FAQs about IRA Transition

ORCHARD ALLIANCE
WHERE *faith & finance* MEET

1. **Why is Orchard Alliance replacing GoldStar Trust Company as the custodian of my IRA?**
   Orchard Alliance is making this change to better serve you and simplify the administration of your IRA. This transition will allow us to provide a more streamlined service experience, maintain minimal fees, and support you through a dedicated IRA Services team.

2. **Do I need to take any action?**
   Yes. An IRA Amendment Packet will be sent to you in the coming weeks. Please sign and return **pages 1 and 2** to us by email or physical mail **by 12/15/2026**.

3. **Will my beneficiary designations remain on file?**
   Your IRA amendment packet includes a beneficiary designation section. Please complete this section to confirm or update who you would like listed as the beneficiary for your IRA.

4. **Can I submit IRA transaction requests online?**
   At this time, IRA transaction requests cannot be submitted through online access. GoldStar forms will continue to be the primary forms **until December 31, 2026**. To request a transaction, please contact our team or submit the appropriate form found on our website. We are happy to help you determine which form is needed.

5. **Will there be any new fees because of this transition?**
   A key benefit of Orchard Alliance becoming the custodian of your IRA is that there are no ongoing account maintenance or custodial fees. The only fee associated with the account is a $10 charge for wire transfers.

6. **Will there be any service interruptions?**
   We anticipate a smooth transition without any service interruptions. If any changes that could affect processing times or service availability become necessary, Orchard Alliance will communicate those details in advance.

7. **Will my IRA account number change?**
   Your Orchard Alliance account number will be the primary account number for your IRA moving forward. GoldStar account numbers will not appear on statements in the New Year.

8. **Will my recurring contributions continue automatically?**
   No. Recurring contributions will not automatically continue after the custodial transition. Orchard Alliance will send the necessary forms and instructions before the transition so you can re-establish recurring contributions if desired. Please complete and return the forms promptly to help avoid interruption.

9. **When should I submit my 2026 RMD request?**
   If you are required to take a Required Minimum Distribution (RMD) for 2026, please submit your request **by December 10, 2026**, to ensure it is processed before year-end.

   To make this process as easy as possible, we will be sending all customers eligible for a 2026 RMD the necessary forms and instructions in the coming weeks. We encourage you to complete and return these forms promptly to help ensure your distribution is processed in a timely manner.

10. **How will statements be provided once Orchard Alliance becomes the custodian?**
    You will continue to receive statements from Orchard Alliance in the same manner you do today. Quarterly mailed statements will remain available, and online statements will continue to be provided each month. If you would like to enroll in monthly online statements, please contact us and we would be happy to assist you.

11. **Who should I contact if I have questions?**
    Our IRA Services team is available to assist you with any questions regarding the transition or your IRA account. Please contact us at service@orchardalliance.org or by phone at 877-240-4503.