

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



Paperless Notifications for Property Tax and Expense Payments

For those of you who have opted to go paperless, we applaud your actions.

As part of our continuing efforts to better serve you, **Property Tax Payment Request** forms along with any property tax bills we receive will now be sent to you via e-mail. After completing the forms, you may fax or e-mail them back to us with instructions to either send the property tax payment check to you for filing or directly to the tax authority. We ask that requests be submitted promptly to allow for timely processing of your payment request.

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 attach the proper **Expense Payment Request** form for convenience. When we receive your instructions, we will forward the payment to the authorized provider.

For faster processing, we suggest you consider instructing your providers to send various bills directly to you (at your residence or primary address), which will allow 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 be charged to your account.

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 & Documents tab.

Property Tax Payments

If you hold real estate in your account, the first installment of property tax payments is usually due by December 10th. If you have not yet received your tax bill, please contact your county tax collector's office. In order for property tax to be paid from your IRA, you must submit an Expense Payment Request form with a copy of your tax bill. You may obtain an Expense Payment Request form on our website, www.IRAServices.com, under "Forms & Documents".

Please allow 3-5 business days to process your payment. The check will be mailed to you, and you will want to remember to

forward the payment to your county tax collector. Payments received after December 10th will be considered delinquent by your county tax collector's office.

If we receive your request after December 1, we may charge your account any applicable expedited processing and handling fees in order to get your payment issued on time.

Go Paperless today

At the beginning of the year, we have begun charging a \$5 per quarterly paper statement fee. To avoid this cost, you may elect to download your statements from our website. To select the paperless option, 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 currently have Internet access to your account or if you require any assistance, send an email to info@iraservices.com or call Customer Service at (800) 248-8447. To establish online access to your account, submit an Internet Access Request form which is available on our website www.iraservices.com under the Forms & Documents tab.

Consider the benefits of a Roth IRA

Roth IRAs are designed to leave more money in your hands down the road. Establishing a Roth IRA now or converting some of your Traditional IRA may save you money in taxes over time. Be sure to check with your tax advisor to determine the best course for you.

Qualified Distributions are tax-free

Once you reach the age of 59½, having held a Roth IRA for at least 5 years' time, those funds can be distributed tax-free. 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.

Converting moneys from Traditional IRA to Roth IRA will reduce the amount remaining in Traditional IRAs that is subject to the Required Minimum Distribution.

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, provided 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 who meets the criteria for qualified distributions, may make the Roth IRA their own, tax-free. They can also make new Contributions to it going forward, as long as they have earned income. A non-spouse beneficiary (or a spouse who is not the 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 handsomely 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.

Holiday Office Closures

Our office will be closed on the following bank holidays this quarter:

October 12: Columbus Day

November 11: Veteran's Day

November 27-28: Thanksgiving

December 25: Christmas Day

January 1: New Year's Day

Although our office will be closed on these dates, you still have 24/7 access to your account by logging in online at www.IRAServices.com.

Don't have online access? Sign up by completing our [Internet Access Request form](#).



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!