

INSTRUCTIONS FOR CUSTODIAL TRUST ACCOUNT APPLICATION AND AGREEMENT

Complete and sign the documents supplied in this package per the steps listed below. Check each step off on this page to confirm completion before sending this document package to American Estate & Trust, LC:

- Read the terms and provision of the two AE-Trust investment funds on pages 3, 4 and 5. If one or both of these funds are acceptable for your investment needs, then proceed to complete the rest of the documents.
- Provide the required information on page 1. If there will be two signers for this Account, list the information for both on page 1. Note that two signers are not required, this is optional to you.
- Tape or attach a blank, cancelled check on the bottom of page 1. The check must be on the bank from which you are sending funds to AE-Trust, and to which you eventually want funds returned.
- Complete the text box at the top of page 2, where you list the amount you wish to invest in one or both of the AE-Trust investment funds. You may invest either or both funds. If you invest in both you may divide your funds by any amount between the two. If you choose to invest some amount in the *Hi-Yield Stable Value Fund*, be certain to check the appropriate check box for the investment duration you want. **Note** that the dollar amounts entered on page 2 do not have to be exact, the amount you actually send in later may vary somewhat. But if both AE-Trust funds are to be invested in, the division of your funds listed here must be in the exact proportion you want to end up with (a 60/40 or 50/50 split of the total amount you list, for example). AE-Trust will calculate and hold to your split even if the amount you send in varies somewhat from the total of the two amounts listed here. Also, you may send in 2 checks, one for each fund, if you wish.
- Complete the text box just below the investment amount box on page 2, regarding whether or not your account is free.
- Approximately 1/2 of the way below the top of page 2 is a paragraph entitled, "Power and Authority To Perform". Be certain to read this paragraph and then initial immediately below if you are able to make this certification.
- Sign and date as required at the bottom of page 2. Note that your signature here certifies acceptance of all the terms and provisions in this complete 14 page document package (per the paragraph immediately above your signature).
- Fill out and sign the "Proof of Identity" form on page 13. If there are 2 signers for the trust account, each one must fill one of these out (2 or supplied). Be certain to provide good quality, readable copies of 2 forms of ID.
- After all the above steps are complete, mail or ship via express courier the complete **original** document package to AE-Trust. You must send the original, neither a fax nor a scanned copy are acceptable:

American Estate & Trust, LC
7251 W. Lake Mead Blvd., Ste 300
Las Vegas, NV 89128

Ph: 866-654-6111 (toll free) -- E-mail: info@TrusteeAmerica.com

Wiring or Sending Investment Funds. You may send a check for your investment funds to AE-Trust with the attached application, or you may wire funds at anytime. If you send a check via mail or express courier, use the address above. To wire transfer funds, use the following information:

Bank: Wells Fargo
Bank Routing (ABA) No: 121000248
To: American Estate & Trust
Bank Account No: 3393886381
(AE-Trust address, listed above)

American
Estate & Trust, LC



CUSTODIAL TRUST ACCOUNT FOR ENTITIES
INFORMATION & ORDER AGREEMENT ©

7251 W. Lake Mead Blvd., Ste 300
Las Vegas, NV 89128
Fax (702) 562-4122 * Ph. (866) 654-6111

Note: This application is for use in opening a Custodial Trust Account with American Estate & Trust, LC for one of the following types of legal entities: Existing corporate pension or retirement plan, corporation, existing trust, partnership, limited liability company. The primary purpose of the Custodial Trust is for one of the above, existing entities to use the investment services of American Estate & Trust, LC.

Type of Identity Ordering This Trust Account: [] Pension or Retirement Plan [] Corporation or Partnership [] Trust [] Limited Liability Co.

Name and Contact Information For the Entity or Plan Checked Above (Owner of The Custodial Trust Account)
Full Name: _____ Phone: (_____) _____ - _____
Mail Address: _____ Taxpayer ID No. * : _____ - _____
City, State, Zip: _____ E-Mail: _____
* Note, In the case of a pension or company retirement plan, the taxpayer ID number above must be that of the plan, and not that of the company.

Identify Only One Or Two Authorized Signers and Their Titles For The Entity or Plan Listed Above. A Second Party Is Not Required:
No. 1 Name: _____ No. 2 Name: _____
Official Title: _____ Official Title: _____
(President, general partner, trustee, manager, etc.) (President, general partner, trustee, manager, etc.)
Soc. Security No.: _____ - _____ - _____ Soc. Security No.: _____ - _____ - _____
Date of Birth: _____ Date of Birth: _____
Address: _____ Address: _____
City/ST/Zip: _____ City/ST/Zip: _____
Phone: (_____) _____ - _____ Phone: (_____) _____ - _____
Citizenship: [] U.S. [] Resident Alien Citizenship: [] U.S. [] Resident Alien

For Future Wire Transfers of Cash Back To Your Entity or Plan, Provide Information On The Current Bank Used By the Entity or Plan:
Bank Name: _____ Bank Routing Number: _____ Bank Account Number: _____
Bank Phone: (_____) _____ - _____ Account Type: [] Checking [] Savings

Tape or attach a blank check in this space which is on the bank account listed above. Write "void" or "cancelled" across check.

Thru This Application You Are: Planning to place funds of your business organization, trust or pension/retirement plan in the Custodial Trust account you are ordering here. You are then directing that those funds be invested in either or both of the following American Estate & Trust investment funds: The *Hi-Yield Stable Value Fund* or the *Quick Access Fund* (see the following 3 pages for Fund interest rates and other information). For your investment choice(s), complete the following section of this form:

Note: An investment of \$50,000 or more is required for a free account. See the "Custodial Trust Fee Schedule" on page 6 for more information.

Total to invest in *Hi-Yield Stable Value Fund* \$ _____ Total to invest in *Quick Access Fund* \$ _____

If investing in the *Hi-Yield Stable Value Fund*, what investment duration are you choosing: 6 Months 12 Months 24 Months

Annual Fees: For more information on annual and ongoing transaction fees, see "Fee Schedule" on page 6.

- My account qualifies for free annual fees, with \$50,000 or more going into an AE-Trust investment fund (but ongoing transaction fees can apply)
- My account does not qualify for free annual fees (with less than \$50,000 to be invested in an AE-Trust investment fund), so deduct annual fees from my account
- or**, My account does not qualify for free annual fees, so I will pay annual fees directly

Order and Agreement:

The Client does by his/her/their signatures below certify, acknowledge and affirm the following:

Labels. The authorized signer(s) for the Custodial Trust Account ordered here, who is/are identified on the front page of this Trust Account document package, is/are referred to below as "Client", whether the client is represented by one or two persons. American Estate & Trust, LC is hereafter referred to as either "AET", "AE-Trust" or "Trustee".

Power and Authority To Perform. The signer(s) on this page below, as a representative(s) of Client, certify(ies) that he/she/they are fully authorized, officially appointed and is/are current officer(s) of the above identified business organization, trust or retirement/pension plan and does/do possess all powers necessary under the governing documents, organization resolutions, and/or other legal terms and provisions of their business organization, trust or retirement/pension plan to carry out all the activities which are contemplated under this Trust Account document package. **Acknowledgement by Initials Below:**

Acknowledge Above "Power and Authority" Statement: Signer Initials No. 1: _____ Signer Initials No. 2: _____

Taxpayer ID Number. The Client hereby certifies that the taxpayer ID number given above on this Trust Account document package is correct. The Client further certifies that the business organization, trust or retirement/pension plan listed above on this Trust Account document package is not subject to backup tax withholding.

Non-Resident Alien Status. The Client understands and agrees that if he/she/they are a non-resident alien that he/she/they are required to complete and submit the appropriate IRS Form W-8 to certify his/her/their foreign status.

Accuracy of Information. The Client hereby certifies that all the information contained in this Trust Account document package is true and correct. The Client certifies that the information provided herein may be relied upon by AET without any liability to AET for false, inaccurate or incomplete information which the Client may have provided or omitted herein.

Indemnity and Hold Harmless. The Client expressly agrees to protect, indemnify, defend, and hold harmless AET from and against any and all claims, costs, losses and damages or any other obligations (including without limitation, reasonable attorneys' fees, court costs, and other litigation and dispute resolution costs), of every kind and nature whatsoever, sustained or incurred by the Client or by AET in any way, arising from, due to or as a result of the misuse of the Custodial Trust Account by the Client, or as a result of any act or omission to act by any party other than AET, whether in whole or in part.

Agreement To All Terms and Provisions Of Complete Trust Account Document Package. The Client consents and agrees to all the terms and provisions in this complete Trust Account document package including, but not limited to, the above and those on the following pages entitled: *Hi-Yield Stable Value Fund Disclosure Statement, Terms And Conditions* contained on pages 3 and 4, *Quick Access Fund, Disclosure Statement, Terms And Conditions* on page 5, *Custodial Trust Account Fee Schedule And Disclosure* on pages 6 and 7, and those in the *Trust Account Agreement* document contained on pages 8 through 12.

Signature(s) of Authorized Parties:

No. 1: _____ (signature of party No. 1 from page 1 above) _____ (Date of signature)

No. 2: _____ (signature of party No. 2, if any, from page 1 above) _____ (Date of signature)

American Estate & Trust, LC, Hi-Yield Stable Value Fund

Disclosure Statement, Terms And Conditions

Date: September 1, 2008

Current Yield Paid By The AE-Trust *Hi-Yield Stable Value Fund*

Annual Percentage Yield ** For Various Investment Amounts And Indicated Durations					
Term	\$5,000 – 50,000	50,001 – 150,000	150,001 – 500,000	500,001 -1,000,000	1,000,000 +
6 Months	3.50	4.00	4.50	5.00	5.50
12 Months	4.00	4.50	5.00	5.50	6.00
24 Months	4.50	5.00	5.50	6.00	6.50

Disclosure Statement, Terms And Conditions

Resetting Yield Rate At End of Investment Term. The interest rates quoted above are guaranteed for the term stated. At the end of the term which you initially choose, the yield rate on your investment may be reset by AE-Trust. Any re-setting of the yield will be based on an analysis of the 1 year Constant Maturity Treasury rate (CMT) of the Federal Reserve Board which is in effect at that time. Any re-setting of your yield will only be done at the end of your initial investment term (6, 12 or 24 months) and/or on any subsequent investment term.

Automatic Renewal of Investment Term. Unless you specify otherwise, at the end of the investment term which you initially choose (6, 12 or 24 months), AE-Trust will automatically renew your investment for the same term as you originally chose, and guarantee your new rate for the renewed term (which may be a different rate than you received in your initial term, per the above paragraph). This renewal process will be repeated at the end of each successive term until you end it, or upon a full distribution after your death. You have 30 days at the end of each investment term in which to change the term's duration for the upcoming period.

Penalties For Early Withdrawal or Transfer Requests: Withdrawals or transfers from your investment before the end of your initial investment term will be subject to penalties as follows: Withdrawals or transfers from your investment in the Fund within the first six months are subject to a five percent penalty on the amount withdrawn or transferred, and you will lose all interest which otherwise would have been earned on the amount withdrawn or transferred. Withdrawals or transfers from your investment between six months and the end of either a 12 or a 24 month investment term will lose all interest which otherwise would have been earned on the amount withdrawn or transferred, but no penalty will be assessed. In addition, a normal transaction fee will be imposed for any withdrawal or transfer, per the amount stated in the AE-Trust fee schedule.

No Penalties For Withdrawals or Transfers After Initial Investment Term. You may withdraw or transfer any amount of your investment during any renewed term without penalty or loss of interest.

No Penalties For Withdrawals For Required Minimum Distribution. No penalties or loss of interest will be assessed for withdrawals which are in the amount of and which are necessary to meet required minimum distribution rules (RMD) for retirement accounts. That is, no RMD withdrawal which is at the RMD amount will be penalized or subject to a loss of interest.

Time Required To Meet Withdrawal or Transfer Requests. Requests for withdrawals or transfers of funds, either within or after the penalty periods stated above, will generally be met in 3 to 10 business days. If you request a withdrawal or transfer of the entire amount of your investment, in some unusual cases it could take up to 30 days to meet your request.

Automatic Reinvestment of Yields. All yields are automatically re-invested.

Additions And Reductions To Principal. Reductions to principal in the first investment term are subject to penalties, per the topic above "Penalties For Early Withdrawal or Transfer Requests". Principal reductions may also subject your remaining balance to begin earning a lower yield if your principal balance is reduced to a lower yield category (for example, a reduction from a \$175,000 balance to \$149,000). Additions in principal will be paid the same yield as your existing investment qualifies for, and will be subject to the same investment term or duration and other rules as your existing investment is governed by. No new yield or rules will apply to principal additions until your existing investment term ends.

Right To Change Terms And Conditions. AE-Trust reserves the right to change the terms and conditions under which the Fund operates upon the end of any investment term.

Underlying Fund Investments. The actively managed Fund High invests primarily in bank instruments and publicly traded securities, including: High yield investment grade and U.S. government backed bonds, bank money market accounts, CDs and bank notes, bond mutual funds, mutual fund company money market funds, corporate bonds and notes, muni bonds, high yield preferred stocks, exchange traded funds (ETF) and notes (ETN) paying income and/or dividends. All yields from the Fund are classified as interest or ordinary income to the investor (which is tax deferred for Traditional IRAs and non-taxable to Roth IRAs)

Statements. AE-Trust prints and mails quarterly statements to all client accounts. Statements may be requested on an interim basis.

Hi-Yield Fund Disclosure Statement, Terms And Conditions - Continued

Front End Load, Management Fees. To cover sales, marketing and general overhead costs, there is a one time, up front charge of two percent. This front end load or commission will reduce your initial investment by two percent. You will earn the full amount of the sales load back in approximately 4.8 months, based on earning an APY of 5.00% from the Fund (investment of \$50,000 to 150,000 for 24 months). There are no on going fees charged to your investment or back end or termination loads charged to your investment, other than the above stated early withdrawal penalties and loss of interest.

American Estate & Trust's fees for managing the Fund *do not come out of your principal nor your stated yield*. AE-Trust's management fees come only from earnings which are above the amount needed to pay your stated yield and to protect your principal. Earnings, if any, which are above that threshold and obligation to investors are retained by AE-Trust as its investment management fee. However, for all AE-Trust trust or IRA accounts which have less than \$50,000 there is a flat annual fee charged (see AE-Trust fee schedule). Accounts which have \$50,000 or more with AE-Trust are free, that is, they incur no AE-Trust annual fees

⁽¹⁾ Footnote:

An investment in the Portfolio 4 Stable Value Fund involves risks. AE-Trust is regulated by the Financial Institutions Division of the State of Nevada. But the Fund is not FDIC insured or guaranteed and is not regulated under Rule 2a-7 of the SEC Investment Company Act of 1940. The safety of principal and the return of interest are guaranteed and backed only by the reserves of the Fund and the quality of the underlying investments of the Fund. To minimize risk, funds are spread across, invested in, a large number of investments so that the poor results of any one investment, if any, should have a limited effect on the Fund. American Estate & Trust, LC assumes no liability for losses in the underlying investments of the Fund, if any, though the company's only means of compensation for on-going management and administration of the Fund is to maximize the safety of principal and the Fund's yield.

** APY (annual percentage yield) for the Hi-Yield Stable Value Fund assumes that all interest is reinvested as it is earned, and not actually paid out until the end of the investment term (6, 12 or 24 months). Annual percentage yields offered to new investors or subsequent investments are subject to change weekly, however the yield in effect when you invest is the yield which you are guaranteed for the investment term which you select.

I/We wish to invest funds of my/our business organization, trust or retirement/pension plan in the American Estate & Trust, LC *Hi-Yield Stable Vale Fund* ("Fund"). The amount of my/our investment is stated elsewhere in this Agreement, which is attached and which this document is a part of. I/We accept and subject my/our investment to the above Terms and Conditions of the Fund, and I/we understand the risks which are involved with this voluntary investment choice:

Signatory Acceptance of Terms and Provisions of the Hi-Yield Stable Value Fund.

If you choose to invest in this Fund, on page 2, then your signature(s) at the bottom of page 2 of this Custodial Trust Account document package confirms your acceptance in behalf of the Client of this "Disclosure Statement, Terms And Conditions" part of the complete document package. See the topic entitled "**Agreement To All Terms and Provisions Of Complete Trust Account Document Package**" which is located immediately above the signatures on page 2 for more information.

American Estate & Trust, LC, Quick Access Fund⁽¹⁾

Disclosure Statement, Terms And Conditions

Date: September 1, 2008

3% APY⁽²⁾ - Current Yield Paid By The AE-Trust Quick Access Fund

FOR IDLE AND/OR UNINVESTED CASH NEEDING QUICK AVAILABILITY

The Quick Access Fund is an optional investment for investors who become IRA or trust account clients of American Estate & Trust, LC (AE-Trust, www.TrusteeAmerica.com), and is only available after establishing one of those two types of accounts. Investors may be any of: A business organization, existing trust, IRA or a pension/retirement plan. The Fund is professionally and actively managed by AE-Trust, which is regulated by the Financial Institutions Division of the State of Nevada.

By default, all client account money received at AE-Trust is automatically placed in this Fund until the account owner directs that some or all the account's funds be invested, paid or moved elsewhere. This Fund pays interest on your money which generally is significantly better than bank and mutual fund money market funds. Maximum safety of and quick access to your principal (see Note below) are the primary objectives of the Fund, while still paying a rate of income or interest which is above average. Contact AE-Trust at any time for a quote on the current rate of return. See the footnote⁽¹⁾ for a notice and disclaimer of risk.

AE-Trust's fees for managing the Fund *do not come out of your principal nor your stated yield*. AE-Trust's management fees come only from earnings which are above the amount needed to pay your stated yield.

Note: We meet the vast majority of withdrawal requests within 24 hours. But in some cases it can take from three to seven days to access money in this Fund. If you absolutely must have overnight access to your money, please notify AE-Trust by phone, fax, e-mail or on your new account application form and we will simply hold your funds in a non-interest bearing bank account.

Signatory Acceptance of Terms and Provisions of the Quick Access Fund.

If you choose to invest in this Fund, on page 2, then your signature(s) at the bottom of page 2 of this Custodial Trust Account document package confirms your acceptance in behalf of the Client of this "Disclosure Statement, Terms And Conditions" part of the complete document package. See the topic entitled "**Agreement To All Terms and Provisions Of Complete Trust Account Document Package**" which is located immediately above the signatures on page 2 for more information.

Footnotes:

⁽¹⁾ An investment in the Quick Access Fund involves risks. AE-Trust is regulated by the Financial Institutions Division of the State of Nevada. But the Fund is not FDIC insured or guaranteed and is not regulated under Rule 2a-7 of the SEC Investment Company Act of 1940. The safety of principal and the return of interest are guaranteed and backed only by the reserves of the Fund and the quality of the underlying investments of the Fund. To minimize risk, funds are spread across, invested in, a large number of investments so that the poor results of any one investment, if any, should have a limited effect on the Fund. American Estate & Trust, LC assumes no liability for losses in the underlying investments of the Fund, if any, though the company's only means of compensation for on-going management and administration of the Fund is to maximize the safety of principal and the Fund's yield.

⁽²⁾ APY (annual percentage yield) for the Quick Access Fund assumes that all interest is reinvested as it is earned, and not actually paid out until you withdraw principal. Annual percentage yields offered to new investors or subsequent investments are subject to change weekly.



7251 W. Lake Mead Blvd., Ste. 300
 Las Vegas, NV 89128
 Fax (702) 562-4122 ♦ Ph. (866) 654-6111
 www.TrusteeAmerica.com

A Nevada Regulated, Licensed & Bonded Trust Company

CUSTODIAL TRUST ACCOUNT FEE SCHEDULE AND DISCLOSURE
EFFECTIVE OCTOBER 1, 2008

Free Annual Account Fees ^{footnotes 1,2} (for accounts of more than \$50,000 in an AE-Trust fund)	\$ 00
Annual <u>All-In-One</u> Service ^{footnotes 1,2} (for accounts of less than \$50,000 in an AE-Trust fund)	\$ 225
Initial Set Up (for accounts of less than \$50,000 in an AE-Trust fund)	\$ 50
Multiple Account Discount (for accounts of less than \$50,000 in an AE-Trust fund)	See Reverse
Rollover of Funds From Other Plan Or Entity	\$ 00
Termination of Account, Complete (Either a rollover to another account or a lump sum distribution)	\$ 75
Transactions, Other/Miscellaneous ^{footnote 3} (Can be included in 6 free life time transactions)	\$ 50
Contributions Exceeding 12 Per Year, Each (Up to 12 per year are free)	\$ 10
Distribution/Withdrawal, Miscellaneous (Can be included in 6 free life time transactions)	\$ 35
Wire Transfer Of Funds (Can be included in 6 free life time transactions)	\$ 25
Overnight Courier Delivery, Letter Envelope	\$ 25
Cashiers Check (Can be included in 6 free life time transactions, except for bank fees)	\$ 25
Returned Check/Insufficient Funds	\$ 30
Stop Payment	\$ 30
Rush Fee For 24 Hour Expedite Requests ^{footnote 4}	\$ 50
Hourly Rate For Extraordinary Services	\$ 150
Wire Transfers – Outbound ^{footnote 2} (in excess of six free life time transactions)	\$ 15
Wire Transfers – Inbound ^{footnote 2} (in excess of twelve free annual inbound contributions)	\$ 15

Footnotes:

¹ The free account benefit only applies to accounts of \$50,000 or more, and which are invested in either the AE-Trust Hi-Yield Stable Value Fund or the Quick Access Fund. Accounts of less than \$50,000 are charged the annual All-In-One Fee regardless of what the account is invested in.

² Each account, of any size or any investment type, is allowed up to 6 free transactions over the life of the account for the following transaction types: Miscellaneous distribution/withdrawals, miscellaneous transactions (see footnote ³ below), wire transfers out, cashiers check (except for any bank fees), and up to 12 contributions or wire transfers into the account per year. The annual service fee for accounts which have less than \$50,000 invested in an AE-Trust investment fund is charged when a new account is ordered and each year thereafter during the month in which the account was created.

³ Miscellaneous Transaction Fees. Up to six of these over the life of all accounts are free (see footnote ² above). These include special document review or signing, correcting investment instructions, titling or other problems which are not the fault of AE-Trust.

⁴ **Rush Fees.** The rush fee is not included in the six free lifetime transactions of footnote ² above. The rush fee is added to any other fees which may be incurred for the rushed transaction.

(Continued, Next Page)

AE-Trust Custodial Trust Account Fee Schedule And Disclosure -- Continued

Miscellaneous Terms And Provisions Of The Custodial Trust Account Fee Schedule:

Multiple Account Discounts. If three or more accounts of less than \$50,000 invested in an AE-Trust investment fund are ordered together on the same day, discounted rates apply as follows: There is only one \$50 set up fee for all three (or more) accounts combined, and the annual service fee is discounted to \$195 each.

Minimum Required Balances For Fees. For accounts which are not investing in either the AE-Trust *Hi-Yield Stable Value Fund* or the *Quick Access Fund*, a minimum amount of cash equal to 3 years of the annual base fee (\$675) must be left in each account, or automatic charges on your credit card to cover fees must be provided for.

Third Party Fees. All fees charged by an outside party for services to your account are charged to and paid by your account or by you directly, and are in addition to fees which AE-Trust charges. Third party fees could include: Brokerage, bank or mutual funds fees and loads, tax or other consultant fees, investment advisor fees, etc. Generally there would be none of these types of fees incurred by an account which is invested in either the AE-Trust *Hi-Yield Stable Value Fund* or the *Quick Access Fund*.

Right To Change Fees. As market conditions change, AE-Trust reserves the right to change fees with 30 days advance notice.



Signatory Acceptance of Terms and Provisions of the Fee Schedule and Disclosure.

If you choose to order a Custodial Trust Account, on pages 1 and 2, then your signature(s) at the bottom of page 2 of this Custodial Trust Account document package confirms your acceptance in behalf of the Client of this "Fee Schedule and Disclosure" part of the complete document package. See the topic entitled "**Agreement To All Terms and Provisions Of Complete Trust Account Document Package**" which is located immediately above the signatures on page 2 for more information.

TRUST ACCOUNT AGREEMENT

THIS TRUST ACCOUNT AGREEMENT is integrated with and a part of the complete document package herein identified as "Custodial Trust Order Information and Agreement", and that complete document package is hereafter referred to as "Account" or "Trust Account". This Five page Trust Account Agreement part of the complete Trust Account document package is hereafter referred to as "Trust Agreement". This Trust Agreement is entered into by and between two parties, to wit: The first party is identified on page 1, the application form of the Trust Account document set, and said first party is hereafter referred to as "Client". The second party to this Trust Account Agreement is American Estate & Trust, LC, a licensed Nevada Trust company, said second party being hereafter referred to as "Trustee".

The said two parties hereby agree to the creation of a Trust Account which is effective no later than the date on which Client sends and Trustee receives, accepts and retains Client funds of Ten Dollars (\$10.00) or more.

SECTION 1. TRANSFER AND CONVEYANCE INTO TRUST ACCOUNT

I. The Trustee acts as an agent and fiduciary of Client via the Trust Account. All property and assets which are transferred to the Trust Account will come exclusively from and be limited to transfers of the Client, to the exclusion of transfers of any other party.

II. By these presents, Client hereby transfers, sets over, and delivers unto the Trust Account a certain amount of cash, exceeding Ten Dollars (\$10.00), as described on relevant pages of this Trust Account document package, and as evidenced by checks and/or electronic bank transfers payable to American Estate & Trust and paid by Client.

IV. The monies transferred to the Trust Account shall/will be beneficially owned by Client. The Trustee hereby agrees to invest, hold, administer and distribute, in accordance with the provisions hereof, the monies referred to above. All monies, initially or hereafter transferred to the Trust Account by Client in any manner are termed "Trust Account funds".

SECTION 2. TRUST ACCOUNT TYPE AND PURPOSE

I. The Trust Account acts exclusively as an extension and agent of Client, held by Trustee in its fiduciary capacity as a trust company licensed by the State of Nevada and regulated by the Financial Institutions Division of Nevada.

II. Client is the current owner and beneficiary of the Trust Account, and the Trust Account's sole purpose is to serve Client as further provided for herein. In fulfillment of that purpose the Trust Account's primary function shall be to act as investor of Trust Account funds, following the investment directions of Client as more specifically stated earlier in these Trust Account documents.

III. The Trust Account is amendable and revocable under the terms and provisions of the Section below entitled "Power To Amend And Revoke".

IV. This Trust Account is created as and intended to be a "disregarded entity" for tax purposes, per Treasury Regulations: 301.7701-2(c)(2)(i); 301.7701-2 and 301.7701-3. It is intended that all taxable events and consequences of the transactions and monies of the Trust Account shall belong and pass through to Client. The Trust Account shall use the taxpayer ID number of Client as its taxpayer ID number.

A. In the alternative or in the failure of the Trust Account to receive disregarded entity treatment for any reason, then the Trust Account shall be operated and treated as a "grantor trust" under the applicable sections of the Internal Revenue Code (Sections 671 – 678, IRC).

SECTION 3. POWER TO AMEND AND REVOKE

I. The Trust Account may be revoked in whole or in part by Client at any time upon written notice to Trustee. The power of revocation shall be exercised by written notice delivered by Client to the Trustee. Any revocation shall take effect when written notice thereof is received by the Trustee. Such revocation of the Trust Account shall not affect any lawful act of the Trustee prior to receipt by the Trustee of notice of revocation.

II. The Trust Account may without reservation be revoked in whole or in part by Trustee at any time upon written notice to Client, provided that Client will receive a distribution of the Trust Account funds and any accumulated interest as expeditiously and timely as possible. Such revocation of the Trust Account shall not affect any lawful act of the Trustee prior to such revocation by Trustee.

III. In the event of revocation of the Trust Account, all property and assets comprising the Trust Account shall be transferred or distributed to Client and it shall be as if this Trust Account had not been created. If the Trust Account is revoked, completion of the revocation and transfer of the Trust Account funds and accumulated interest to Client shall be as expeditious and timely as possible, though regulated by the terms and provisions of this Trust Account Agreement and by the terms and provisions of other documents on pages 1 through 7 of this Trust Account document package.

IV. Trustee reserves the right to amend the Trust Account and/or this Trust Agreement part of the Account, in whole or in part, at any time upon written notice to Client. Client will be deemed to have consented to such amendment unless, within 30 days from the date Trustee mails the amendment notice, Client notifies Trustee in writing that Client does not consent. Trustee has the right to make amendments without consent of Client when such amendments are limited to that which will improve the operation of the Trust Account, will better serve the client, or is deemed by Trustee to comply with or take advantage of the law, rulings or opinions of the government, government agencies or courts.

SECTION 4. TRUSTEE POWERS

I. The Trustee shall have all of the following express powers in addition to all other powers granted by law and this or other agreements, and same shall in no way be considered or construed as limiting or restricting the general powers of the Trustee. These trustee powers are to be interpreted as providing the power needed by the Trustee to carry out the terms and provisions of the Trust Account and this Trust Account Agreement, and the Trustee's powers are in all cases to be used exclusively in and limited to the performance of the terms and provisions of the Trust Account and this Trust Account Agreement. These powers are attached to the office of trustee, and all these powers pass to successor trustees, if any:

A. To hold and manage, to invest and reinvest in, to deal with title problems, to insure, sell, exchange, convey and assign assets in accordance with the terms and provisions of this Trust Account.

B. To execute covenants, agreements, contracts, notes, or credits in accordance with the terms and provisions of this Trust Account.

C. To determine and to allocate what is principal and what is income; to determine the allocation of income, principal, gains, losses, appreciation, depreciation and expenses of the Client as owner of the Trust Account; and to charge all premiums on investments and to credit all discounts on investments against or to the principal as the case may be and not against or to the income; and to distribute in kind and in divided and undivided interests.

D. To pursue legal remedies against others in any manner, any court or any legal jurisdiction necessary to provide the relief for the Account which is sought by the Trustee, provided that such remedies are prudent and reasonable. This provision "D" is a power of the Trustee, but not a requirement.

E. To appoint officers, employees, managers and subcontractors to assist in the management of the day to day operations of the Trust Account, and to set and pay reasonable compensation to same in exchange for their services, though such compensation shall not be charged against any interest or income earned by Trust Account and payable to Client.

F. To invest and reinvest in such investments as are elsewhere provided for in this Trust Account document package.

G. To open and maintain such financial, investment, banking and savings accounts as deemed necessary for the operation of the activities of the Trust Account and to be the exclusive signatory on all such accounts, or to appoint other signatories from among the officers, managers and employees of Trustee to any such accounts as deemed necessary and appropriate.

H. To resign at any time by an instrument in writing signed and delivered to the Client, and without the need of the permission of any court or government agency.

I. To exercise all the foregoing powers alone or in conjunction with others, even though any trustee is personally interested in the property that is involved, notwithstanding any rules of law relating to divided loyalty or self-dealing.

J. To charge and collect reasonable fees and compensation for Trustee's services to the Trust Account and for management of the investment fund which Client directs its funds be placed in (see Section 5 below).

K. To exercise all the above powers and to do such other acts which in its sole judgment are needful or desirable for the proper and advantageous control, management and investment or reinvestment of the property held in the Trust Account, in the best interests of Client, whether or not it be authorized or appropriate for fiduciaries were it not for this broad grant of authority, to the same extent and with the same effect as might legally be done by an individual in absolute ownership and control of said property.

SECTION 5. TRUSTEE FEES

I. Trustee shall be entitled to reasonable fees for transactional and administrative services to the Trust Account. In general, trustee fees charged to this Trust Account shall not exceed the range of what corporate trustees charge for similar services as those provided to this Trust Account. Trustee shall make available to the Client a copy of its published trustee fees, and such publication is included in this Trust Account document package on pages 6 and 7. Trustees shall charge this Trust Account no more than its published fees, though such may be updated from time to time as market conditions dictate, nor may Trustee charge more than it customarily charges other trust accounts or trusts for similar services as those provided to this Trust Account.

II. For the management of the investment fund which Client directs its funds be invested in, American Estate & Trust, LC will retain any dividends, interest, capital gains or other income earned by such fund which is in excess of the interest rate which is agreed upon and payable to Client from that investment fund. Such interest rate is stated by other documents of this Trust Account document package on pages 3 through 5.

SECTION 6. INVESTING AND HOLDING TRUST ACCOUNT MONIES

I. Trustee shall at all times invest and manage the Trust Account funds as directed by the Client, and as stated elsewhere in this Trust Account document package. However, all investment directions of Client are subject to all the rules of the American Estate & Trust, LC investment fund which Client chooses for its Trust Account to be invested in. Such investment fund rules are stated elsewhere on pages 1 through 7 of this Trust Account document package.

II. Monies which are placed in an investment fund of American Estate & Trust, LC may be invested in any of the following: Bank money market accounts and certificates of deposit, bank accounts whether or not they are interest bearing, annuities, common or preferred stocks, money market mutual funds, bond mutual funds, income mutual funds, growth and income mutual funds, individual bonds, individual corporate notes or other similar obligations of a corporation, private placements and offerings, real estate interests and trust deeds or real estate mortgages. This list is not exclusive.

A. The above paragraph II is intended to be informative and a disclosure, and is not a term, provision or covenant of this Agreement or of the Trust Account.

III. None of the investments or types of investments identified in the above paragraph II are or will be owned by Client; such investments are owned by the respective American Estate & Trust, LC investment fund which the Client directs its monies into, as listed on page 2 of this Trust Account document package.

SECTION 7. DISTRIBUTIONS TO CLIENT

I. Trustee is obligated to make any and all distributions or transfers to Client of Client funds as are requested by Client. Such distributions shall be made as expeditiously and timely as is reasonable. However, distribution directions of Client are subject to all the terms and provisions of this Trust Account Agreement, and to the rules of

the American Estate & Trust, LC investment fund which Client chooses for its Trust Account to be invested in. Such investment fund rules are stated elsewhere on pages 1 through 7 of this Trust Account document package.

SECTION 8. DIVISION IN KIND

I. In any case in which the Trustee is required to divide the Trust Account funds or any Trust property, or any portion thereof, into parts or shares for the purpose of distribution or otherwise, the Trustee is authorized, in the Trustee's absolute discretion, to make the division and distribution in kind or in money or partly in kind and partly in money, pro rata or non-pro rata; and for this purpose make such sales of the Trust Account property as the Trustee may deem necessary on such terms and conditions as the Trustee shall see fit.

SECTION 11. GENERAL PROVISIONS

Change In or To Organization of Trustee. If Trustee (American Estate & Trust, LC) changes its name, reorganizes, merges with another organization (or comes under the control of any federal or state agency), or if the entire organization (or any portion which includes Client's Trust Account) is bought by another organization, that organization (or agency) shall automatically become the trustee or custodian of Client's Trust Account, but only if it is the type of organization authorized to serve in such capacity.

Controlling Law. This Trust Account has been accepted by the Trustee in the state of Nevada, and unless otherwise provided in an amendment of this Trust Account Agreement, or required by the laws of another state where property may be situated (though such situation is to be limited to that property), the Trust Account's validity, construction and all rights hereunder shall be governed by the laws of Nevada.

Change of Controlling Law. Notwithstanding the foregoing, the Trustee shall have the power, exercisable in its sole and absolute discretion to declare by written instrument that this Trust Account shall, from the date of such written instrument, be governed in accordance with the laws of some other state or country in any part of the world, and such other state or country shall then become the legal forum for the administration of the Trust Account (but subject to the power conferred by this paragraph and only until any further declaration regarding controlling law is made hereunder).

Amendment to Operate Under New Controlling Law. If the Controlling Law of this Trust Account changes per the provision of the Paragraph above, then the Trustee may by written instrument amend the Trustee's powers and such other provision of this Trust Account as the Trustee shall consider necessary or desirable to secure insofar as may be possible, that such powers and provisions shall be as valid and effective under the law of the place named in such declaration as they are under the laws of Nevada.

Books and Records. The Trustee shall have the care and custody of all property and assets which comprise the Trust Account funds and shall keep said property assets with the same care as given to other property held by it in a fiduciary capacity and shall maintain full and accurate books of account and records of receipts and disbursements and other financial transactions relative to the Trust Account funds, including the preparation and filing of any governmental or tax reporting as may be necessary.

Trustee Accounting. The Trustee shall render a quarterly accounting to Client, a statement of at least the following: Statement of all assets and property comprising the Trust Account, statement of valuations of all such assets and property, statement of all income, gains or losses recognized in the prior quarter, and statement of all Trust transactions of the prior quarter.

Severability. If any provisions of the Trust Account shall be unenforceable, the remaining provisions shall nevertheless be carried into effect.

Third Parties. Any transfer agent or other person dealing with the Trust Account (hereinafter referred to as a "third party") shall be entitled to rely upon a copy of those portions of this Trust Account Agreement and any amendments thereto, setting forth the facing page, Powers of Trustee and signature page, which partial copy shall be verified as a true copy of such portions then in effect by the Trustee then acting or by an attorney for the Trustee. Such third party shall incur no liability to the Trust Account, the Client or the Trustee for acting upon an order or request of the Trustee made pursuant to the terms hereof as set forth in such partial copy, and shall not be required to see to the disposition of any proceeds or the faithful discharge of the Trustee's duties hereunder. In no event shall any third

party have access to a copy of the portion hereof setting forth the distribution of income and principal, except as may be determined in the absolute discretion of the Trustee.

Trustee's Right To Seek Court Relief. The Trustee may file an interpleader action or seek declaratory relief before a court of competent jurisdiction in the following instances, or any other instance as allowed by law:

- A. If Client demands action which the Trustee believes is not allowed by the Trust Account Agreement, or where the Trustee is unable to determine the correct course of action.
- B. In any other case in which the Trustee is unable to determine the correct course of action.

Intra-Party Disputes And Trustee's Legal Fees.

A. The Trustee shall be treated, as far is possible, as a neutral party in actions initiated by Client if it seeks to have the Trust Account interpreted in a legal forum. As far as possible, the Trustee's response to such legal actions shall be limited to providing relevant records which may be requested, subpoenaed and/or discovered, but whose necessary actions are otherwise limited, as far as is allowed by law and by any mediator, arbitrator or court which is hearing a matter related to this Trust Account, to giving a deposition or written statement or testifying before any legal proceeding.

B. In the case of court actions which are initiated by either party to this Trust Account, such claims shall be limited to a request for an interpleader action or for a declaratory judgment as far as is allowed by law and by any mediator, arbitrator or court which is hearing a matter related to this Trust Account. The intent of this sub-Paragraph is to limit, as far as is possible, outright lawsuits of one party against another or in a manner which results in the Trustee being required to act as a defendant in behalf of the Trust Account. Further, any mediator, arbitrator or court which is hearing any legal action regarding the Trust Account is to interpret this provision as far as possible for the elimination of unnecessary participation by the Trustee and other parties in filing responses to the claims and demands of others. Therefore, the mediator, arbitrator or court will, as far as possible, answer and decide itself such claims and demands without automatic default judgment against the Trust Account or requiring the Trustee to act as a defendant.

C. The Trustee at his/her/its discretion may deposit Trust Account property with the court or agree to hold the property as an agent of the court pursuant to any legal action sought by any party of the Trust Account or sought by any other party. In such case, the Trustee will be exempt as far as possible from the proceedings and filings of the legal action.

D. In all cases, the cost of any of the actions listed in sub-Paragraphs A through C above shall be borne by the Trust Account and/or the party(ies) who initiate(s) such action, as the mediator, arbitrator or court shall determine. In any event the Trustee shall bear no personal costs and shall have all its costs and expenses related to such action reimbursed by the Trust Account, or the Trustee shall be reimbursed by whatever party the mediator, arbitrator or court shall determine is responsible for those costs and expenses.

Trust Copies. This Trust Agreement has been prepared in one original document or copy, which is held by Trustee. However, photocopies or electronically reproduced copies of the original which are provided by the Trustee shall be deemed to be as effective, legal and binding as the original.

SECTION 12. SIGNATURES FOR TRUST ACCOUNT AGREEMENT

If you choose to order a Custodial Trust Account, on pages 1 and 2, then your signature(s) at the bottom of page 2 of this Custodial Trust Account document package confirms your acceptance in behalf of the Client of this "Trust Agreement" part of the complete document package. See the topic entitled "**Agreement To All Terms and Provisions Of Complete Trust Account Document Package**" which is located immediately above the signatures on page 2 for more information. Acceptance of the entire Custodial Trust Account by the Trustee is signified by Trustee's acceptance of Client investment funds, per the provisions stated in the preamble of this Trust Agreement on page 8.

(THIS SPACE LEFT BLANK INTENTIONALLY)



Proof of Identity

Name	<div style="border-bottom: 1px solid black; width: 100%; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: small;"> (last) (First) (MI) </div>
SSN	<div style="border-bottom: 1px solid black; width: 100%; margin-bottom: 5px;"></div> <div style="display: flex; justify-content: space-between; font-size: small;"> _____ - _____ - _____ </div>

☛ NOTE: Each Signer of The Custodial Trust Account Must Complete One Of These Forms:

In order to comply with the Bank Secrecy Act and the Patriot Act, we require proof of identification before establishing your retirement account. Please provide one each of the following two forms of government issued identification and a good quality, readable photocopy of each of the two forms:

Identification Form	Issuing Entity	ID #
List 1: One of the following forms of picture ID is required		
1. Drivers License		
2. Passport		
List 2: One of the following forms of ID must also be provided in addition to one item from list 1		
1. Birth Certificate		
2. Soc. Sec. Card		
3. Military ID		
4. Certificate of U.S. Citizenship (INS N-560 or N-561)		
5. Certificate of Naturalization (INS N-550 or N-570)		

I am providing good quality, readable photocopies of the above two forms of required identification.

I attest under the penalty of perjury that the information and identification that I have provided is true and accurate and that these identification documents were issued to me directly by the respective issuing entity.

Signature

Date



Proof of Identity

Name	<div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="display: flex; justify-content: space-between; font-size: small; margin-top: 5px;"> (last) (First) (MI) </div>
SSN	<div style="border-bottom: 1px solid black; width: 100%;"></div> <div style="display: flex; justify-content: space-between; font-size: small; margin-top: 5px;"> _____ - _____ - _____ </div>

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Signature

Date