REQUIREMENTS FOR ACCEPTANCE OF TRUST DOCUMENTS

The Alabama Family Trust (AFT) requires that all proposed trust agreement documents submitted for approval are complete in every detail and must include the following items in order to be processed:

1. The original trust documents:
    a. Trust Agreement;
    b. Addendum; and
    c. Investment Options Agreement.

2. Signatures. The original documents must be signed by the proposed Life Beneficiary and Co-Trustee(s) with their legal names, Social Security numbers, and accurate dates of birth included. Copies of the documents are not acceptable for establishing the trust account. The Witnesses must have signed the documents as required with the proper, clear spelling of their printed names and the date when they witnessed the signing of the trust documents. For trusts established by court order or by a Donor/Settlor who is unable to sign, one of the following must accompany the trust: (a) Court order establishing the trust; (b) letters of guardianship and/ or conservatorship; or (c) durable power of attorney (If Power of Attorney was signed on or after January 1, 2012 it must include specific authority to establish inter vivos trust.)

3. Documentation of disability:

a. Documentation of eligibility for Social Security disability, Supplemental Security Income disability (SSI) or Department of Veterans Affairs disability; or

b. A letter or other documentation signed by a physician confirming a mental or physical disability that substantially limits one or more major life activities, whether the impairment is congenital or acquired by accident, injury, age or disease.

4. The Co-Trustee(s) must submit a photocopy of their government-issued picture ID.

5. A completed and signed IRS W-9 by the Co-Trustee(s) must be included.

6. A check made payable to the Alabama Family Trust in at least the minimum acceptable amount of $1,500.00 must be included. The name of the proposed Life Beneficiary should be added to the memo line.

7. Auditing standards require checks be deposited within two (2) business days of receipt. A check may only be deposited if the trust package is complete. A trust package will be deemed incomplete if it does not include all the following:

a. A signed Alabama Family Trust Agreement;

b. Signed Addendum;

c. Signed Investment Options Agreement;

d. Proof of applicable authority (see #2 above);

e. Documentation of disability (see #3 above);

f. Photo ID (see #4 above);

g. Signed IRS Form W-9 (see #5 above); and

h. Check (see #6 above).

Any incomplete trust package will be returned within two (2) business days of receipt.

Documents and checks should be sent to:

ALABAMA FAMILY TRUST

100 Oslo Circle

Birmingham, AL 35211-5965

Revised January 23, 2012