREEMENT – PENSION IRA

INTRODUCING BROKER: GOTRADE.US, IIB

FUTURES COMMISSION MERCHANT: INTERACT FUTURES, FCM

Account Executive: _____

GOTRADE.US
9400 TAMPA AVENUE
NORTHRIDGE, CA 91324
Tel: (818) 993-3050
Fax: (818) 993-3052
www.gotrade.us

Last Updated: 01-Oct-2005

North Star Trust Company

Self-Directed IRA

for Investment in

Commodity and Currency Contracts, Futures, and Options

Completion Checklist:

- 9 Your *signature* and *date* are required in the bold outlined boxes throughout the document. Please review each page carefully.
- 9 Your *initials* are required in the bold outlined boxes on pages 1, 8, and 9.
- 9 Your check payable to *North Star Trust Company* for the first annual fee. (This process avoids your account being debited for the annual fee, therefore retaining maximum equity for trading.)

Welcome to the North Star Trust Company (“North Star”) program for establishing a self-directed IRA Account (“Your IRA”), to invest primarily in commodity and currency contracts, futures, and options. Due to the specific and limited purpose behind the establishment of this self-directed IRA account, the forms and process have been simplified and modified to facilitate your investment goals and objectives. This booklet contains eight sections which you should carefully review, complete where necessary, and sign or initial as indicated. The original booklet should then be forwarded to North Star together with your check for \$250 payable to North Star Trust Company as your first annual account fee. The IRS Publication 590 should be retained for your records and future reference. **Please review IRS Publication 590 carefully, as it contains information and financial disclosures relative to your IRA. Please note that the value of your IRA will be solely dependent upon the performance of any investment used to fund, or made, in your IRA. Therefore, no projection of the growth of your IRA can reasonably be shown or guaranteed.** In accordance with IRS guidelines contained in Publication 590, you have the right to revoke your IRA within seven (7) days of the date shown in Section Two of this document.

In addition to simplifying your account process, our IRA service for trading in commodities and currencies is designed to limit exposure of retirement assets in order to accommodate asset allocation and investment diversification. The minimum account balance that North Star will accept is \$7,000 and the maximum amount is 50% of your total retirement assets. ***Please complete the following worksheet before proceeding through this booklet.***

The proposed IRA account owner hereby represents to North Star that the owner’s retirement assets are currently as follows:

Name of Company Holding Retirement Assets	Type of Plan [<i>Pension, 401(k), ESOP, IRA, Profit Sharing, etc.</i>]	Estimated Account Total Value
1.		\$
2.		
3.		
4.		
Estimated Total Retirement Assets		\$
50% of Total (<i>representing maximum amount transferrable to this IRA</i>)		\$

Owner Initials:

Section One

- A. ACCOUNT OPENING INFORMATION
- B. ACCOUNT CONTRIBUTION INFORMATION
- C. BENEFICIARY DESIGNATION

Office Use Only

Received Date _____	Revocation Date _____
North Star Trust Number _____	
Commodity House _____	
60-day Rollover _____	Trustee Transfer _____

A. Account Opening Information

IRA Owner (“Account Owner”) Information

Name _____

Date of Birth _____

Address _____

City _____ State _____ Zip _____

Business/Day Phone _____ Home Phone _____

Email Address _____ Cell Phone _____

Internal Revenue Service - Required Information (W-9 Form)

Under penalties of perjury, I certify that _____ (print social security number)
 (1) is my correct tax identification number and (2) that I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the Internal Revenue Service has notified me that I am no longer subject to backup withholding. (Internal Revenue Service Regulations require you to strike out the language certifying that you are not subject to backup withholding due to notified payee under reporting if you have been notified that you are subject to this type of withholding, and you have not received a notice from the Internal Revenue Service advising you that backup withholding has terminated.)

Signature: **Date:**

IRA Custodian: NORTH STAR TRUST COMPANY
 Attn: Futures Department
 500 West Madison Street, Suite 3630
 Chicago, Illinois 60661

B. Account Contribution Information

<i>Description</i>	<i>Amount Transferred Or Deposited</i>
1) Regular IRA contribution for tax year _____	\$ _____
2) Regular IRA contribution for tax year _____	\$ _____
3) 60-day cash rollover contribution	\$ _____
4) Trustee to Trustee Transfer (estimated total)	\$ _____

(Please complete Section Four of this booklet to initiate a “Trustee to Trustee” transfer)

C. Beneficiary Designation

In order to simplify your IRA account documentation, the IRA Agreement in Section Two below provides that if you have a spouse when you die, your spouse will be your beneficiary. If you have no spouse when you die, your IRA account will pay to the following named beneficiaries:

Beneficiary Name and Address	SSN	Birthdate	Relationship	% to this party
1.				%
2.				%
3.				%
4.				%

In the event that any part of your IRA does not pass to a designated beneficiary upon your death, that part shall be paid to your estate. Please note that you may change your beneficiaries at any time by requesting and submitting the North Star Change of Beneficiary form. Any changes to the beneficiary designation will be made upon North Star Trust Company's receipt of an **original** signed "New Beneficiary Designation Form."

Account owner's signature

Date

Section Two

Agreement creating self-directed Custodial IRA between Account Owner and North Star Trust Company as Custodian

Form 5305-A (Rev. March 2002) Department of the Treasury Internal Revenue Service	Traditional Individual Retirement Custodial Account (Under section 408(a) of the Internal Revenue Code)	DO NOT File With the Internal Revenue Service
Name of account owner	Date of birth of account owner	Identifying number (see instructions)
Address of account owner		
Name of custodian North Star Trust Company	Address or principal place of business of custodian 500 West Madison, Ste 3630, Chicago IL 60661	

The account owner whose name appears above is establishing a traditional individual retirement account under section 408(a) to provide for his or her retirement and for the support of his or her beneficiaries after death.

The custodian named above has given the account owner the disclosure statement required under Regulations section 1.408-6.

The account owner and the custodian make the following agreement:

Article I

Except in the case of a rollover contribution described in section 402(c), 403(a)(4), 403(b)(8), 408(d)(3), or 457(e)(16), an employer contribution to a simplified employee pension plan as described in section 408(k), or a recharacterized contribution described in section 408A(d)(6), the custodian will accept only cash contributions up to \$3,000 per year for tax years 2002 through 2004. That contribution limit is increased to \$4,000 for tax years 2005 through 2007 and \$5,000 for 2008 and thereafter. For individuals who have reached the age of 50 before the close of the tax year, the contribution limit is increased to \$3,500 per year for tax years 2002 through 2004, \$4,500 for 2005, \$5,000 for 2006 and 2007, and \$6,000 for 2008 and thereafter. For tax years after 2008, the above limits will be increased to reflect a cost-of-living adjustment, if any.

Article II

The depositor's interest in the balance in the custodial account is nonforfeitable.

Article III

1. No part of the custodial account funds may be invested in life insurance contracts, nor may the assets of the custodial account be commingled with other property except in a common trust fund or common investment fund (within the meaning of section 408(a)(5)).

2. No part of the custodial account funds may be invested in collectibles (within the meaning of section 408(m)) except as otherwise permitted by section 408(m)(3), which provides an exception for certain gold, silver, and platinum coins, coins issued under the laws of any state, and certain bullion.

Article IV

1. Notwithstanding any provision of this agreement to the contrary, the distribution of the depositor's interest in the custodial account shall be made in accordance with the following requirements and shall otherwise comply with section 408(a)(6) and the regulations thereunder, the provisions of which are herein incorporated by reference.

2. The depositor's entire interest in the custodial account must be, or begin to be, distributed not later than the depositor's required beginning date, April 1 following the calendar year in which the depositor reaches age 70½. By that date, the depositor may elect, in a manner acceptable to the custodian, to have the balance in the custodial account distributed in:

(a) A single sum or

(b) Payments over a period not longer than the life of the depositor or the joint lives of the depositor and his or her designated beneficiary.

3. If the depositor dies before his or her entire interest is distributed to him or her, the remaining interest will be distributed as follows:

(a) If the depositor dies on or after the required beginning date and:

(i) the designated beneficiary is the depositor's surviving spouse, the remaining interest will be distributed over the surviving spouse's life expectancy as determined each year until such spouse's death, or over the period in paragraph (a)(iii) below if longer. Any interest remaining after the spouse's death will be distributed over such spouse's remaining life expectancy as determined in the year of the spouse's death and reduced by 1 for each subsequent year, or, if distributions are being made over the period in paragraph (a)(iii) below, over such period.

(ii) the designated beneficiary is not the depositor's surviving spouse, the remaining interest will be distributed over the beneficiary's remaining life expectancy as determined in the year following the death of the depositor and reduced by 1 for each subsequent year, or over the period in paragraph (a)(iii) below if longer.

(iii) there is no designated beneficiary, the remaining interest will be distributed over the remaining life expectancy of the depositor as determined in the year of the depositor's death and reduced by 1 for each subsequent year.

(b) If the depositor dies before the required beginning date, the remaining interest will be distributed in accordance with (i) below or, if elected or there is no designated beneficiary, in accordance with (ii) below:

(i) The remaining interest will be distributed in accordance with paragraphs (a)(i) and (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), starting by the end of the calendar year following the year of the depositor's death. If, however, the designated beneficiary is the depositor's surviving spouse, then this distribution is not required to begin before the end of the calendar year in which the depositor would have reached age 70½. But, in such case, if the depositor's surviving spouse dies before distributions are required to begin, then the remaining interest will be distributed in accordance with (a)(ii) above (but not over the period in paragraph (a)(iii), even if longer), over such spouse's designated beneficiary's life expectancy, or in accordance with (ii) below if there is no such designated beneficiary.

(ii) The remaining interest will be distributed by the end of the calendar year containing the fifth anniversary of the depositor's death.

4. If the depositor dies before his or her entire interest has been distributed and if the designated beneficiary is not the depositor's surviving spouse, no additional contributions may be accepted in the account.

5. The minimum amount that must be distributed each year, beginning with the year containing the depositor's required beginning date, is known as the "required minimum distribution" and is determined as follows:

(a) The required minimum distribution under paragraph 2(b) for any year, beginning with the year the depositor reaches age 70½, is the depositor's account value at the close of business on December 31 of the preceding year divided by the distribution period in the uniform lifetime table in Regulations section 1.401(a)(9)-9. However, if the depositor's designated beneficiary is his or her surviving spouse, the required minimum distribution for a year shall not be more than the depositor's account value at the close of business on December 31 of the preceding year divided by the number in the joint and last survivor table in Regulations section 1.401(a)(9)-9. The required minimum distribution for a year under this paragraph (a) is determined using the depositor's (or, if applicable, the depositor and spouse's) attained age (or ages) in the year.

(b) The required minimum distribution under paragraphs 3(a) and 3(b)(i) for a year, beginning with the year following the year of the depositor's death (or the year the depositor would have reached age 70½, if applicable under paragraph 3(b)(i)) is the account value at the close of business on December 31 of the preceding year divided by the life expectancy (in the single life table in Regulations section 1.401(a)(9)-9) of the individual specified in such paragraphs 3(a) and 3(b)(i).

(c) The required minimum distribution for the year the depositor reaches age 70½ can be made as late as April 1 of the following year. The required minimum distribution for any other year must be made by the end of such year.

6. The owner of two or more traditional IRAs may satisfy the minimum distribution requirements described above by taking from one traditional IRA the amount required to satisfy the requirement for another in accordance with the regulations under section 408(a)(6).

Article V

1. The depositor agrees to provide the custodian with all information necessary to prepare any reports required by section 408(i) and Regulations sections 1.408-5 and 1.408-6.

2. The custodian agrees to submit to the Internal Revenue Service (IRS) and depositor the reports prescribed by the IRS.

Article VI

Notwithstanding any other articles which may be added or incorporated, the provisions of Articles I through III and this sentence will be controlling. Any additional articles inconsistent with section 408(a) and the related regulations will be invalid.

Article VII

This agreement will be amended as necessary to comply with the provisions of the Code and the related regulations. Other amendments may be made with the consent of the persons whose signatures appear below.

Article VIII

Article VIII may be used for any additional provisions. If no other provisions will be added, draw a line through this space. If provisions are added, they must comply with applicable requirements of state law and the Internal Revenue Code.

1. INVESTMENT OF ACCOUNT - CUSTODIAN'S POWERS

(a) **Investment of Account.** North Star shall hold or invest any part or all of the Account in any common or preferred stocks, bonds (including U.S. retirement plan bonds), debentures, convertible debentures, commercial paper of any type, U.S. Treasury Bills, bank accounts or deposits of any type, commodities or currencies (including all forms of forwards, futures, or options thereon), securities of an open-end or closed-end management investment trust or investment company registered under the Investment Company Act of 1940 as amended, (notwithstanding the Custodian or its affiliate serves as investment advisor, custodian, transfer agent, registrar, sponsor, distributor, manager or otherwise, and receives reasonable compensation for those services), improved or unimproved real estate situated in the United States, mortgages, notes or other property of any kind, real or personal, permissible as an investment (specifically excluding investment in life insurance contracts) for an Individual Retirement Account;

(b) **Account Owner Direction of Investment.** The Account Owner and the Custodian may enter into a separate letter agreement authorizing the Account Owner to assume investment direction with respect to all or any portion of the Account. The Account Owner accepts full and sole responsibility for the success or failure of any investment he/she makes pursuant to the authorization of this Section (b). In order to give effect to this Section (b), Account Owner authorizes and directs North Star to establish one or more accounts with such brokerage firms as Account Owner may direct.

2. ACCOUNT OWNER DIRECTION OF INVESTMENT

(a) **Appointment of Investment Manager.** The Account Owner, by separate letter agreement, may appoint an Investment Manager to direct the investment of the Account. After the Account Owner's death, the Beneficiary, by separate letter agreement, may appoint an Investment Manager to direct the investment of the Account, or in the case of multiple Beneficiaries, his/her separate share. If the Account Owner/Beneficiary appoints an Investment Manager, the Account Owner/Beneficiary will furnish to the Custodian a written notice of the appointment and evidence of the Investment Manager's acceptance of appointment.

The Account Owner/Beneficiary alone has the responsibility for the appointment, selection and retention of an Investment Manager. The Custodian will assume the appointed Investment Manager is at all times qualified to act in that capacity. The Custodian further will assume the Investment Manager possesses the authority to direct investment of the Account until the earliest of the following events occurs: (1) the Account Owner/Beneficiary notifies the Custodian in writing he/she has appointed another Investment Manager; (2) the Account Owner/Beneficiary notifies the Custodian he/she has assumed responsibility for directing investment of the Account; or (3) the Custodian receives written notification of the Account Owner's/Beneficiary's death.

(b) Upon the Account Owner's death, the Beneficiary and the Custodian may enter into a separate letter agreement authorizing the Beneficiary to assume investment direction with respect to all or any portion of the Account. The Beneficiary accepts full and sole responsibility for the success or failure of any investment he/she makes pursuant to the authorization of this Section (a). If the Account Owner designates multiple Beneficiaries, the Custodian will divide the Account Owner's Account into separate shares in accordance with the Beneficiary designation form. Each Beneficiary may enter into a separate letter agreement authorizing the Beneficiary to assume investment direction with respect to all or any portion of the assets in his/her separate share.

(c) **Custodian Limitation on Liability.** The Custodian will not be liable for the acts or omissions of the Account Owner, Beneficiary, or of any Investment Manager or Managers. The Custodian will not have any responsibility nor any liability for any loss of income or of capital, nor for any unusual expense which the Custodian may incur, relating to any investment, or to the sale or exchange of any asset which the Account Owner, Beneficiary, or Investment Manager directs the Custodian to make. The Custodian will not act as an investment advisor to the Account Owner and shall not have any duty to question the Account Owner's or his authorized agent's directions regarding the purchase, retention or sale of any asset. North Star does not assume or incur any liability by reason of, or have any duty or responsibility to inquire into, or take action with respect to, any acts performed or omitted to be performed by the former Trustee or Custodian of any IRA which has transferred all or any portion of its assets to North Star hereunder.

3. PROHIBITED TRANSACTIONS

The Account Owner will not borrow any money from the Account, nor will the Account Owner pledge any part of the Account as security for a loan. Furthermore, neither the Account Owner nor the Custodian will engage, either directly or indirectly, in any of the following transactions:

- (a) The sale or exchange, or leasing of any property between the Account and a Disqualified Person;
- (b) The lending of money or other extension of credit between the Account and a Disqualified Person;
- (c) The furnishing of goods, services or facilities between the Account and a Disqualified Person;

(d) The transfer to, or use by or for the benefit of, a Disqualified Person of the income or assets of the Account. "Disqualified Person" will have the meaning ascribed to that term under Code §4975(e)(2).

4. ACCOUNT OWNER BENEFICIARY DESIGNATION

If the Account Owner has a spouse at the time of death, the spouse shall be irrevocably the beneficiary hereunder of 100% of the Account balance. If the Account Owner has no spouse at the time of death, the Beneficiary shall be such person or persons (including a trust) as the Account Owner may from time to time designate, in writing, contingently or successively, to whom the Custodian will pay his/her Account on event of his/her death. The Custodian will prescribe the form for the written designation of Beneficiary and, upon the Account Owner's filing the form with the Custodian, it effectively will revoke all designations filed prior to that date by the Account Owner. A divorce decree which terminates the Account Owner's marriage to his/her spouse or a decree of legal separation revokes the Account Owner's designation, if any, of his/her spouse as his/her Beneficiary under the Plan unless the divorce decree or legal separation decree provides otherwise.

5. CUSTODIAN ADMINISTRATIVE PROVISIONS

(a) **Fees and Expenses from Account.** The Custodian will receive reasonable annual compensation in accordance with its published fee schedule from time to time. The Custodian's fees, costs, and expenses (including any tax, interest or penalty on a tax) reasonably incurred by it in its administration of the IRA will be deducted from the Account. Custodian will annually advise the Account Owner of all fees, expenses, or costs deducted from the account so that the Account Owner may reimburse the Account for such fees, expenses, or costs for income tax deductibility purposes.

(b) **Distribution of Cash or Property.** The Custodian may make distribution under the IRA in cash or property, at fair market value as determined by the Custodian.

(c) **Custodian Tax Reports.** The Custodian will submit reports to the Internal Revenue Service and to the appropriate state taxing authorities, at such times and in such manner as prescribed by law.

(d) The Custodian may consult with and employ other agents or legal counsel, who may, but need not be counsel for the Custodian individually. The Custodian shall be fully protected from liability in actions taken or omitted, in good faith, upon the advice of such counsel, and the Custodian shall be reimbursed by Account Owner for all fees, costs, and expenses of such counsel.

(e) The Custodian may perform any and all other acts which in its judgment may be necessary or appropriate for the proper and advantageous management, investment and distribution of the Account assets.

(f) The Custodian may pay any estate, inheritance, income, or other tax or assessment attributable to any property or interest held in the Account out of the assets of the Account. Before payment of any benefit, the Custodian may require releases or other related documentation from the taxing authority and require indemnification from such payee as may be necessary for the Custodian's protection against tax liability.

6. MISCELLANEOUS

(a) **No Responsibility for Account Owner Action.** The Custodian does not assume any obligation or responsibility for any act of, or failure to act, on the part of the Account Owner. The Custodian need not determine the correctness of the amount of any Account Owner contribution, nor must the Custodian determine whether a Account Owner's rollover contribution satisfies the definition of Qualifying Rollover Contribution.

(b) **Account not Guaranteed.** The Custodian does not in any way guarantee the Account from loss or depreciation. The liability of the Custodian to make any payment from the Account at any time and all times is limited to the then available assets of the Account.

(c) **Indemnity of Custodian.** The Account Owner indemnifies and saves harmless the Custodian from and against any and all loss resulting from liability to which the Custodian may be subjected by reason of any act or conduct directed by the Account Owner.

(d) **No Duty to Review.** The Custodian shall have no duty to review the assets held in the Account in respect to their safety, risk, or timeliness, and shall render no financial opinion as to property so held or as to the advisability of subsequent purchases directed by the Account Owner. The Custodian shall not be held liable or otherwise accountable for losses incurred by reason of investment selections in accordance with Account Owner's or his authorized agent's directions.

(e) **No Duty to File Tax Returns.** The Custodian shall have no responsibility for determining whether an investment made by the Account Owner earned income that is deemed to be unrelated business income which is subject to federal income tax. It is the Account Owner's responsibility to file Form 990-T when such unrelated business income is earned. In the event the Account Owner fails to file Form 990-T, Account Owner agrees to indemnify Custodian for any liability incurred due to its failure to file.

(f) **Right to Specify Location of Cash Deposits.** The Account Owner hereby grants the Custodian explicit permission to deposit or arrange for deposit of cash or cash reserve hereunder for the benefit of the Account Owner with the bank of the Custodian's choice in a commingled account. Said account will be in the name of the Custodian for the benefit of the Account Owner or for multiple IRA Account Owners. Account Owner shall not retain the right to specify or direct a specific bank to use for said deposit of his or her particular IRA account cash or cash reserve.

(g) The Custodian shall furnish or cause to be furnished to the Account Owner an annual calendar year report concerning the status of the Account. The records of the Trust Account shall be opened to inspection by the Account Owner during the Custodian's regular business hours.

(h) The Custodian shall determine the value of the Trust Account as of December 31 of each year, or such other additional day or days as the Custodian may select, or upon liquidation of the Trust Account, which value shall be based upon its fair market value if readily determinable at such time. For distribution purposes, the liquidation date shall be the date of valuation of the account, which liquidation shall occur a reasonable time after written notification to the Custodian that a distribution is to be made to Account Owner.

(i) The Account Owner agrees to provide information to the Custodian at such time and in such manner and containing such information as may be necessary for the Custodian to prepare any reports pursuant to section 408(i) of the Code and Regulations sections 1.408-5 and 1.408-6.

Account owner's signature Date

Custodian's signature _____ Date _____

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Purpose of Form

Form 5305-A is a model custodial account agreement that meets the requirements of section 408(a) and has been pre-approved by the IRS. A traditional individual retirement account (traditional IRA) is established after the form is fully executed by both the individual (account owner) and the custodian and must be completed no later than the due date of the individual's income tax return for the tax year (excluding extensions). This account must be created in the United States for the exclusive benefit of the depositor and his or her beneficiaries.

Do not file Form 5305-A with the IRS. Instead, keep it with your records.

For more information on IRAs, including the required disclosures the custodian must give the account owner, see **Pub. 590**, Individual Retirement Arrangements (IRAs).

Definitions

Custodian. The custodian must be a bank or savings and loan association, as defined in section 408(n), or any person who has the approval of the IRS to act as custodian.

Account Owner. The account owner is the person who establishes the custodial account.

Identifying Number

The account owner's social security number will serve as the identification number of his or her IRA. An employer identification number (EIN) is required only for an IRA for which a return is filed to report unrelated business taxable income. An EIN is required for a common fund created for IRAs.

Traditional IRA for Nonworking Spouse

Form 5305-A may be used to establish the IRA custodial account for a nonworking spouse.

Contributions to an IRA custodial account for a nonworking spouse must be made to a separate IRA custodial account established by the nonworking spouse.

Specific Instructions

Article IV. Distributions made under this article may be made in a single sum, periodic payment, or a combination of both. The distribution option should be reviewed in the year the account owner reaches age 70½ to ensure that the requirements of section 408(a)(6) have been met.

Article VIII. Article VIII and any that follow it may incorporate additional provisions that are agreed to by the account owner and custodian to complete the agreement. They may include, for example, definitions, investment powers, voting rights, exculpatory provisions, amendment and termination, removal of the custodian, custodian's fees, state law requirements, beginning date of distributions, accepting only cash, treatment of excess contributions, prohibited transactions with the account owner, etc. Attach additional pages if necessary.

Section Three

Trading Direction and Procedures Letter Agreement referenced in Section VIII of IRA Account Agreement

The trading direction and procedures between Account Owner, and North Star Trust Company as Custodian, are as follows:

1. Account Owner and North Star have agreed that account owner will transfer or deposit cash or other assets with North Star, and that approximately 30% of the value of said deposit will be invested by North Star without Account Owner direction in a "Commingled Investment Fund for IRA Accounts" at an institution selected by North Star, as a cash reserve against potential margin or collateral calls. The Account's balance in the fund is insured by the FDIC up to the maximum provided by law. This account will earn interest, with said interest to be credited monthly to the Account.

2. After deposit of cash into the cash reserve, the Account Owner shall direct North Star in writing as to the name of the broker with whom the Account Owner desires to invest, and what amount is to be transferred to the broker for investment. There will be no charge made by North Star to establish the initial brokerage account. Thereafter there will be a \$100 charge by North Star to open additional brokerage accounts, or transfer account balances from one broker to another broker.

3. Except for the money market reserve, all trades are to be directed solely by Account Owner either by delivering to North Star an investment direction form provided by North Star, or by Account Owner communicating directly with the broker. In either instance, both the Account Owner and North Star will receive trade confirmations and monthly statements from the broker or brokers making such trades. If Account Owner trades directly through a broker or brokers, Account Owner may only direct purchases or sales of permissible investments. Account Owner may not directly deposit assets with a broker, or directly withdraw assets from a brokerage account.

4. Because the Account Owner will be directing all brokerage account purchases and sales, the Account Owner and North Star hereby agree that the monthly brokerage statements shall constitute a binding statement of transaction between Account Owner and North Star as pertains to brokerage account activity, and that North Star shall not re-post or duplicate monthly brokerage transactions on North Star's periodic statement issued to Account Owner. Account Owner shall have the obligation to notify broker directly of errors or omissions on such brokerage statement, and Account Owner shall be solely responsible for the positive or negative effect of such error or omission on Account Owner's retirement assets. North Star shall have no duty or obligation to review or discover errors or omissions with regard to periodic (including annual) statements of transaction issued by a broker to Account Owner. North Star shall receive duplicate statements of brokerage account activity for informational purposes only to enable North Star to file necessary reports with the Internal Revenue Service or other governing body.

5. North Star shall issue quarterly statements to Account Owner which shall disclose only the quarter's ending money market reserve balance, interest earned on the money market reserve balance during the period, the original deposit or cost of any assets or cash deposited to a brokerage account, and the approximate quarter-end market value of any brokerage account, using for such purpose monthly duplicate broker statements which Account Owner and North Star hereby agree to be accurate for such purpose.

6. Account Owner further states and directs:

Initial

(a) The Account Owner represents and warrants that the Account Owner is the creator, beneficial owner, and Grantor of the above referenced Account; the Account Owner understands that this is a self-directed account and that as such the Account Owner understands that he/she has exclusive authority under the documents establishing the account to make investment decisions for the plan and that North Star (the "Custodian") is neither responsible nor liable for any investment decisions made by the Account Owner for the account. The Account Owner acknowledges and agrees that the Custodian shall not exercise or have any authority to exercise any discretionary control respecting the management, administration, or disposition of the account or its assets other than the cash reserve, nor shall the Custodian render or have any authority or responsibility to render any investment advice with respect to any monies or other assets of the account.

Initial

(b) Not personally, but solely in its capacity as Custodian for the account, North Star shall receive, execute and deliver to Broker such agreements, authorizations, and other documents as are necessary to open and maintain the Account, including, without limitation, any customer application; customer signature form; arbitration agreement; transfer form; rider to customer agreement for Employee Benefit Plan and Individual Retirement Plans, and the disclosure statement required by applicable regulations of the Commodity Futures Trading Commission and is authorized to include the Custodian's standard exoneration on any such document. The Account Owner has received copies of, has reviewed, understood and executed any applicable documents received from broker.

Initial

(c) The Account Owner has determined that transactions in the Account (and shall determine with respect to each transaction in the account) are prudent and suitable to the Account in view of the Account's objectives and the risks associated with investment in the Account. The Account Owner acknowledges that the establishment of the Account and all transactions executed through the Account are subject to certain restrictions under Section 408(a) and Section 4975 of the Code and that certain transactions if entered into by the IRA may cause the IRA to lose its tax-exempt status, and/or may result in the recognition of taxable income under Section 511-514 of the Code. The Account Owner represents and warrants that, with respect to each transaction to be executed through the Account, the Account Owner has or will determine that the transactions in the Account are appropriate for and consistent with the status of the Account as a tax-exempt IRA. The Account Owner shall immediately notify the Custodian in the event any of the above representations and warranties cease to be true and correct.

Initial

(d) North Star shall promptly make available and pay to a designated broker ("Broker") any or all amounts held by the Account which Broker may from time to time request to satisfy margin calls, deficit balances or other obligations of the Plan arising from, or in connection with, the Accounts. Any such payment may be with or without prior notice to the Account Owner; however, the giving or withholding of such notice shall in no way affect North Star's duty to promptly pay Broker such amounts as it requests pursuant to the foregoing direction.

Initial

(e) North Star shall be held harmless by the Account Owner from and against any action taken or omitted by North Star as a result of reasonable reliance upon any instructions or information given by Broker in connection with the authorizations and directions contained in this letter. It is understood and agreed that North Star shall act only in its capacity as Custodian of the Account and not individually. The Account Owner agrees to indemnify Custodian, its directors, officers, employees and their respective successors or assigns from and against all manner of claims, demands, proceedings, actions, liabilities, expenses and costs (including attorneys' fees and amounts paid in settlement) arising out of, or directly or indirectly relating to or resulting from the Account or any directions given by Account Owner relating to the Account.

Note: Please make sure you read and initial boxes (a) - (e).

ACKNOWLEDGMENT AND SIGNATURE

Account Owner:

Date:

North Star Trust Company

By:

Date:

Section Four

The following shall be completed by account owner and North Star to effect a direct "Trustee to Trustee transfer" of IRA account assets held by another institution to North Star as the new Custodian of your IRA

NORTH STAR TRUST COMPANY

IRA TO IRA TRANSFER AUTHORIZATION

Please check one of the following:

- Transmit this form by regular mail (*no fee*)
 Transmit this form by Federal Express (*fee applies*)

Send this form directly to North Star

TO:

Present Trustee or Custodian		
Street Address		
City	State	Zip Code
Present Trustee/Custodian Telephone		FAX

RE:

Your Name
Your Social Security Number
Account Number with Present Trustee/Custodian

IRA TYPE: Traditional IRA SEP IRA Roth IRA

Please check one of the following:

- This is a **complete** transfer of the assets of my account.
 This is a **partial** transfer of the assets of my account.

AGE 70½ ? For the purposes of your Required Minimum Distribution, please provide the elections you have chosen for your present IRA:

Designated Beneficiary Name: _____ Date of birth: _____

Relationship: Spouse
 Non spouse
(check one)

Method of Calculation: Declining Year Method
 Recalculation Method
(check one)

TRANSFER INSTRUCTIONS:

A. CASH or MONEY MARKET: \$ _____ Check here if you want your funds wired to North Star (fees may apply).

B. CERTIFICATE OF DEPOSIT: Liquidate my CD immediately (I acknowledge that I may incur a penalty).
 Liquidate my CD at the maturity date of _____

C. STOCKS, BONDS, MUTUAL FUNDS, TREASURIES, OTHER NON-CASH ASSETS:

Indicate "Liquidate" if you want your current IRA Trustee/Custodian to sell an asset and send the cash proceeds to North Star. These assets must be liquidated by current Trustee/Custodian prior to transfer.

Asset Description (Name / Quantity / # of Shares / Face Value / Units / Maturity Date)	Liquidate

Please note: North Star does not accept transfers "in kind." Assets must be liquidated and transferred in cash only.

CLIENT ACKNOWLEDGMENT AND SIGNATURE

I acknowledge and certify that the assets listed above are held in an IRA established and administered under an IRS approved master or prototype plan and that said IRA meets the qualifications of the Internal Revenue Code. If I am over 70½, I attest that none of the amount to be transferred will include any sums so required to be distributed under IRS minimum distribution rules, and North Star may assume that all amounts received are so eligible. I understand that North Star reserves the right to review all assets being transferred prior to final acceptance as successor custodian. To expedite this transfer, I have provided North Star with complete information, and I will check with my current Trustee to determine when the transfer will be processed.

Signature:

Date:

Letter of Authorization *(to be completed by North Star Trust Company)*

To the prior Trustee or Custodian:

North Star Trust Company will accept the referenced account as successor Custodian.

North Star Trust Company

Authorized Officer:

Date:

Checks should be made payable and sent to:

North Star Trust Company FBO *[client name]* _____ Acct# _____
500 West Madison, Suite 3630
Chicago, IL 60661

Tax ID: 36-4206668
Telephone: (312) 559-1111
FAX: (312) 559-9762

Wire transfer instructions:

FIFTH THIRD BANK CINCINNATI
Cincinnati, Ohio
ABA 042000314
Acct 7231126819 North Star Trust Company

FBO *[client name]* _____ Acct# _____

Section Five

Futures and Currencies Direction Form

NORTH STAR TRUST COMPANY
500 West Madison
Suite 3630
Chicago, IL 60661
(312) 559-1111

Account Owner: _____

North Star Account No.: _____

Daytime Telephone: _____

INVESTMENT INSTRUCTIONS

I hereby authorize and direct North Star Trust Company to:

1. Open a futures or currency trading account with _____
(name of commodities trading firm/broker)
2. Make a deposit of \$ _____ (I understand that this amount may not exceed North Star's current specified percentages.)
3. Honor all trade confirmations and notices received from the above indicated brokerage firm until further written notice.
4. Execute (if applicable), the necessary paperwork to have the following Commodity Trading Advisor(s)
trade my account: _____
5. If this is a **new** account, please send funds by: Federal Express Regular mail. If this is an **existing** account, please send funds by: Federal Express Bank wire Regular mail. I hereby authorize the applicable Federal Express and/or wire transfer fees be charged to my account for this service request in accordance with North Star's current fee schedule.

CONDITIONS AND LIMITATIONS

North Star Trust Company shall maintain sole custody of all property acquired under the account, but may at its option transfer such property to another bank, trustee or custodian of its own selections for safekeeping.

The sole obligation of North Star in its capacity as Custodian shall be the safekeeping of property upon receipt, if applicable, and acceptance of such property under the Custodial agreement. North Star shall be under no duty, obligation, or responsibility to ascertain and verify by inspection or otherwise that the property so held by it is the same as that represented and documented by the seller. The Account Owner shall hold North Star harmless and indemnify it against any and all claims, demands, or causes of action arising from any variation in description, quality, specification or otherwise between what has been represented and documented by the seller, and that such is held in safekeeping for the benefit of the Account Owner, including but not by way of limitation, any and all necessary court costs, attorneys' fees or other expenses incurred by the Custodian.

North Star Trust Company shall have no duty, liability or responsibility to insure the proper shipment of property to its institution, and shall be held harmless and indemnified by the Account Owner from any and all claims, demands or causes of action arising from this investment direction, including but not by way of limitation, any and all necessary court costs, attorneys' fees or other expenses incurred by the Custodian. North Star as Custodian has made no representations, recommendations, or other statements, concerning agents, brokers or institutions with whom the Account Owner now or in the future may be dealing. The Account Owner has been advised to make the appropriate investigation of such persons or institutions before directing the Custodian to make any transfer of funds from the account.

ACCOUNT ACKNOWLEDGMENT AND SIGNATURE

I hereby acknowledge that I have reviewed all pertinent information relating to the above transaction(s) (e.g., brokerage house account forms, customer agreements, etc.); that I meet any applicable requirements; and that this investment does not constitute a Prohibited Transaction as defined in Internal Revenue Code Section 4975. I further acknowledge that I have read and that I agree to abide by the terms, conditions, and limitations concerning permitted investments and other statements contained on this form and any other supporting documents now existing, or as determined necessary from time to time by North Star.

Signature:

Date:

Section Six

Disclosure and identification forms required by the USA Patriot Act

Customer Identification Notice

The USA PATRIOT ACT, signed by President Bush in 2001, is designed to prevent and detect money laundering and the financing of terrorist activities.

In accordance with Section 326 of the USA PATRIOT Act, North Star is required to verify the identity of all new account customers as well as any new account signatories. As part of the verification process, we will ask you to provide certain information or documents. Until you provide the requested information, we may not be able to open an account or effect any transaction for you.

You can be assured that North Star has implemented internal safeguards to protect your identity and personal information.

This notice is being provided to you under the provisions of this act.

We thank you for your cooperation in supporting our efforts to prevent money laundering and deny terrorist groups access to America's financial system.

Customer Identification Form

Commodity IRA

Current Date _____

Check the applicable box:

Existing Customer

Account Name _____ Account Number _____

If you have already provided us with the information in the lower section of this form, you only need to complete the first section.

New Customer (Please provide all the requested information for identification purposes)

Type of Account:

Commodity IRA

Name: _____

Telephone: (Optional) _____

Home Address:*

Mailing Address: (If different from home)

* P.O. boxes are not acceptable; a street address or rural route is required.

Date of Birth _____

Tax Identification Number _____

Signature

U.S. Citizens

Please provide us with a clear and readable copy of one of the following forms of photo identification:

Driver's license

Passport

Armed Forces ID

Other Government Issued ID

Non U.S. Citizens

North Star does not currently accept IRAs from Non U.S. Citizens

***This information has been collected in order to comply with the U.S.A. Patriot Act.
We reserve the right to request additional documentation to verify your identity if necessary.***

Section Seven

This section explains the North Star fees for Commodity IRA accounts

Fee Schedule

North Star Trust Company
Commodity and Currency Contracts, Futures,
and Options Self-Directed IRA Program

Revised April 15, 2003

1) Annual account fee (non-refundable, non-proratable)	\$250
2) Annual sub-account fee	\$100
3) Commodity transaction fee within brokerage account	no charge
4) Transaction fee in North Star IRA for receipt of asset, sale of asset, or purchase of asset (other than cash)	\$ 15
(No charge for receipt of earnings or a receipt of cash contribution)	
5) Transaction fee in North Star IRA for distribution check	\$ 15
6) Transfer of brokerage account to another brokerage firm	\$100
7) Outgoing wire transfer fee	\$ 15
8) Execution of Commodity Trading Advisor Agreement or Required Amendment	\$ 25
9) Delivery via Federal Express or other overnight service	\$ 15
10) Transaction fee for Margin Calls	\$ 15
11) Transfer of additional cash to commodity house	\$ 15
12) Duplicate statements (per year)	\$ 25
13) Stop payment and check re-issuance fee	\$ 25
14) Account termination fee	\$ 50

Note: Fees are subject to periodic change.

Section Eight

Privacy Statement

North Star Trust Company is committed to maintaining the confidentiality and security of your personal and financial information. In accordance with federal privacy regulations, we would like to share the following policy to help you understand what information we collect and how we protect the information you've entrusted to us.

Information Covered by this Policy

This policy applies to all nonpublic personal financial information about you that is obtained in connection with providing a consumer financial product or service for personal, family, or household purposes ("personal information"). Our policy will continue to cover information we may collect about you during the course of our relationship as well as after the relationship has ended. We maintain records of our active and former customers relating to services we have provided. Information for closed accounts is treated with the same confidentiality as it is for current accounts.

Information Collected

We may use personal information about you in order to develop and deliver services, respond to inquiries, or process transactions in your account. The information may be collected from any of the following sources:

- Applications or forms completed by you or your representative (e.g., address, social security number, birth date, assets);
- Transactional activity in your account (e.g., trading history, account balances);
- Interactions with us whether in person, over the phone, through the mail, or through our web site;
- Information from other institutions with your consent or consent of your representative (e.g., transfer of assets to us).

Disclosure of Information

We do not share any personal information about you or former customers with unaffiliated third parties except when legally required (in order to comply with federal and state laws/regulations, government or court orders) or when legally permitted in order to service your account (initiating a trade through a brokerage firm). For your protection, we require any unaffiliated third party to maintain the security and confidentiality of your records and refrain from using your information for anything beyond the intended service. North Star Trust Company will not knowingly do business with any unaffiliated third party provider or company that uses or sells this information for marketing purposes. We may share personal information that we collect about you with companies in the North Star organization in order to provide you with information about additional products and services we offer. These companies include North Star Deferred Exchange Corporation, North Star Investment Advisors, LLC (IL), North Star Investment Services, Inc., and North Star Realty Services, LLC.

Protecting Information

- In order to protect your personal information from loss, misuse, alteration, or destruction, we will:
- Maintain physical, electronic, and procedural safeguards over customer information that comply with federal standards.
- Refrain from selling, renting, or otherwise disclosing customer information to any unaffiliated third party for direct mail, telemarketing, or other marketing purposes.
- Disclose customer information only to authorized account holders after identification of that account holder has been verified. Verifying information may include social security number, date of birth, place of birth, mother's maiden name, and other identifying information. If the information request is made over the telephone and we are uncertain about the identity of the individual, we may ask that the request be made in writing or in person.
- Restrict employee access to customer information to those who need to know in order to provide services to you.
- Educate our employees to reinforce the importance of confidentiality and customer privacy and discipline any employees who violate our privacy guidelines.
- Respond quickly to your request to correct any inaccuracies in your personal information.
- Provide customers with an initial and annual privacy notice.

Internet Security

We have implemented safeguards to help assure that any sensitive personal information you provide us or any account information you receive on-line is done in a safe and secure manner. Special secure connection hardware and software (commonly called “firewalls”) are in place to help assure the security of on-line communication of your information. Additionally, we have implemented procedures to help assure that only authorized North Star employees may view the information you share with us. This is accomplished by limiting access to that information (via access capability and password control) to only employees having a legitimate business purpose for viewing or responding to your information or inquiries.

When customers visit our web site, we may collect technical and navigational information such as pages visited and average time spent on our site. This information helps us determine the popularity and effectiveness of our web site.

When you visit our web site, we use a “cookie” (a small file stored on your computer), to recognize whether you have visited our site before and identify you each time you visit. A cookie cannot be used to retrieve data from your hard drive, access your email address, or otherwise access private information.

We are not responsible for the collection, use or security of information by companies or organizations outside of the North Star companies that may be linked to our web site. Consumers are encouraged to read the privacy policies of web sites reached through the use of links from our web site.

Accuracy of Information

Maintaining accurate information is essential to protecting the integrity of our customers’ records. If you discover inaccuracies in our data, or if your personal information changes, please contact us at (877) 765-3782 so we can correct our records.