



**CAPITAL GOLD GROUP, INC.**  
**PRECIOUS METALS IRA CUSTODIAL SERVICES**  
PROVIDED BY

**STERLING TRUST COMPANY**

- A division of Equity Trust Company, at the forefront of the self-directed retirement plan industry
- Specializing in the custody of self-directed Precious Metals IRAs
- Founded in 1974
- Over 140,000 individual and business customers nationwide
- \$10 billion in assets under custodial and retirement administration
- Highly regulated by state and federal regulators
- Compliant with Internal Revenue Service and U.S. Department of Labor regulations

**How Your Account is Protected at Sterling Trust**

Nothing is more important than the confidence you place in those who handle your retirement funds. Equity Trust and its Sterling Trust division operate as a highly regulated custodian that earns trust each and every day. The intensive measures they go through to ensure your accounts are protected are:

**High Standards for IRA Custodians**

- The Internal Revenue Code limits the ability to serve as a qualified custodian of IRA accounts.
- Equity Trust and its affiliates have operated as a qualified IRA custodian since 1983.
- Sterling Trust complies with numerous complex IRS reporting and record-keeping requirements.

## **Governmental Regulators**

- Sterling Trust operates as a division of Equity Trust Company, a trust company under authority granted by the state of South Dakota.
- Equity Trust meets state trust company capital requirements and complies with applicable state statutes and regulations.
- South Dakota law mandates regular audits of trust companies performed by state auditors.
- The Department of Labor (DOL) and the Internal Revenue Service (IRS) regulate qualified plans administered by us.

## **Cash Protection/Deposit Insurance**

- Sterling Trust deposits all un-invested cash in FDIC insured accounts at Citibank
- Deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000.

## **Investment Protection**

- Aside from the FDIC coverage on the un-invested cash held with Citibank, there is no coverage on investments held unless coverage is specifically provided by the investment.
- Please note: Non-FDIC insured investments are not insured by any federal government agency and are subject to risk, including possible loss of the principal amount invested.
- Unlimited FDIC coverage is provided on un-invested funds beginning December 19, 2008 through December 31, 2009, due to the participation in the FDIC's Transaction Account Guarantee Program.

## **Commercial Insurance**

Sterling Trust, through its affiliation with Equity Trust, carries insurance with a leading national insurance company for the following:

- Errors and Omissions
- Financial Institution Fidelity Bond

## **Internal Controls**

- Sterling Trust's officers and employees work within a well established system of internal controls.
- The system of internal controls ensures the effectiveness and efficiency of operations and compliance with applicable laws and regulations.

## **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 Certified Public Accountants**

- Annually, Radachi and Company, Certified Public Accountants, audit the company's financial statements.
- The auditors also evaluate the company's internal controls and systems.
- 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 both the company's internal and external auditors and receives reports directly from the auditors.

**Physical Location:** 1101 Wooded Acres, Suite 120, Waco, TX 76710

**Mailing Address:** P.O. Box 2526, Waco, TX 76702-2526



**CAPITAL GOLD GROUP, INC.**  
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