

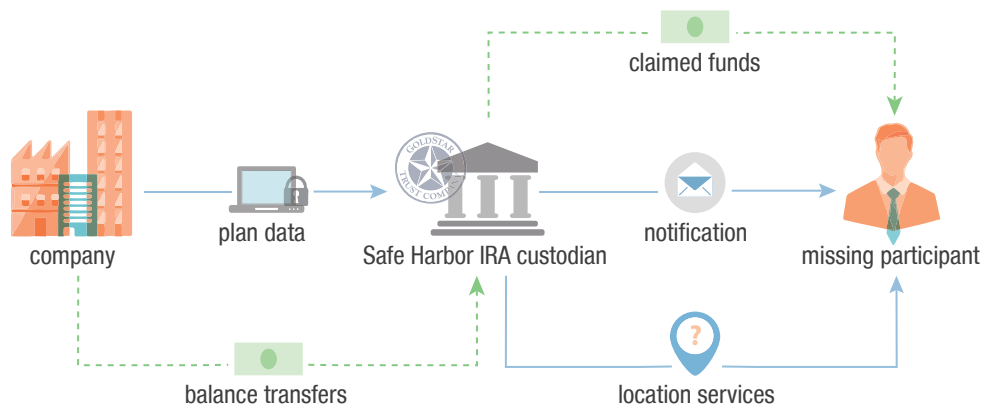


AUTOMATIC ROLLOVER PROGRAM

A COMMON PROBLEM, SOLVED

Companies with employer-sponsored retirement plans eventually face a common challenge: plan participants that leave retirement savings behind. Unfortunately, these lingering 401(k) balances can cause an administrative burden for companies while increasing the cost of plan administration as long as they remain in the retirement plan.

For very little or no cost, Plan Sponsors can outsource administration of missing and non-responsive participants with balances of \$5,000 or less to a Safe Harbor IRA custodian, thus transferring reporting requirements and ERISA headaches.



Partner with GoldStar to reunite your missing participants with their retirement funds while satisfying your fiduciary obligations. Backed by a Texas bank founded in 1908, GoldStar Trust is the lowest cost IRA provider with the most experience.

LET US FIND THEM. IT'S WHAT WE DO!

By rolling over abandoned accounts, GoldStar Trust becomes responsible for locating missing participants and reuniting them with their retirement savings. With the help of industry leading software and comprehensive address search tools, GoldStar conducts multiple searches for missing participants and maintains important audit trails to document results. Once located, a simple online process allows participants to claim ownership and start investing in their new self-directed IRAs.

TRADITIONAL AND ALTERNATIVE INVESTMENT OPTIONS

With GoldStar's automatic rollover program, a rollover IRA is established for each missing participant. Account holders can choose from a wide range of alternative investments in addition to traditional stocks, bonds and mutual funds. Further, IRAs held elsewhere can be transferred to GoldStar and consolidated into one account.



Empower missing plan participants with multiple IRA options.

View missing participant claims page here: www.goldstartrust.com/autorollers



AUTOMATIC ROLLOVER PROGRAM

KEY PROGRAM BENEFITS

- ✓ Reunite former employees with their money
- ✓ Little or no cost to Plan Sponsor
- ✓ Preserve retirement savings for former employees
- ✓ Reduce overall retirement plan costs
- ✓ Create efficiencies and reduce liabilities
- ✓ Outsource administration of missing participants
- ✓ Transfer IRS reporting requirements
- ✓ Satisfy fiduciary responsibilities



AUTOMATION

Easily upload missing participant info using our secure portal.



INITIAL NOTIFICATION

GoldStar will prepare and send a Welcome Letter to each missing participant explaining who we are, why their retirement savings are with GoldStar and how the funds can be claimed.



FDIC-INSURED INVESTMENT

Auto-rollover funds are placed in an FDIC-insured, interest-bearing deposit account. Multiple investment options are available to IRA owners once they take control of their accounts.



ONGOING LOCATION SERVICES

Multiple searches are conducted in order to find missing participants.

ABOUT GOLDSTAR TRUST COMPANY

Established in 1989, GoldStar Trust Company has more than 25 years of experience in providing specialized services as a Self-Directed IRA Custodian, Trustee and Escrow/Paying Agent nationwide. GoldStar offers unique retirement solutions that allow investors to diversify their IRA portfolios with precious metals and other alternative investments. GoldStar is backed by the financial strength and confidence of Texas-based, Happy State Bank, founded in 1908.

- Established in 1989
- Trust-branch of Happy State Bank
- More than \$2 Billion in assets
- 37,000 Self Directed IRAs
- Custodian for Automatic Rollover IRAs

HAPPY STATE BANK

Established in 1908, Happy State Bank & Trust Company is a customer-centric, privately held bank, chartered in Happy, Texas and headquartered in Amarillo, Texas. Happy State Bank's most recent financials can be viewed here: www.fdic.gov (FDIC Cert:10359). Bank website: happybank.com

- Parent company of GoldStar Trust
- Established 1908 in Happy, Texas
- More than \$3 billion in assets
- 5-star rated bank by bauerfinancial.com
- A+ Better Business Bureau rating

