MINORS’ TRUST FUND

mayka dala kakwa ałqi mayka tiki | YOUR MONEY, YOUR FUTURE
The Tribal Council has created trust accounts on your behalf that have been growing from the time that you were first enrolled. Every time the Tribe has given money to members, your money has gone into one or more of these accounts, until now.

At the age of 21, all of your accounts end and you have to make a decision about what to do with your money. This booklet will walk you through your options.

This is a link [https://youtu.be/p86Qosnzugk](https://youtu.be/p86Qosnzugk) to a YouTube video of testimonials from Tribal members that are both pre-21 years of age and post-21 years of age, sharing their understanding, experience, and advice regarding this Minor’s Trust program.

Please contact us at anytime if you have any questions about your Minor’s Trust Account. We can be reached at Member Benefits at 503-879-2253 or memberservices@grandronde.org.

## Accounts by Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-14</td>
<td><strong>Rabbi Per Capita</strong></td>
</tr>
<tr>
<td>14-18</td>
<td><strong>Custodial Per Capita</strong></td>
</tr>
<tr>
<td>18+</td>
<td><strong>Adult Savings Account</strong></td>
</tr>
<tr>
<td>0-21</td>
<td><strong>Custodial Timber</strong></td>
</tr>
</tbody>
</table>
**WHAT ARE MY OPTIONS?**

**Option 1** | Put all of your money into your savings account.

Complete Form A and Form B. Once your money goes into your savings account you can take your money out anytime you want. You will complete FORM C to take money out of your savings account once you put your money into that account. You will decide when and how much to take out and you can do that any time you want.

**Option 2** | Take out some of your money and put the rest into your savings account.

Complete FORM A to have some of your Custodial Per Capita and Custodial Timber money taken out and the rest put into the adult savings account. Complete FORM B to have some of your Rabbi Per Capita money taken out and the rest put into your savings account.

**Option 3** | Do nothing.

You will received two checks in the mail for the full amount of the money that you have in your trust accounts. One is from the money that went into your Rabbi Per Capita account from gaming revenues. The other check is a combined check for the money that went into your Custodial Per Capita (gaming) and Custodial Timber (timber) account.

Any time you want to take money out of your savings account you can. You will complete FORM C to take money out of your savings account. You will decide when and how much to take out and you can do that any time you want.
HOW TO ACCESS MY ACCOUNTS?

Website access | www.nwps401K.com
CTGR Custodial, Rabbi and Member Trusts

You will be required to register at www.nwps401K.com to gain access to your account information. For assistance with login, please contact the Benefits Center at 877-690-5410 from 8:30am to 5:00pm PST.

Benefits Service Center
Email | TRUSTBenefitsCenter@nmp401k.com
Phone | (877) 690-5410, option 7
Hours | M - F 8:30am - 5:00pm PST

Step 1 | Select the “Click here” button to set up your account.

Step 2 | Enter your Social Security Number, Date of Birth and Zip Code.

Step 3 | Create a username and password, enter your email address and create security questions /answers.

Step 4 | You are successfully registered in the system. Select “Finish”.

Step 5 | Login using your username and password.
Once you have logged into your account you will have access to your account balance(s). You can use this information to assist you when filling out FORM A and FORM B.

Below are examples of account balances on the website, www.nwps401K.com. (This is an example of account balances NOT your account. To access your account balances log into the website www.nwps401K.com.)
**WHAT ABOUT TAXES?**

If you have specific questions about your minor’s trust account and related tax implications, please contact your tax preparation professional.

The Rabbi Per Capita account is a tax-deferred account. Prior to the age of 14, your gaming per capita payments were deposited into this account. Once this account ends, when you reach the age of 21, and because this account is tax-deferred, it has never been reported to you or to any taxing authority for income tax reporting purposes. This information will now be reported and the entire amount of the account will be taxable. At the end of the year, you will receive a Form 1099-MISC to report this income. When the account ends we will withhold only the mandatory amount of federal tax withholdings on this account. Therefore, you may still owe additional taxes. If you desire to have additional federal tax withholdings, you may do so by completing Part III of FORM B. If you have questions related to your individual taxes, please consult with your tax preparation professional.

The majority of the dollars and related net gains and losses for the Custodial Per Capita and Custodial Timber accounts have been reported to you in prior years on an annual FORM 1099 for tax reporting purposes. At the end of the year, you will receive a FORM 1099-INT and a FORM 1099-DIV. If you have questions related to your individual taxes, please consult with your tax preparation professional.

Karen Case | Tax Consultant
Angel Book Keeping LLC
anglebookeepingllc@gmail.com
971-237-1230
930 SW Bales Ave.
Willamina, OR 97396

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**WHAT ABOUT INVESTING?**

If you have specific questions regarding investing and how it works, please contact an investment professional. The contact information for the Tribes money manager is on the contacts page.

When you put your money into your savings account, it will be professionally managed as part of the Tribe’s overall portfolio. As part of the portfolio, the Tribe and their investment managers determine where and how those dollars will be invested. As with any investment, there is risk associated with the investment, but there is also the potential for gain. Studies have shown that over time, investments have the ability to gain very nicely through what is called compound interest. This can result in your savings account money becoming a substantially higher amount if invested for the long term (10+ years). However, it is important to note that this is not a guarantee and investments can go down in value as well. Please consult with an investment advisor to discuss the risks of these investments, and what the right fit is for you.
FREQUENTLY ASKED QUESTIONS

Do I need to pay taxes on my Minors’ Trust Fund?
Yes, at the end of the year you will receive a Form 1099 MISC for your Rabbi Per Capita account and a Form 1099-INT and Form 1099-DIV for your Custodial Per Capita account and your Custodial Timber Account. If you have specific questions about your Minor’s Trust account and related tax implications, please contact your tax preparation professional.

What is the Adult Savings Account?
The Adult Savings Account is an investment account set up by the Tribe for members to move their Per Capita money into. This account is professionally managed along with the Tribes overall portfolio.

What is the Member Benefit Savings Account?
The Member Benefit Savings Account is an investment account set up by the Tribe for members to move their Timber money into. This account is professionally managed along with the Tribes overall portfolio.

How often can I take money out of my Saving Accounts?
You can take money out of the Savings Accounts once per month. If you want to take money out of your Savings Accounts you will complete FORM C. You will need to have your FORM C turn into Member Services no later than the 10th of the month that you want to take money out of your account.

What date will I receive my Minors’ Trust Fund money?
Trust fund checks should be received by the end of the month following your 21st birthday. If you birthday is in February you should receive your checks no later than the end of March.

If I want to talk to someone about investing, who can help me?
You can contact the Tribes investment advisor BAIRD (see contact page) or you can contact another investment advisor many banks and credit unions have investment advisors.

Where does the money come from that is in my Minors’ Trust Accounts?
The money in your Minor’s Trust Accounts come from two sources, Timber Revenue and Gaming Revenue.

Timber Revenue
As of 2019 The Tribe manages approximately 13,000 acres of timber land. Each year the Tribe harvests timber and a portion of the revenue from these sales is distributed to the membership as determined by Tribal Council. Members can choose to receive this distribution or have the distribution put into the Member Benefit Savings Account.

Gaming Revenue
The Tribe has operated Spirit Mountain Casino in Grand Ronde, Oregon since 1995. A portion of the revenue from operating the Casino has been distributed to the membership in the form of per capita payments as determined by Tribal Council and in accordance with the revenue allocation plan. Members can choose to receive this distribution or have the distribution put into the Adult Savings Account.
MINORS’ TRUST – CUSTODIAL DISTRIBUTION FORM

If you want all of your money sent to you in a check to the address on file, with no money going into your Adult Savings Account, you do NOT need complete this form.

PART I. PERSONAL INFORMATION (please print clearly)

Name: (Last) (First) (MI) Social Security Number:

Street Address: Please check if this is a NEW address

City State Zip Date of Birth: (mm/dd/yyyy)

PART II. CHOICE FOR SAVINGS ACCOUNT FOR GAMING DOLLARS (choose one)

☐ I hereby CHOOSE ( ) ____________% OR $ ____________ of my CUSTODIAL PER CAPITA Account directed to the Adult Savings Account – the remaining balance will be sent to me in a check.

☐ I hereby CHOOSE TO RECEIVE $ ____________ of my CUSTODIAL PER CAPITA Account paid to me in a check – the remaining balance will be directed to the Adult Savings Account (not to exceed the total distribution amount).

PART III. CHOICE FOR SAVINGS ACCOUNT FOR TIMBER DOLLARS (choose one)

☐ I hereby CHOOSE ( ) ____________% OR $ ____________ of my CUSTODIAL TIMBER Account directed to the Member Benefit Savings Account – the remaining balance will be sent to me in a check.

☐ I hereby CHOOSE TO RECEIVE $ ____________ of my CUSTODIAL TIMBER Account paid to me in a check – the remaining balance will be directed to the Member Benefit Savings Account (not to exceed the total distribution amount).

This form must be received by the Member Services Department no later than 15 DAYS PRIOR to your 21st birthday to be effective. Please return to the address listed above.

__________________________________________________  ______________________________
Member Signature (REQUIRED) Date

If you have any questions concerning this form, or the upcoming disbursements from your trust fund account, please call Member Services at 503-879-2082. The Tribe’s toll free number is 1-800-422-0232.
MINORS’ TRUST – RABBI PER CAPITA DISTRUBUTION FORM

If you want all of your money sent to you in a check to the address on file, with no money going into your Adult Savings Account, you do NOT need to complete this form.

PART I. PERSONAL INFORMATION (please print clearly)

<table>
<thead>
<tr>
<th>Name: (Last)</th>
<th>(First)</th>
<th>(MI)</th>
<th>Social Security Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Street Address:</th>
<th>Tribal Enrollment Number:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please check if this is a NEW address</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Zip</th>
<th>Date of Birth: (mm/dd/yyyy)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

PART II. CHOICE FOR ADULT SAVINGS ACCOUNT (choose one)

I hereby CHOOSE (  ) ____________ % OR (  ) $ _____________ of my RABBI PER CAPITA Account balance to be directed to the Adult Savings Account – the remaining balance will be sent to me in a check. (not to exceed the total account balance)

I hereby CHOOSE TO RECEIVE $___________ (net of required tax withholding) of my RABBI PER CAPITA Account balance paid to me in a check – the remaining balance will be directed to the Adult Savings Account (not to exceed the total distribution amount).

PART III. ADDITIONAL FEDERAL TAX WITHHOLDING (optional)

**FEDERAL TAX WITHHOLDING:** We will only withhold the mandatory federal income taxes required unless you instruct us to withhold an additional amount by selecting one of the following rates.

I hereby ELECT AN ADDITIONAL ☐ 10% ☐ 15% ☐ 25% ☐ 28% ☐ Other _____% of federal income tax withholding to be withheld from my RABBI PER CAPITA distribution.

This form must be received by the Member Services Department no later than 15 DAYS PRIOR to your 21st birthday to be effective. Please return to the address listed above.

__________________________________________________  ______________________________
Member Signature (REQUIRED)                             Date

If you have any questions concerning this form, or the upcoming disbursements from your trust fund account, please call Member Services at 503-879-2082. The Tribe’s toll free number is 1-800-422-0232.
SAVINGS ACCOUNT WITHDRAWAL FORM
(Adult Savings Account and Member Benefit Savings Account)

1. Tribal Roll Number: ______________

2. Name: ___________________________________________________________________
   (Please Print)

3. Current Address: __________________________________________________________
   (Street/PO Box)
   __________________________________________________________________________
   (City, State, Zip Code)

4. Phone: ____________________________________________________________________

5. Cell Phone: ________________________________________________________________

6. Email: ____________________________________________________________________

7. Date of Birth: _______________ Last 4 digits of SSN #: ________________

8. Amount Requested: _______________ ________________
   (100% Available) (Other Amount)

   Member Signature: (required)                      Date:

PLEASE NOTE:
Requests for withdrawals must be received by the 10\textsuperscript{th} of the month for approval in order for a check to be processed. Withdrawal request submitted by the 10\textsuperscript{th} will be mailed and should arrive to you by the end of the month. If there is a holiday in that time frame please allow additional time for the payment to reach you. Withdrawal forms may be faxed to the office at the above listed fax number. Under NO conditions will checks be picked up at the Tribal Offices. Checks will be mailed to the address on this form.

Return this form to the Member Services Department at the address or fax number listed at the top.
Veronica Montano | Member Services Manager
Confederated Tribes of Grand Ronde
Veronica.montano@grandronde.org
503-879-2253
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Grand Ronde, OR 97347

Liz Leno | Member Benefit Administrator
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