

The Strength & Security of Equity Trust Company

In 1974, Equity Trust Company (Equity Trust) Chairman and Founder, Richard Desich, Sr., established a registered broker-dealer firm in Elyria, Ohio. In 1983, the firm became qualified to serve as a non-bank IRA Custodian. Realizing that a trust company could offer more services to its clients, Equity Trust Company was formed in 2003 and a South Dakota Trust charter was obtained. In 2009, Equity Trust acquired assets and business from Sterling Trust and in 2010 Equity Trust acquired the accounts of Trust Administration Services. The Company continues to expand with the acquisition of assets from Principal Trust of Delaware in 2014 and American Pension Services in 2015. With offices in Ohio, Colorado, Delaware, and South Dakota, Equity Trust services over 330,000 accounts in all 50 states and has over \$30 billion in assets under administration.

Regulatory Oversight

Operating as a trust company under authority granted by the State of South Dakota, Equity Trust is a state regulated financial institution. South Dakota law mandates regular audits of trust companies performed by state auditors. Equity Trust meets all state trust company capital requirements and is required to comply with all applicable state statutes and regulations mandated by the South Dakota Division of Banking.

Equity Trust's broker-dealer affiliate, ETC Brokerage Services is a member of the Financial Industry Regulatory Authority (FINRA) and registered with the Securities and Exchange Commission (SEC). Client directed brokerage transactions that are effected through the trust company's broker-dealer affiliate are unsolicited.

Independent Trust Company

As an independent trust company, Equity Trust does not offer investment advice, does not offer or sponsor any proprietary investment products and only processes transactions at the instruction of its clients or their designated financial advisors. Equity Trust offers a truly "open architect" approach to investment choices and does not offer, solicit or endorse any investment products or strategies.

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» **Equity Trust,
a regulated
financial institution,
is comprised
of experienced
professionals who
truly care about
serving their clients.**



EQUITY
TRUST COMPANY®

The Strength & Security of Equity Trust Company (continued)

Safety and Security

➤ Cash Protection / Deposit Insurance

Equity Trust deposits all undirected and uninvested client cash with FDIC-insured financial institutions, where such deposits are insured up to \$250,000. The following illustration is provided by the FDIC and can be viewed at www.FDIC.gov.

SINGLE ACCOUNTS	owned by one person	\$250,000 per owner, per financial institution
JOINT ACCOUNTS	owned by two or more persons	\$250,000 per co-owner, per financial institution
CERTAIN RETIREMENT ACCOUNTS	including IRAs	\$250,000 per owner, per financial institution
REVOCABLE TRUST ACCOUNTS		\$250,000 per owner, per beneficiary up to 5 beneficiaries, per financial institution
CORPORATION, PARTNERSHIP, & UNINCORPORATED ASSOCIATION ACCOUNTS		\$250,000 per corporation, partnership or unincorporated association, per financial institution
IRREVOCABLE TRUST ACCOUNTS		\$250,000 per financial institution for the non-contingent, ascertainable interest of each beneficiary
EMPLOYEE BENEFIT PLAN		\$250,000 per financial institution for the non-contingent, ascertainable interest of each plan participant

➤ Additional Protection

Equities (i.e., stocks, exchange-traded funds (“ETFs”), etc.) and fixed-income securities (i.e., bonds) transactions may be effected through the trust company’s broker-dealer affiliate on a non-solicitation basis. Brokerage accounts established with Equity Trust’s broker-dealer affiliate are carried by a clearing firm (Member FINRA/ SIPC)¹. Most securities in accounts carried by the clearing firm are protected against its insolvency through the Securities Investor Protection Corporation (SIPC) up to \$500,000 (including cash claims limited to \$250,000). For details, please visit www.SIPC.org. The clearing firm has arranged for additional insurance protection for cash and covered securities to supplement its SIPC coverage. This additional protection covers total account net equity in excess of the \$500,000/\$250,000 coverage provided by SIPC. Neither coverage protects against a decline in the market value of securities.

➤ Commercial Insurance

Equity Trust’s Bankers Blanket Bond and Professional Liability Insurance provides comprehensive coverage that is reasonable and customary in light of its business and responsibilities. Equity Trust carries its Bankers Blanket Bond and Professional Liability Insurance with a leading national insurance company.

¹ Brokerage accounts established with Equity Trust’s broker-dealer affiliate are not bank accounts and neither the brokerage account nor the securities purchased, sold or held therein are FDIC insured. Securities held in a brokerage account are not deposits or obligations of Equity Trust and are not guaranteed by Equity Trust. Such investments are subject to risks, including loss of principal.

NOTE: FDIC, SIPC, Bankers Blanket Bond or Professional Liability Insurance is not designed to ensure or guarantee the performance of any investments in a client's account, nor does it offer protection against fraud, mismanagement, or theft by a third party, financial professional or firm, or any other party.

➤ High Employment Standards

At Equity Trust, we believe that our employees are the foundation of our success. With over 400 employees in four states, Equity Trust maintains high recruiting and hiring standards. In 2010, 2013 and 2014 Equity Trust received the prestigious NorthCoast 99 award for being one of the top 99 Companies in the North East Ohio region to maintain a great workplace that supports the attraction, retention, and motivation of top performers. In addition to education and training available to our staff, each employee undergoes thorough pre-employment screening.

➤ Additional Security Measures

- » Equity Trust uses only federal wire systems owned by major financial institutions to transmit funds between banks, all of which carry insurance to protect funds during the transmission process.
- » As a Custodian, Equity Trust takes legal title to account owners' assets separately from corporate assets, safeguarding these assets from creditors of the company.

Audit and Internal Controls

➤ Internal Audits

Equity Trust's board of directors, officers, and employees work within a well-established system of internal controls to ensure the effectiveness and efficiency of operations.

➤ Internal Auditor

Equity Trust's internal auditor operates with independence and reports directly to the audit committee of the board of directors.

➤ Independent Audit Performed Yearly by a Certified Public Accountant

Annually Equity Trust engages one of the top 100 CPA's in the nation to audit the company's financial statements and evaluate the company's internal control environment.

Their findings are reported to the audit committee of the board of directors.

➤ Audit Committee

The audit committee of the board of directors oversees the activities of the company's internal and external auditors and receives and reviews reports directly from such auditors.

Business Continuity

Equity Trust has established policies and procedures regarding the continuation of business operations and prevention of undue service interruptions in the event of a disaster.

Secure Data Center Including Disaster Recovery

Our data is well protected and includes multi-level authentication and approval security. All business critical servers and applications are housed in a world class data center with high security and access controls.



Privacy

At Equity Trust, protecting the privacy and confidentiality of account owners' personal information is of utmost importance to us. Equity Trust has adopted comprehensive policies and procedures that are designed to protect the privacy of account owner information. Even after an account owner has terminated his or her relationship with Equity Trust, we continue to adhere to our privacy policies and procedures with regard to the protection of former account owner's information.

Equity Trust obtains personal information about account owners in order to provide services and comply with applicable laws, rules and regulations; however, Equity Trust restricts access to account owners' personal and account information to those employees and affiliates who need to know such information to provide products, education materials, or services to account owners. Equity Trust educates its employees about the importance of confidentiality and customer privacy. Equity Trust maintains physical, electronic and procedural safeguards to guard account owners' non-public personal information. In addition, Equity Trust does not sell any personal or account information to any third-party affiliates or non-affiliates. Additional information can be found in Equity Trust's privacy statement.

CONTACT US



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