

## PERSONAL WORLD MARKETS® IRA

# New account application

To apply for any of our WorldCurrency® accounts, MarketSafe® Certificates of Deposit or **non-FDIC insured** Metals Select® accounts, complete this application online or by hand using blue or black ink. To apply for other accounts, visit us online at [everbank.com](https://everbank.com).

EverBank, N.A. is an FDIC insured national bank. For FDIC insurance purposes, your deposits with EverBank are combined by FDIC ownership category with any other deposits you may have with EverBank through other means, such as by your participation in deposit placement services or sweep agreements with another financial institution.

While EverBank is committed to assisting limited English proficiency (LEP) clients and potential clients, account applications and agreements, disclosures, statements, notices, and other documents for our products and services, as well as all account opening, online banking, mobile applications, and other electronic systems provided by EverBank will be provided in English. As a result, it will be necessary for clients and potential clients to speak, read and understand English or to have an appropriate translator assisting them.

EverBank offers the following resources for LEP consumers: (1) Bilingual associates in certain financial centers and through our call centers. (2) Access to interpretive services through our call centers. (3) Limited ATMs with language-preference options.

### Submit application and required documentation



EverBank World Markets—New Accounts Department  
8300 Eager Road, Suite 700  
St. Louis, MO 63144

### Notes for Non Residents of the United States:

EverBank's products and services are designed, offered, and intended for use only by persons physically residing in the United States. As a result, if you are not physically located within the United States and able to provide U.S. residential and mailing addresses, please do not proceed with this application or provide us with any of your personal information, as EverBank will be unable to process your request.

# New account documents

The following items, which vary based on the account you choose, should be included with your completed application.

## Individual Retirement Accounts (IRAs)

IRA forms cannot be faxed. Mail signed originals along with your application to:

EverBank World Markets, 8300 Eager Road, Suite 700, St. Louis, MO 63144

**Note:** Additional forms are needed for SEP and SIMPLE IRAs. Contact a World Markets Specialist at 1.800.926.4922 for assistance.

### Traditional IRA

#### New Contribution

- Traditional IRA Simplifier

#### Rollover

- Traditional IRA Simplifier

#### Transfer

- Traditional IRA Simplifier
- Traditional IRA Transfer Request  
(Be sure to include the current IRA Custodian and mailing address when completing this form)

### Roth IRA

#### New Contribution

- Roth IRA Simplifier

#### Rollover

- Roth IRA Simplifier

#### Transfer

- Roth IRA Simplifier
- Roth IRA Transfer Request  
(Be sure to include the current IRA Custodian and mailing address when completing this form)



Download a PDF by clicking on the icon  
or by visiting

For security purposes and to help the government fight terrorism and money-laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. For this reason, we will ask you for your name, address, date of birth, Social Security number or other Tax Identification Number, and other information that will allow us to identify you. We may also ask other questions or request other documents meant to verify your identity.

## 1. How did you hear about us?

Provide the referring person, publication, website, or offer referral code (If provided)

## 2. Choose account type and status

Individual Retirement Account (IRA): ☐ Traditional IRA ☐ Roth IRA ☐ Simple ☐ SEP

This IRA is a: ☐ Rollover ☐ Transfer ☐ Inherited Transfer (Traditional or Roth Only) Contribution year: \_\_\_\_\_

## 3. Applicant details

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### Primary applicant

#### Personal information

|                            |            |               |           |        |
|----------------------------|------------|---------------|-----------|--------|
| _____                      | _____      | _____         | _____     | _____  |
| Title                      | First name | M.I.          | Last name | Suffix |
| _____                      |            | _____         |           |        |
| Social Security number/TIN |            | Date of birth |           |        |
| _____                      |            | _____         |           | _____  |
| Home phone*                |            | Mobile phone* |           | Email  |

\* By providing your phone number, you expressly consent and agree that EverBank, its affiliates, agents, subsidiaries, service providers or any other company acting on its behalf may contact you at that number for any reason about your accounts, now or in the future, by any method, including with an automatic telephone dialing system, prerecorded message, or text message, and including at a number for a cellular phone or other wireless device, regardless of whether you incur charges as a result. To learn more about our privacy practices, please go to [everbank.com/legal/privacy](https://everbank.com/legal/privacy).

#### Address information

|                                                                                                                                                        |       |       |         |       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|-------|-------|---------|-------|
| _____                                                                                                                                                  | _____ | _____ | _____   | _____ |
| Residential address (No PO boxes)                                                                                                                      | City  | State | Country | ZIP   |
| Is your residential address also your mailing address? <input type="radio"/> Yes <input type="radio"/> No (If no, provide your mailing address below.) |       |       |         |       |
| _____                                                                                                                                                  | _____ | _____ | _____   | _____ |
| Mailing address (If different from above)                                                                                                              | City  | State | Country | ZIP   |

#### Citizenship Information

I am a: ☐ U.S. citizen  
☐ U.S. resident alien (Please provide your country) \_\_\_\_\_  
☐ Non-resident alien (Please provide your country) \_\_\_\_\_

Are you authorized to work in the United States? ☐ Yes ☐ No

#### 4. Choose EverBank World Markets® account(s)

**WorldCurrency Access® Deposit account<sup>1,2</sup>**

Specify your currency and deposit amount. **(\$2,500 minimum per account)**

| Currency             | Deposit (in U.S. \$) <sup>3</sup> |
|----------------------|-----------------------------------|
| 1.                   |                                   |
| 2.                   |                                   |
| 3.                   |                                   |
| <b>Total deposit</b> |                                   |

**WorldCurrency Access® Deposit Account Automatic Purchase Plan<sup>1,2</sup>**

Specify your currency and purchase plan amount. **(\$100 minimum per month account)**<sup>3,4</sup>

Foreign currency

Automatic purchase plan amount

☐ Trade date 1st of the month; value date 3rd of month
 ☐ Trade date 15th of the month; value date 17th of month

Specify the source account that will fund your monthly transaction.

☐ Existing account: \_\_\_\_\_
 

(Specify existing account number)

**WorldCurrency® Certificate of Deposit<sup>1</sup> (3-month term)**

Specify your currency, term and deposit amount. (\$10,000 minimum per CD)

| Currency         | Deposit (in U.S. \$) <sup>3</sup> |
|------------------|-----------------------------------|
| 1.               |                                   |
| 2.               |                                   |
| 3.               |                                   |
| Total CD deposit |                                   |

**WorldCurrency® CD Basket<sup>1</sup> (3-month term)**

Specify your Basket, term and deposit amount. (\$20,000 minimum per CD)

| Basket                         | Deposit (in U.S. \$) <sup>3</sup> |
|--------------------------------|-----------------------------------|
| 1.                             |                                   |
| 2.                             |                                   |
| <b>Total CD Basket deposit</b> |                                   |

1. EverBank, N.A. is an FDIC insured national bank. The standard FDIC insurance limit of \$250,000 applies per depositor, per insured depository institution for each account ownership category. FDIC insurance covers against loss due to the failure of the institution, but not due to fluctuations in currency values. Due to the nature and volatility of the foreign exchange market, the values of currencies are subject to wide fluctuations against the U.S. dollar. Foreign currency denominated instruments will entail significant risk exposure to adverse movements of the foreign currency relative to the U.S. dollar. The amount of deposit insurance available for products denominated in foreign currency will be determined and paid in the United States dollar equivalent of the foreign currency, as the value of such currency is determined by the FDIC under its regulations, on the institution's date of default. You can lose money, including principal, due to currency fluctuations. Please only deposit money that you can afford to risk, and as part of a broadly diversified strategy.

2. WorldCurrency Access Deposit Accounts may be subject to a monthly maintenance fee. Any monthly maintenance fee will be disclosed on the rate sheet or on a separate disclosure that we will provide to you at least 30 days prior to imposing or changing any monthly maintenance fee, and will be charged in the Foreign Currency in which the applicable Access Account is denominated.

3. Accounts opened with foreign currency must meet the U.S. dollar equivalent minimum opening balances.

4. The start date will be the first purchase date available following the approval, opening and sufficient funding of the account.

MarketSafe® Certificate of Deposit<sup>5</sup> (\$1,500 minimum)

| Series           | Issue Date | Deposit (in U.S. \$) <sup>6</sup> |
|------------------|------------|-----------------------------------|
| 1.               |            |                                   |
| 2.               |            |                                   |
| Total CD deposit |            |                                   |

**Note: Metals Select products within World Markets portfolios are not FDIC-insured, are not deposits, and may lose value.**

**Non-FDIC Insured Metals Select® Account<sup>7</sup> (\$7,500 minimum)**

**Allocated Accounts only.** EverBank reserves the right to round down to the nearest whole unit to account for the metals purchase. Additionally, with a Metals Select IRA, EverBank must store the coins for you.

| Metal type                                                                                                             | Initial funding (in U.S. \$) |
|------------------------------------------------------------------------------------------------------------------------|------------------------------|
| <input type="radio"/> Gold <input type="radio"/> Silver <input type="radio"/> Platinum <input type="radio"/> Palladium |                              |
| (Specify coin type)                                                                                                    |                              |
| Total funding                                                                                                          |                              |

5. Fund account(s)

**Write a check payable to the account holder or trust**

(Mail to: EverBank–New Account Deposits, 8300 Eager Road, Suite 700, St. Louis, MO 63144)

**Wire funds:** ☐ U.S. dollars   ☐ Foreign currency: (Specify) \_\_\_\_\_

Preferred contact: ☐ Phone: \_\_\_\_\_ ☐ Email: \_\_\_\_\_

**Transfer funds from my existing non-IRA EverBank Account:** (Account number) \_\_\_\_\_

**Transfer funds from an existing IRA** (Transferring funds from an existing IRA requires the applicable Transfer Request, available at everbank.com/forms)

|                                                                                  |  |
|----------------------------------------------------------------------------------|--|
| Total application deposit (Funds will be distributed as instructed in section 4) |  |
|----------------------------------------------------------------------------------|--|

- 5. MarketSafe® CDs, if held to the Maturity Date, will have a guaranteed return of the deposited principal ("Principal Protection"). Principal Protection only applies to CDs held to maturity. In the event of EverBank, N.A.'s failure, all of your deposits with EverBank, N.A. (including this MarketSafe CD) will be aggregated and insured by the FDIC up to the \$250,000 maximum. Except in the event of death or adjudication of incompetence of the holder of the MarketSafe CD, you may not withdraw any part of the CD prior to maturity. If you do withdraw early, even if that is due to the death or adjudicated incompetency of the holder of the CD, you will NOT receive Principal Protection and will NOT benefit from any upside potential of the Reference Index, experiencing a loss of principal as an early withdrawal penalty. See the Specific Terms–MarketSafe Certificate of Deposit Accounts section in your Account Terms, Disclosures and Agreements Booklet for more information.
- 6. Accounts opened with foreign currency must meet the U.S. dollar equivalent minimum opening balances.
- 7. Metals Select products:

|                      |                                       |                  |                |
|----------------------|---------------------------------------|------------------|----------------|
| Are Not FDIC Insured | Are Not Bank or Government Guaranteed | Are Not Deposits | May Lose Value |
|----------------------|---------------------------------------|------------------|----------------|

Purchasing or owning metals involves degrees of risk that make them unsuitable for certain individuals. You should carefully consider the suitability of such metals before making any decision. Metals Select transactions will not occur until your account is approved and sufficient funds are available. Please refer to the Specific Terms–Metals Select Accounts section in your Account Terms, Disclosures and Agreements Booklet for additional information.

## 6. Agreements and certifications

**By signing section 7, opening or otherwise using an EverBank account, EverBank World Markets or EverBank Metals**

**Select account**, I understand and agree that EverBank, National Association ("EverBank") will, in opening and servicing the EverBank account(s) requested on this application, rely on the veracity and completeness of the information provided to EverBank on this application or through written, verbal, electronic, or other methods. I hereby certify that all the information provided to EverBank is true, complete, and accurate and that I will notify EverBank of any material change in such information or statements. I further understand, agree and certify to EverBank that:

- I have read and agree to be bound by the terms and conditions of the account as set forth in the Personal Account Terms, Disclosures and Agreements Booklet, and any other disclosures or addenda related to the accounts or services I have requested, each of which may be amended from time to time.
- I expressly consent to EverBank opening the account(s) and providing the service(s) requested on this application.
- I authorize you to make any credit, employment, or other investigative inquiries you deem appropriate (including, without limitation, obtaining a consumer report) in connection with your determination to open, renew, update, maintain, or collect on my account. I understand that upon my request, EverBank will provide information on whether a consumer report was obtained and the names and addresses of any consumer-reporting agencies that provided such reports.
- I understand that you may report information about my account to credit bureaus. Late payments, missed payments, or other default on my account may be reflected in my credit report. In addition, I understand that I am being notified, as required by law, that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of any credit obligations I may have to EverBank.
- I understand that all information I supply when applying for an account or requesting new or additional products or services becomes property of EverBank and will not be returned, except as required by law.

**By signing section 7, opening or otherwise using an EverBank World Markets account**, including without limitation any WorldCurrency Access Deposit Account, WorldCurrency Certificate of Deposit Account, or WorldCurrency CD Basket denominated in a foreign currency, or any, MarketSafe Certificate of Deposit Account, or MarketSafe Cash Account, I agree/understand and certify to EverBank that:

- **I have read the WorldCurrency Account Terms and Conditions and understand that acquiring Foreign Currencies and conducting Currency Exchanges are high risk transactions potentially subject to substantial loss, including the loss of the principal in my account, and that Non-Deliverable Currencies ("NDCs") present higher risk to me than Foreign Currencies from other countries. I represent and agree that I am willing and financially able to undertake these risks, and that I accept these risks and hold EverBank harmless for any losses I may incur as a result of these high risk transactions. I also agree and understand that the disclosures in this Application are in addition to, and do not replace, the Personal Account Terms, Disclosures and Agreements Booklet for my deposit accounts or any other disclosures that I am provided regarding foreign currency transactions.**
- I understand that my EverBank deposits are insured by the FDIC for up to the standard maximum deposit insurance amount. FDIC insurance covers against loss due to the failure of the institution, but does not insure against any loss in value of my WorldCurrency Account due to Foreign Currency value fluctuations. The amount of FDIC deposit insurance available for a WorldCurrency Account will be determined and paid by the FDIC in the U.S. Dollar equivalent of the Foreign Currency in which the account is denominated. If applicable, the FDIC will determine the U.S. Dollar equivalent value of such Foreign Currency in the manner set forth in the FDIC's regulations as of the date of default. I agree that my decision to open foreign currency denominated accounts is not based upon any advice, recommendation, or suggestion by EverBank. I accept responsibility for and understand that my decisions and bank account strategies are at my sole discretion and risk.

**By signing section 7, opening or otherwise using a non-FDIC Insured EverBank Metals Select account**, I agree/understand and certify to EverBank that:

- **EverBank Metals Select products are not deposits, are not insured by the FDIC, are not bank or government guaranteed, and may lose value.** In addition, I understand that EverBank Metals Select products are subject to significant risk, including the possible loss of principal due to market price movement. Purchasing and owning metals involves degrees of risk that makes it unsuitable for certain individuals. I have carefully considered the suitability of this purchase, and any subsequent purchase or sale that I may make, before making any decision.
- I have read and agree to be bound by the terms and conditions of the requested account(s) as set forth in the EverBank Metals Select Terms and Conditions as may be amended from time to time. I agree that my decision to purchase precious metals is not based upon any advice, recommendation, or suggestion by EverBank. I accept responsibility for and understand that my investment decisions are at my sole discretion and risk.

The undersigned agrees that we, EverBank, in our sole discretion, may accept documents that you have signed and sent to us by electronic means, like email, or other file transmittal processes we might offer. By sending us any such document by electronic means, the undersigned agrees that we may rely on it and on the signature, and that the document is binding on the signer even if the original signed document is not delivered to us.

**Backup withholding certifications.** For federal tax purposes, a U.S. person includes an individual who is a U.S. citizen or U.S. resident alien; a U.S. partnership, corporation, or company; and domestic trusts and estates. The following certifications relate to this tax status and reporting obligations applicable to EverBank. For joint accounts, these certifications are made as to the primary accountholder. Non-U.S. persons do not make these certifications and should check the box below where indicated and provide the corresponding additional documentation.

**Under penalties of perjury, I certify that:**

1. The taxpayer identification number I have given on this application is correct; and
2. I am a U.S. citizen or other U.S. person; and
3. I am not subject to backup withholding because:
  - (a) I am exempt from backup withholding, or
  - (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or
  - (c) the IRS has notified me that I am no longer subject to backup withholding; and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Check this box if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.**

**Check this box if you are not a U.S. person. Non-U.S. persons (that is, persons who are not a U.S. citizen, U.S. resident alien, or other U.S. person) will need to provide EverBank with the applicable IRS Form W-8 (to certify foreign status; electronic copies will not be accepted), a copy of your valid passport and proof of residence.**

## 7. Signature

By signing below the undersigned acknowledges and agrees to these terms and conditions.

**Note:** The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.



Primary account holder

Date

**For bank use only:**

Date

FC number

Associate name **(Print first & last name)**

Associate number