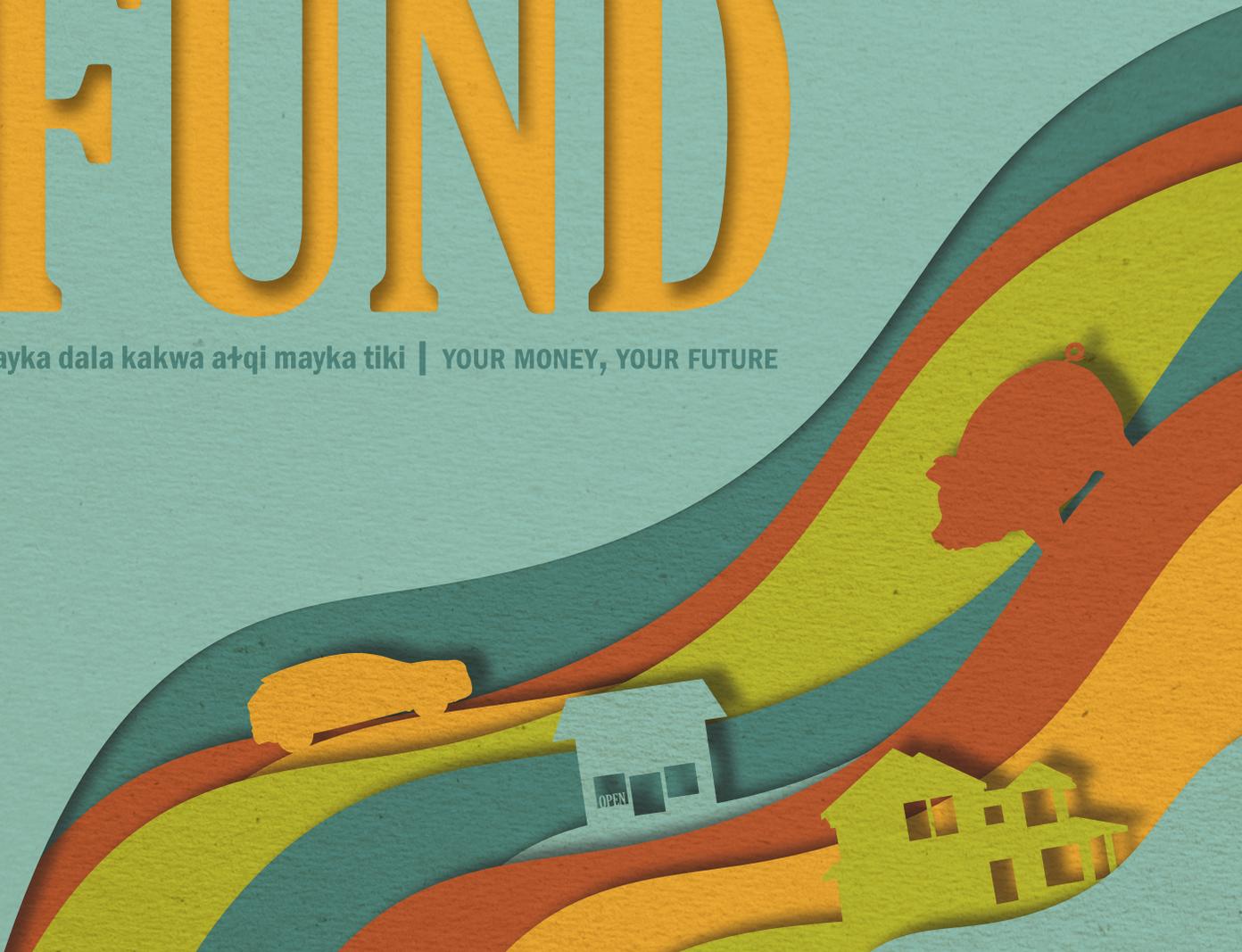


# MINORS' TRUST FUND

mayka dala kakwa ałqi mayka tiki | YOUR MONEY, YOUR FUTURE





**The Confederated Tribes of the Grand Ronde Community of Oregon**

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**T**he 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://www.youtube.com/channel/UCFZ3ni-tJnLIBBC9TEPSdCg> 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 any time if you have any questions about your Minor's Trust Account. We can be reached at Member Benefits at 503-879-1607 or [christine.oday@grandronde.org](mailto:christine.oday@grandronde.org).*

## WHAT ARE MY ACCOUNTS?

**Rabbi Per Capita** | Gaming dollars go into this account from the ages of 0 to age 14. This account is not taxed until you take money out of this account.

**Custodial Per Capita** | Gaming dollars go into this account from the ages of 14 to 18. At the age of 18 you will be able to receive your per capita payments or you may choose to have the payments go into the Adult Savings Account.

**Custodial Timber** | Timber dollars go into this account from the time you are enrolled until the age of 21.

**Adult Savings Account** | At the age of 18 you have the option of receiving your per capita payments, or you can have them go into this account. At the age of 21, when your per capita accounts end, you have the option of putting all, or some, of your money into this account. You can take money out of this account anytime that you want to.

**Member Benefit Savings Account** | At the age of 21, when your timber account ends, you have the option of putting all, or some, of your money into this account. You can take money out of this account anytime that you want to.

## ACCOUNTS BY AGE

0-14

**RABBI PER CAPITA** | Gaming revenue goes into this account. **Check #1**

14-18

**CUSTODIAL PER CAPITA** | Gaming revenue goes into this account. **Check #2** (combined with custodial timber)

18+

**ADULT SAVINGS ACCOUNT** | At the age of 18+ you can choose to receive your Per Capita or put it into this account.

0-21

**CUSTODIAL TIMBER** | At the age of 21 and above you can choose to receive your Timber money or put it into your Member Benefit Savings Account. **Check #2**

## 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 receive 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](http://www.nwps401k.com)  
CTGR Custodial, Rabbi and Member Trusts

You will be required to register at [www.nwps401k.com](http://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](mailto: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.

Please enter your Username and Password below. If you have not created a Username and Password, [Click here](#).

For assistance with login, contact the Benefits Center from 5:00am- 5:00 pm PT at 844-340-6761

Username

Password

[Sign In](#) [Forgot Username or Password](#)

## Step 2 |

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

**Verify Your Identity**

Enter the information below to verify your identity. Please note that date format should be entered as mm/dd/yyyy. After clicking on the Next button, you will establish your Username, Password and Security Questions.

Your SSN

Date of birth

Zip Code

[< Cancel](#) [Next >](#)

## Step 3 |

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

The fields below determine access to your account. This information should be kept confidential to ensure the privacy of your account.

**Update Username**

New Username:

Confirm Username:

**Update Password**

Password:

Confirm Password:

**Update Email Address**

Email Address:

Confirm Email Address:

**Update Security Questions**

Question	Answer
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

[< Cancel](#) [Next >](#)

## Step 4 |

You are successfully registered in the system. Select "Finish".

You are successfully registered in the system. Please go to the login page to login.

[Finish](#)

## Step 5 |

Login using your username and password.

Username

Password

[Sign In](#) [Forgot Username or 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](http://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](http://www.nwps401K.com).)**

This is the first page on the [www.nwps401K.com](http://www.nwps401K.com) website.

To see all 3 of your accounts;  
**1 | Go to Manage Investments**  
**2 | Select By Source**

**Plan Summary**

Account balances are current as of 10/18/2019

**At a Glance**

Account Balance: \$ 100,000.00

**Balance By Investment**

Investment	Percent	Balance
<span style="color: red;">■</span> Custodial Age 14-18 Fund	40.00%	\$2000.00
<span style="color: yellow;">■</span> Rabbi Age 14-18 Fund	60.00%	\$3000.00
<b>100.00%</b>	<b>100.00%</b>	<b>\$5000.00</b>

[Manage Investments](#)

**Account Balances**  
 + Custodial Per Capita  
 + Custodial Timber  
 + Rabbi Per Capita

**Account Balance**

Balances shown are current through 10/18/2019

By Investment  By Source

**Balance By Investment**

Source	Balance	Percent of Assets
<span style="color: red;">■</span> Custodial Per Capita	\$1,000.00	20.00%
<span style="color: yellow;">■</span> Custodial Timber	\$1,000.00	20.00%
<span style="color: grey;">■</span> Rabbi Per Capita	\$3,000.00	60.00%
<b>Total</b>	<b>\$5,000.00</b>	<b>1000.00%</b>

## 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 BookKeeping LLC

AngelBookKeepingLLC@gmail.com

971-237-1230

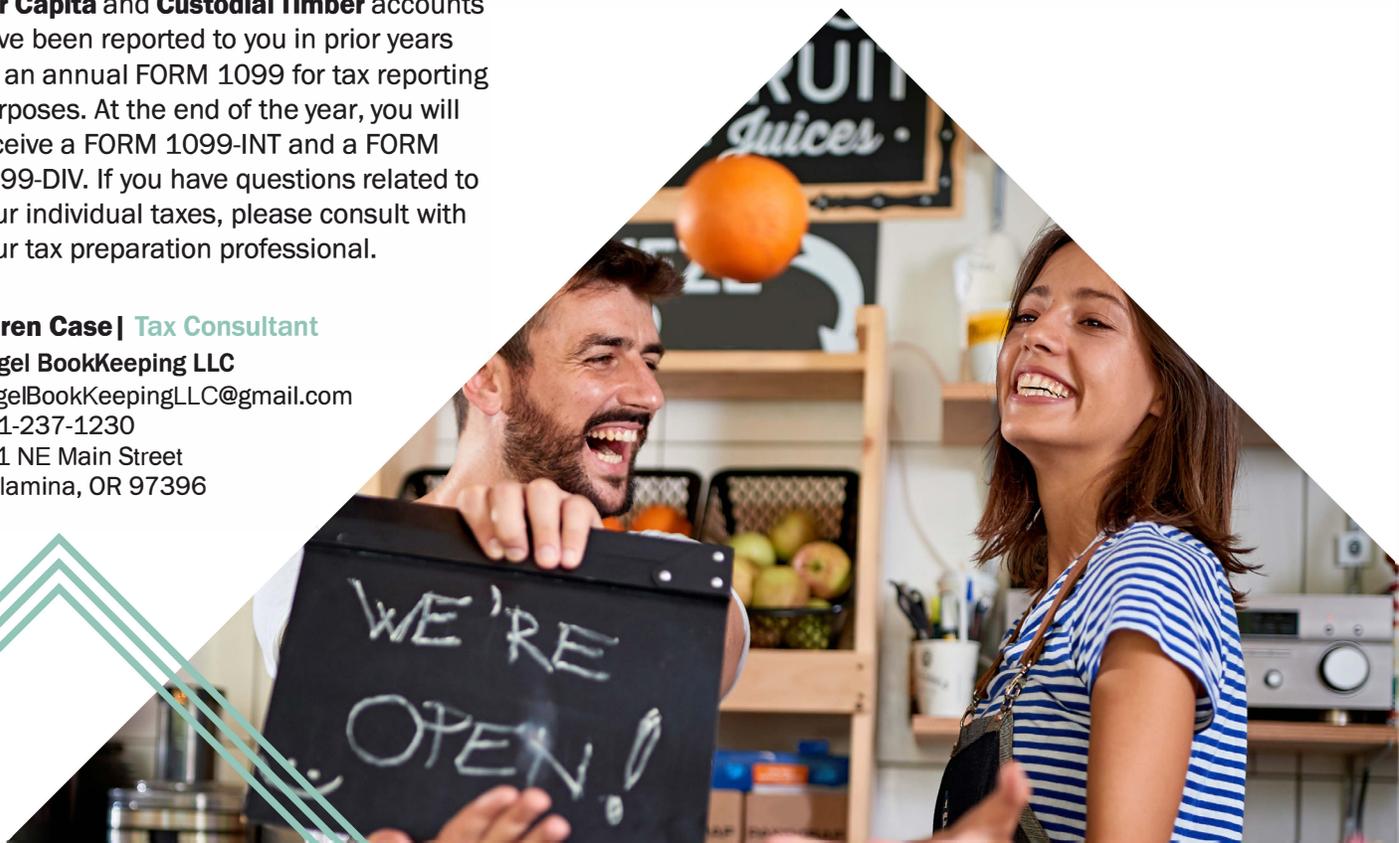
421 NE Main Street

Willamina, OR 97396

## 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 10<sup>th</sup> 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 21<sup>st</sup> birthday. If your 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.

# FORMS

FORM A - FORM B - FORM C



# The Confederated Tribes of the Grand Ronde Community of Oregon

Member Services Department  
9615 Grand Ronde Road  
Grand Ronde, OR 97347

Phone (503) 879-1607  
1-800-422-0232 x 1607  
Fax (503) 879-2208

FORM A

## 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 :			Tribal Enrollment Number :
<input type="radio"/> 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)
<input type="checkbox"/> I hereby <b>CHOOSE</b> ( ) _____ % OR \$ _____ of my <b>CUSTODIAL PER CAPITA</b> Account directed to the Adult Savings Account – the remaining balance will be sent to me in a check.
<input type="checkbox"/> I hereby <b>CHOOSE TO RECEIVE</b> \$ _____ of my <b>CUSTODIAL PER CAPITA</b> Account paid to me in a check – the remaining balance will be directed to the Adult Savings Account ( <b>not to exceed the total distribution amount</b> ).

PART III. CHOICE FOR SAVINGS ACCOUNT FOR TIMBER DOLLARS (choose one)
<input type="checkbox"/> I hereby <b>CHOOSE</b> ( ) _____ % OR \$ _____ of my <b>CUSTODIAL TIMBER</b> Account directed to the Member Benefit Savings Account – the remaining balance will be sent to me in a check.
<input type="checkbox"/> I hereby <b>CHOOSE TO RECEIVE</b> \$ _____ of my <b>CUSTODIAL TIMBER</b> Account paid to me in a check – the remaining balance will be directed to the Member Benefit Savings Account ( <b>not to exceed the total distribution amount</b> ).

This form must be received by the Member Benefits/Finance Department no later than **15 DAYS PRIOR** to your 21<sup>st</sup> 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 Benefits/Finance at 503-879-1607. The Tribe's toll-free number is 1-800-422-0232.

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Grand Ronde, OR 97347

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Fax (503) 879-2208

MINORS' TRUST – RABBI PER CAPITA 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 to complete this form.

PART I. PERSONAL INFORMATION (please print clearly)			
Name: (Last)	(First)	(MI)	Social Security Number : — —
Street Address :			Tribal Enrollment Number :
<input checked="" type="radio"/> Please check if this is a NEW address			
City	State	Zip	Date of Birth: (mm/dd/yyyy) / /

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

PART III. ADDITIONAL FEDERAL TAX WITHHOLDING (optional)
<b>FEDERAL TAX WITHHOLDING:</b> We will only withhold the mandatory federal income taxes required unless you instruct us to withhold an <b>additional</b> amount by selecting one of the following rates.
I hereby ELECT AN ADDITIONAL <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 25% <input type="checkbox"/> 28% <input type="checkbox"/> Other _____% of federal income tax withholding to be withheld from my RABBI PER CAPITA distribution.

This form must be received by the Member Benefits/Finance Department no later than **15 DAYS PRIOR** to your 21<sup>st</sup> 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 Benefits/Finance 503-879-1607. The Tribe's toll-free number is 1-800-422-0232.

**The Confederated Tribes of the Grand Ronde Community of Oregon**

Member Benefits/Finance – Christine O'Day  
9615 Grand Ronde Road  
Grand Ronde, OR 97347

Phone (503) 879-1607  
1-800-422-0232 x 1607  
Fax (503) 879-2208

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**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:**

Withdrawal requests must be received by the 10th of each month for approval and processing. Requests submitted by the deadline are typically processed and delivered by the end of the month. If a holiday, severe weather, or other circumstances beyond the Tribe's control occur during this time frame, please allow additional time for delivery.

This form can also be completed using the link below:  
<https://weblink.grandronde.org/Forms/ADULT-SAVINGS-WITHDRAWAL>

Christine O'Day | **Member Benefits**

**Confederated Tribes of Grand Ronde**  
christine.oday@grandronde.org  
503-879-1607  
9615 Grand Ronde Road  
Grand Ronde, OR 97347

Karen Case | **Tax Consultant**

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Willamina, OR 97396

Gavin T. Amato, CPWA | **Vice President**

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