

What You Need To Know About  
**Doing Business  
With Entrust**

Innovation ♦ Integrity ♦ Efficiency ♦ Professionalism





**More than 30 years ago** Entrust pioneered self-directed, tax-advantaged investment plans. Since then, we have provided account administration services, education, and tools for people who want to control how they save for retirement. Today, we administer more than \$2 billion in assets.

We empower investors to use retirement plan savings to purchase non-traditional investments typically unavailable through banks and brokerage firms. Examples include residential and commercial real estate, secured and unsecured notes, limited liability companies, precious metals, and mortgages.

## We Administer Investments For:

### Individual Retirement Accounts

- ◆ Traditional IRA
- ◆ Roth IRA

### Health Savings Account

### Coverdell Education Savings Accounts

### Employer Retirement Plans

- ◆ SEP IRA
- ◆ SIMPLE IRA
- ◆ Individual 401(k)

## Entrust Provides:

### Account Administration

- ◆ Purchase and sale of assets
- ◆ Account contributions and distributions

### Recordkeeping

- ◆ Reporting
- ◆ Annual statements
- ◆ Annual reports submitted to the IRS

### Online and Mobile Tools For Client Transactions and Account Information

### Retirement Prepaid Cards To Pay For Asset Expenses

### Client Education

- ◆ Resources for due diligence before investing
- ◆ Educational webinars, seminars, and continuing education classes delivered by industry leaders online and in our nationwide offices
- ◆ Online library of articles, whitepapers, videos, government publications, and newsletter archives

### Personal Client Services

- ◆ In person, on the phone, and online
- ◆ Local offices nationwide
- ◆ Most eligible staff members hold the Certified IRA Services Professionals (CISP) designation

## Entrust Does Not:

### Recommend Investments

### Provide Investment Advice

### Endorse Any Product or Company

### Offer Products or Investments

### Provide Legal or Financial Guidance



## About Our Team

Our entire team of professionals is led by an experienced management team, whose tenure with Entrust averages 11 years. We all share a single purpose: to make the self-direction process easy and efficient. All eligible Entrust employees are Certified IRA Services Professionals, a designation awarded by the American Bankers Association's Institute of Certified Bankers. Internal audits and continuous education programs ensure that they have the most current and accurate information to share with clients.



**Entrust's mission** is to provide personal professional services and education that empower clients and give them the administrative capabilities to control their tax-enhanced investment choices.

## Where Your Cash Assets are Held and Protected

All cash assets in your IRA, health savings, education savings, or qualified plan accounts are held in banks insured by the Federal Deposit Insurance Corporation (FDIC).

The FDIC is a government agency that protects depositors if a bank fails and cannot return the funds its clients have on deposit. The FDIC will pay up to \$250,000 in deposits per depositor, per insured bank, for each category of account (i.e., savings or checking). The FDIC insures only deposits. It does not insure securities, mutual funds, or other alternative investments. Learn more at [fdic.gov](http://fdic.gov).

## Where Your Non-Cash Investments are Held and Protected

Entrust relies on a custodian to store client assets like stocks, bonds, notes, and precious metals. Our custodian is the Kingdom Trust Company, a non-depository trust company headquartered in Murray, Kentucky and chartered in South Dakota.

## How We Are Regulated and Audited

Entrust is guided by multiple layers of regulation and oversight:

### Federal

Because our clients hold securities in their plans, we are regulated by the Securities and Exchange Commission. We also adhere to IRS rules and regulations and are subject to Department of Labor regulation for the employee benefit plans we offer.

### State

Because of our relationship with the Kingdom Trust Company, which is chartered in the state of South Dakota, Entrust also must meet or exceed the standards set by South Dakota.

### Internal

The firm of Stovall Grandley and Allen, LLP (SGA) audits our financial statements and internal controls and policies annually.

Entrust is also regulated by the Financial Crimes Enforcement Network (FinCEN). We comply with all regulations related to financial accounts held in foreign countries and to regulations and laws intended to prevent fraud, money laundering, terrorist financing, tax evasion, and other financial crimes. These include Foreign Bank and Financial Activity reporting and Bank Secrecy Act policies.

## Liability Insurance

The Entrust Group has an extensive set of policies and procedures, a rigorous audit program, and strict risk management practices in place.

We carry all of the insurance required for banks and trust companies that provide custodial services for retirement plans:

- ◆ **Errors and omissions (E&O)** covers potential liability associated with mistakes or omissions during the normal course of business
- ◆ **Fidelity insurance** protects us and our clients against employee dishonesty, embezzlement, forgery, computer fraud, wire transfer fraud, and other criminal acts



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
3/10/2018

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

<b>PRODUCER</b> <b>EB&amp;T - Tanner Insurance Services</b> 4480 Wilbur Road Pleasanton CA 94588	<b>CONTACT</b> Dennis Hernandez <b>PHONE</b> 925-588-2043 <b>EMAIL</b> dhernandez@ebandt.com	<b>DATE</b> <b>TIME</b>
	<b>INSURER(S) AFFORDING COVERAGE</b>	<b>NAIC #</b>
<b>INSURED</b> 317/ENTRUGRO <b>The Entrust Group</b> 555 12th Street, Suite 1250 Oakland CA 94617	<b>INSURER A:</b> Hiscox Insurance Company	<b>NAIC #</b> 112201
	<b>INSURER B:</b> Scottsdale Indemnity Co.	<b>NAIC #</b> 15680
	<b>INSURER C:</b>	
	<b>INSURER D:</b>	
	<b>INSURER E:</b>	

**COVERAGES**      **CERTIFICATE NUMBER:** 1184588387      **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE	TYPE OF INSURANCE	ADD. CLASS	POLICY NUMBER	POLICY EFF. DATE (TT)	POLICY EXP. DATE (TT)	LIMITS
A	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLASS-MADE <input type="checkbox"/> OCCUR  <b>GEN. AGREENTS LAST APPLIED PER:</b> <input type="checkbox"/> POLICY <input type="checkbox"/> ISO <input type="checkbox"/> LEO <input type="checkbox"/> OTHER:					EACH OCCURRENCE \$ AGGREGATE PER YEAR \$ MED. EXP. (Per Occurrence) \$ PERSONAL & ADV. INJURY \$ GENERAL AGREENTS \$ PRODUCTS - COMP. AND \$ \$
	<b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COVERED BIOMEDICAL \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<b>UMBRELLA LMB</b> <input type="checkbox"/> OCCUR <b>EXCESS LMB</b> <input type="checkbox"/> CLASS-MADE <input type="checkbox"/> DED. <input type="checkbox"/> RETENTION \$					EACH OCCURRENCE \$ AGGREGATE \$ \$
	<b>WORKERS COMPENSATION AND EMPLOYERS LIABILITY</b> <input type="checkbox"/> ANY EMPLOYERS LIABILITY <input type="checkbox"/> SCHEDULED EMPLOYERS LIABILITY <input type="checkbox"/> EMPLOYERS LIABILITY <input type="checkbox"/> DESCRIPTION OF OPERATIONS below	Y/N				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> EMP. INC. EL. EACH ACCIDENT \$ EL. DISEASE - IN EMPLOYEE \$ EL. DISEASE - POLICY LIMIT \$
A	<b>Class:</b> Professional Liability		UK2151292716 EKG162258	1/15/2016 2/25/2016	6/15/2017 2/25/2017	Limit \$5,000,000 Limit \$2,000,000

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (ACORD 104, Additional Remarks Schedule, may be attached if more space is required)  
 Evidence of Insurance for your records

<b>CERTIFICATE HOLDER</b>  Entrust Administration, Inc. 555 12th St #1250 Oakland CA 94617	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.  <b>AUTHORIZED REPRESENTATIVE</b> <i>Yousi Rodriguez Signature</i>
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# State of Delaware

SECRETARY OF STATE  
 DIVISION OF CORPORATIONS  
 P.O. BOX 898  
 DOVER, DELAWARE 19903

131061735

9519142

09-11-2013

THE ENTRUST GROUP INC.

555 12TH ST.

#1250

OAKLAND

CA 94607

ATTN: HAIMY KASSA X

DESCRIPTION		AMOUNT
THE ENTRUST GROUP, INC.		
3933537	8100H Certified - History	
	0102S Incorp Delaware Sto 03-22-2005	3 56.00
	Certification Fee	50.00
	Document Page Fee	6.00
	<b>FILING TOTAL</b>	<b>56.00</b>
	<b>TOTAL PAYMENTS</b>	<b>56.00</b>
	<b>SERVICE REQUEST BALANCE</b>	<b>.00</b>

# Delaware

PAGE 1

*The First State*

I, JEFFREY W. BULLOCK, SECRETARY OF STATE OF THE STATE OF DELAWARE, DO HEREBY CERTIFY THE ATTACHED ARE TRUE AND CORRECT COPIES OF ALL DOCUMENTS ON FILE OF "THE ENTRUST GROUP, INC." AS RECEIVED AND FILED IN THIS OFFICE.

THE FOLLOWING DOCUMENTS HAVE BEEN CERTIFIED:

CERTIFICATE OF INCORPORATION, FILED THE TWENTY-SECOND DAY OF MARCH, A.D. 2005, AT 4:48 O'CLOCK P.M.


AND I DO HEREBY FURTHER CERTIFY THAT THE AFORESAID CERTIFICATES ARE THE ONLY CERTIFICATES ON RECORD OF THE AFORESAID CORPORATION, "THE ENTRUST GROUP, INC."

3933537 8100H

131061735

You may verify this certificate online  
at [corp.delaware.gov/authvar.shtml](http://corp.delaware.gov/authvar.shtml)



  
Jeffrey W. Bullock, Secretary of State  
AUTHENTICATION: 0726403

DATE: 09-11-13



CERTIFICATE OF INCORPORATION  
OF

THE ENTRUST GROUP, INC.

I, the undersigned, for purposes of incorporating and organizing a corporation under the General Corporation Law of the State of Delaware, do execute this Certificate of Incorporation and do hereby certify as follows:

I.

The name of this corporation is THE ENTRUST GROUP, INC.

II.

The address of the registered office of the corporation in the State of Delaware is 615 South DuPont Highway, in the City of Dover, County of Kent, Delaware 19901. The name of its registered agent at such address is National Corporate Research, Ltd.

III.

The purpose of the corporation is to engage in any lawful act or activity for which corporations may be organized under the General Corporation Law of the State of Delaware.

IV.

The total number of shares of stock which the corporation shall have authority to issue is: one hundred thousand (100,000) and the par value of each of such shares is: 0.001 Dollars (\$0.001).

V.

In furtherance and not in limitation of the powers conferred by statute, the Board of Directors is expressly authorized to make, repeal, alter, amend and rescind any or all of the Bylaws of the corporation.

VI.

The number of directors of the corporation shall be fixed from time to time by a bylaw or amendment thereof duly adopted by the Board of Directors or by the stockholders.

VII.

The election of directors need not be by written ballot unless the Bylaws of the corporation shall so provide.

VIII.

Meetings of stockholders may be held within or without the State of Delaware, as the Bylaws may provide. The books of the corporation may be kept (subject to any provision contained in the statutes) outside the State of Delaware at such place or places as may be designated from time to time by the Board of Directors or in the Bylaws of the corporation.

IX.

The corporation shall, to the fullest extent permitted by Section 145 of the General Corporation Law of Delaware, as the same exists or as may hereafter be amended and supplemented from time to time, indemnify any and all directors and officers whom it shall have the power to indemnify under said Section 145 from and against any and all of the expenses, liabilities, or other matters referred to or covered by said Section, and the indemnification provided for herein shall not be deemed exclusive of any other rights to which those indemnified may be entitled under any bylaw, agreement, vote of stockholders or disinterested directors or otherwise, both as to action in their official capacities and as to action in another capacity while holding such office, and shall continue as to a person who has ceased to be a director or officer, and shall inure to the benefit of the heirs, executors, and administrators of such a person. To the fullest extent permitted by Delaware law, as it may be amended and supplemented from time to time, a director of the corporation shall not be liable to the corporation or its stockholders for monetary damages for breach of fiduciary duty as a director.

X.

The incorporator of the corporation is Sean J. Stapleton, whose address is 11355 West Olympic Boulevard, Los Angeles, California 90064.

XI.

The corporation reserves the right at any time, and from time to time, to amend, alter, change or repeal any provision contained in this Certificate of Incorporation, and other provisions authorized by the laws of the State of Delaware at the time in force may be added or inserted, in the manner now or hereafter prescribed by law; and all rights, preferences and privileges of whatsoever nature conferred upon stockholders, directors or any other persons whomsoever by and pursuant to this Certificate of Incorporation in its present form or as hereafter amended are granted subject to the rights reserved in this article.

IN WITNESS WHEREOF, the undersigned incorporator hereby acknowledges that the foregoing Certificate of Incorporation is his act and deed and that the facts stated therein are true.

Dated: March 22, 2005

/s/ Sean J. Stapleton  
Sean J. Stapleton, Incorporator



555 12th Street, Suite 1250 | Oakland, CA 94607  
800.392.9653 | [teg@theentrustgroup.com](mailto:teg@theentrustgroup.com) | [TheEntrustGroup.com](http://TheEntrustGroup.com)

Entrust does not promote any investments. Rather, entrust provides the administration, information, and tools to make self-direction straightforward and compliant. We help you get started quickly and stay with you every step of the way.

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