

**APS Receivership**  
*SEC v. American Pension Services, Inc., et al.*  
U.S.D.C. (D. Utah), Case No. 14-cv-00309

**FREQUENTLY ASKED QUESTIONS**

**Question: Is APS still in business?**

Answer: Yes. But its operations are controlled by the Court through the Receiver, at least until the next scheduled court hearing. As a result, temporary limitations on APS and its operations have been put in place to protect account holders.

**Question: Is any money missing from APS accounts?**

Answer: Maybe. The SEC's papers filed with the Court indicate that the SEC has reason to conclude that over \$20 million is missing out of \$300 million under management. You can read more about this in the SEC's pleadings, which will be posted to the receivership website once they are unsealed by the Court. The defendants in the litigation have a right to contest the SEC's conclusions. Ultimately, the Court will determine what money, if any, is missing.

**Question: Could any new funds be lost?**

Answer: No, so long as they were located in the identified APS accounts that have been frozen by the Court's Order. As part of the Court's appointment of a Receiver, such accounts are now protected against improper withdrawals.

**Question: Can I make a new withdrawal from my account prior to the next Court hearing?**

Answer: No. The Court has determined that no new withdrawals can occur, at least until the next hearing. This is to protect the interests of all account holders.

**Question: I don't want to make a new withdrawal, but I am owed a scheduled automatic distribution. Will this still occur?**

Answer: Probably not. We will be assessing any scheduled automatic distributions. We can only authorize those if permitted by Court Order. We realize they are an important matter for many account-holders. They will be addressed as soon as possible, consistent the terms of the Court's Orders in this matter.

**Question: I want to sell an asset in my account (such as stock, gold, or property). Can I do that prior to the next Court hearing?**

Answer: No. No sales of assets can occur at this time absent extraordinary circumstances.

**Question: I want to purchase an asset with the money in my account (such as stock, gold, or property). Can I do that prior to the next Court hearing?**

Answer: No. No new purchases can occur until the next Court hearing absent extraordinary circumstances.

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**FREQUENTLY ASKED QUESTIONS**

**Question: Why is the APS website not working?**

Answer: The website may be unavailable at times over the course of the next week due to the ongoing investigation. We apologize for the inconvenience this will cause. We will strive to have the website operational as soon as possible

**Question: Why cannot I get through on the phones and/or get a response to my email?**

Answer: We are working hard to get the Court the information it needs. That is the first step in protecting APS account holders. Because this is our first task, we are unable at this time to respond to all of the inquiries we receive. Please be patient. We will be able to respond to inquiries more efficiently once we have completed the initial steps we need to take to protect account holders.