

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



GO PAPERLESS TODAY

As announced at the beginning of this year, we have begun charging a \$5.00 per paper statement fee each quarter. To avoid this cost, you may elect to download your statements from our website. To elect to go paperless, visit our website www.iraservices.com, log into your account, and change your delivery method under the Statement Section in the lower left corner of the display.

If you are not sure whether you have internet access or should you require any assistance, send an email to info@iraservices.com or call Customer Service at (800) 248-8447. If you currently don't have an online account and wish to establish one, submit an Internet Access Request form that is available on our website www.iraservices.com under the Forms & Fees tab.

CONSIDER THE BENEFITS OF A ROTH IRA

A Roth IRA is a tax-free retirement savings account that can be funded with after-tax dollars. Funds deposited continue to grow tax-free and can be withdrawn with no penalty. Establishing a Roth IRA now or converting some of your Traditional IRA may save you money in taxes, especially over longer periods, growing yourself a bigger nest egg.

QUALIFIED DISTRIBUTIONS ARE TAX-FREE

Funds in a Roth IRA that have been held for at least 5 years can be distributed tax free if you are over the age of 59½. They can also remain in the Roth IRA indefinitely to grow even further until you need them.

Funds held in a Roth IRA, unlike the Traditional IRA, are not subject to mandatory withdrawals starting at age 70½, so you are free to maintain the balance of funds in your Roth IRA even after the age 70½ milestone at which Traditional IRAs must begin.

Converting moneys from Traditional IRA to Roth IRA will reduce the amount remaining in Traditional IRAs that are subject to the Required Minimum Distributions (RMD).

You can take physical possession of your 'hard assets' like real estate or precious metals, tax-free. This is possible when you make Qualified Distributions (over the age of 59½, with 5 years in the Roth IRA). Now they are yours to hold and to use as you wish.

NO ELIGIBILITY AGE LIMIT FOR CONTRIBUTIONS

New contributions to your Roth IRA are still permitted after 70½, as long as you have earned income. If your income (MAGI) exceeds \$6,500 but is less than \$116,000 (or \$183,000 if filing jointly), you may be entitled up to the maximum contribution, including the catch-up provision of \$6,500.

NO RMDs FOR SOLE SPOUSAL BENEFICIARIES

A spouse, who is the sole beneficiary of a Roth IRA that meets the criteria for qualified distributions, may make the Roth IRA their own, tax-free. Not only that, they can even make new Contributions to it going forward, as long as they have earned income. A non-spouse beneficiary (or a spouse who is not sole beneficiary) may elect to take distributions according to his or her own life expectancy. These too will be tax-free to the beneficiary (again, assuming the original Roth IRA owner had met the criteria for qualified distributions at the time of death).

NO INCOME LIMITS FOR CONVERTING TO ROTH IRA

Even if your earnings are too great to allow you to make new Contributions to a Roth IRA, you are allowed to make Conversions to a Roth IRA without limitations from your existing Traditional IRA. Yes, it will be taxable in the year you convert, but this could still pay off in the long run, as you may be able to keep the money working for you indefinitely before ultimately withdrawing it tax-free. However, you should consult with your tax advisor to determine what is best for you and your tax situation.

THINKING OF YOUR LEGACY (CHILDREN AND GRAND-CHILDREN)?

For a parent of a child who has earned income, a Custodial Roth IRA can be a great way to teach the value of saving and investing. Besides getting a head start on saving and investing, the child can learn and see how a small investment made today, especially when repeated periodically, can grow into a large pile of funds over time. Down the road, the child could tap into it for qualified higher education expenses, and similarly, they could use up to \$10,000 towards their first home purchase, without tax or penalty, in either case.

PAPERLESS NOTIFICATIONS FOR PROPERTY TAX AND EXPENSE PAYMENTS

As of May, 2015, if you are holding real estate in your account, we are now emailing our **Property Tax Payment Request** form, along with any property tax bills that we receive. This form can simply be completed, then faxed or e-mailed back to us. You may instruct us to send the check with the original tax document or to send it directly to the tax authority. We ask that requests be submitted as promptly as possible to allow us to make timely processing of your payments.

In addition, we occasionally receive asset summaries, insurance policies, utility bills, and similar documents pertaining to assets held in your account. We will forward these promptly to the e-mail address indicated on your account. If a payment is required, we will also attach the **Expense Payment Request** form for your convenience. Once we receive your instructions indicated on that form, we will forward the payment to the authorized provider.

Also, we suggest clients consider arranging with their providers to have bills sent directly to them (at their residence or primary address), which will provide more time for receipt and

processing of payment requests. Please note: if you require the original document to be sent to you, a \$5.00 forwarding fee will apply, charged to your account.

Always remember, however, that all Distribution Requests for withdrawal of funds or Transfer Authorizations to bring funds from elsewhere should be sent directly to IRA Services Trust Company rather than the Investment entities or previous custodians. In the case of deposits such as Contributions or Rollovers, they should also be sent directly to us, using the **Deposit Info** form available on our website

www.iraservices.com under the Forms & Fees tab.

A NEW PRECIOUS METALS STORAGE FACILITY - ON THE WEST COAST

We have approved the use of a second precious metals storage facility. Located in San Diego, California, BlueVault provides segregated storage for gold and silver bullion only. For more information, visit their website at

www.bluevaultsecure.com or call 619-342-8090.

As always, our original precious metals storage facility, **Delaware Depository Services Company**, continues to provide storage for all precious metals (gold, silver, platinum and palladium).

A WORD ABOUT RESPONSIBILITIES

As a self-directed IRA account holder, you have a number of responsibilities, which include:

- Performing due diligence on your investment(s)
- Understanding the risks related to your investment(s)
- Understanding Prohibited Transaction rules and avoiding them
- Ensuring that valuations are provided to us for all assets on at least an annual basis
- Understanding our fees and minimum balance requirement.

Please read our Fee Schedule and Financial Disclosure.

IRA Services Trust Company does not assume responsibility for any investment decision. Therefore, it is advisable to consult suitable professionals (accountants, tax or financial advisors, or attorneys) before making your investment decisions.



TELL US HOW WE'RE DOING

In an effort to continually improve our service, we invite you to provide us with any feedback (good or bad) you may have, or tell us about anything you'd like to see changed, added or improved. Send your testimonials and/or comments to feedback@iraservices.com.

SOCIAL MEDIA

For general updates, reminders and special offers, stay connected with us through the following social media platforms!