Vision

New Account Documentation Requirements

Account Classification	Type of application	**Additional Documentation Requirements** (*items in italics must be provided by the client*)
Individual	Individual & Joint	
Joint - Tenants with Rights of Survivorship - Tenants in Common - Tenants in Entirety - Community Property	Individual & Joint	
Transfer on Death - TOD - Individual - TOD - Joint Tenants with Rights of Survivorship - TOD - Joint Tenants in Entirety	Individual & Joint	Transfer on Death (TOD) and Beneficiary Designation Form
Custodial - The Uniform Gifts to Minors Act (UGMA) - Uniform Transfer to Minors Act (UTMA) *(please see the FAQ section on Vision's Web site regarding eligibility)*	Individual & Joint	Custodial Supplement
Corporation Profit / Non-Profit	Entity	- Corporate Resolution Form (including authorized officers) - Beneficial Owner Form - *Articles of Incorporation or Certificate of Incorporation*
Limited Liability Company	Entity	- LLC Resolution Form (including authorized officers/members) - Beneficial Owner Form - *Articles of Organization or Certificate of Formation*
Partnership	Entity	- Partnership Resolution Form (including authorized partners) - Beneficial Owner Form - *Partnership Agreement signed by all partners which must specify those partners authorized to execute transactions on behalf of the partnership.* - *Partnership Certificate* **If it is a Limited Partnership: Limited Partnership Agreement and Certificate of Limited Partnership*
Unincorporated Association	Entity	- Unincorporated Association Resolution (including authorized individuals) - Beneficial Owner Form - *Unincorporated Association Agreement*
Trust Under Agreement - Revocable Living - Irrevocable Living	Entity	- Living Trust (Grantor same as trustee): Trustee Certification (Trust Under Agreement) only - Beneficial Owner Form - Domestic Living Trust: Trustee Certification (Trust Under Agreement), *copy of the Title page, Trustee powers and Signature sections of the Trust Agreement* - Foreign Trust: the Trustee Certification *(Trust Under Agreement), Trust Agreement and all Amendments*

Trust Under Will	Entity	- Trustee Certification (Trust Under Will) form signed and notarized by all trustees - Beneficial Owner Form - *Copy of the will* - *Copy of the death certificate*
Estate - Administrator - Executor - Personal Representative	Entity	- *Copy of the will* - *Certified court issued document appointing executor, administrator or personal representative (Letters Testamentary, Letters of Administration, etc.)* - *Copy of the death certificate* - Affidavit of Domicile
Retirement - Traditional IRA - Roth IRA - SEP IRA	Individual Retirement Accounts	- Sterling Trust Custodial Agreement and Disclosure Statement - IRA Distribution Form (if applicable) - IRA Transfer Form (if applicable) - 5305 form (SEP IRAs only)
SIMPLE IRA	Simple IRA Employer Kit & Simple IRA Employee Kit	- Sterling Trust Custodial Agreement and Disclosure Statement - IRA Distribution Form (if applicable) - IRA Transfer Form (if applicable)
Retirement - Non Vision Custodian - IRA	Individual & Joint (Countersigned by the custodian)	

Notes:

- With each account application, please include a clear photocopy (enlarged, if possible) of your current passport, drivers license or other government issued document bearing a photograph and including a signature.
- If you are transferring an account from another firm, please include a copy of your latest account statement from the transferring firm.
- If someone has a power of attorney over an account, the beneficial owner needs to provide Vision with an executed Power of Attorney and an associated Affidavit and Indemnification (available on Vision's Web site).
- All international clients must provide W-8 BEN along with the new account documentation. This form must be updated every three years. In case of a US citizen living abroad, the W-8 BEN is not needed as long as the US Social Security Number is provided in the new account application.
- If an account would like to trade on margin or utilize options, additional supplements must be submitted along with the application. Please see Vision's Web site for additional information and the necessary forms.