

Choosing Your Self-directed Account Custodian or Administrator

**Making the best choice
for your future!**

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Comparing Companies

**Apples to Apples
or
Apples to Oranges?**

What's in a Name?

- Custodians
- Administrators
- Facilitators
- Set-up Companies

Investment Options

- **Does the company permit all allowable asset types in the account?**
 - **Real Estate**
 - **Single/Multi-family homes**
 - **Vacation investment property**
 - **Tax Liens**
 - **Foreclosure & Short Sale Properties**
 - **Raw Land/Building Lots**
 - **Commercial Buildings**
 - **Real Estate Syndications**
 - **Loans**
 - **Notes/Mortgages**
 - **Business Ownership**
 - **Precious Metals (gold, silver, platinum)**
 - **Futures/Commodities/Foreign Currency**

Leverage

Does the company allow you to leverage an asset's purchase?

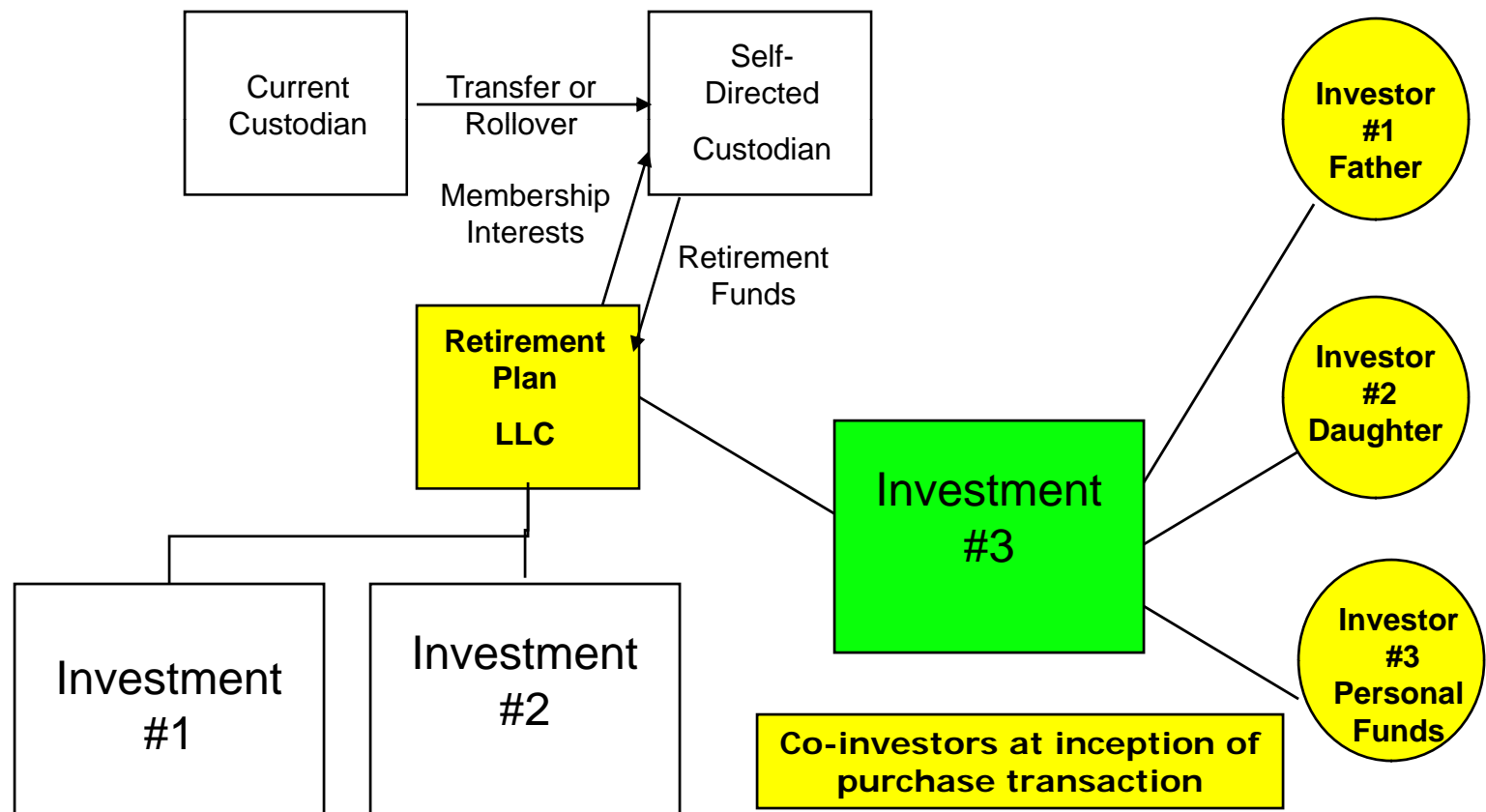
Retirement Account Structure

- Does the company create an LLC for your retirement account?
- Advantages of LLC Structure:
 - Offers maximum flexibility
 - Provides additional asset protection
 - ‘Checkbook control’ over retirement funds
 - Immediate response to investment opportunities
 - Simplifies asset titling
 - Ease of pooling

Partnering/Pooling Funds

- Can you co-invest your retirement funds with other funding sources for an investment?
 - Colleagues
 - LLCs
 - Investment Syndications
 - Personal funds
 - Spouse
 - Family members

Retirement Plan LLC Structure



Administrative Functions

- Does the company fulfill all administrative requirements for the account and file all required reports?
 - Annual valuation
 - Annual report to IRS
 - Books & records of all assets
 - State filings
- LLC Quarterly Financial Statements

Transaction Structure Guidance

- Are you well-versed in the IRS and ERISA regulations?
 - Allowable Assets
 - Prohibited transactions
 - Disqualified parties
- Will the company educate you at no additional cost, including one-on-one calls with industry experts?

Transaction Structure Guidance (cont.)

- Does the company have experts to review your transactions for adherence to IRS & ERISA rules?
- Will the company offer assistance in structuring complex or unusual transactions?
- Does the company have experts available to talk with the client's advisors regarding transactions?

Transaction Processing

- What is the transaction approval process?
- Is your transaction reviewed/approved within 24 hrs.?
- Is the review/approval timeframe dependent on the complexity of the transaction?
- What is the turn-around time to fund your investment?
- In real estate transactions who signs the transaction documents, the account owner or the custodian?

Safety of your Retirement Assets

- Company credibility
- Is the company insured?
- Are your funds held in a commercial bank in an insured account?

Account Costs

- What are the expenses associated with the account?
- Consider both quality and quantity of services
 - Are there individual transaction fees?
 - What are the various transaction fees?
 - Custodial fees?
 - Hourly fees to consult/ask questions?
 - Fees to open/close the account?
 - Administrative/Management fees?
 - Other costs associated with the account?
- What is the cost estimate for your account & the transactions you anticipate?

How can Security Trust serve you?

Do you...

- want to open a self-directed retirement account now?
- have clients or colleagues who would be interested in self-direction?
- need more information?

Security Trust Company

- **Contact your STC representative.**
- **Website: www.securitytrustcompany.com**
- **Corporate: 1-866-682-3683**