

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



2013 Annual Statement & Tax Documents

Statements for the period ending 12/31/13 will be available by January 31st. This statement will be an annual consolidated statement that includes a full-year summary. If you have online access to your account, please take note that your quarterly statements for the first, second and third quarters will be replaced by the annual statement.

The annual statement will serve as your Form 5498. The information that will appear on your Form 5498 (transfers, rollovers, account valuation) will be furnished to the Internal Revenue Service.

If you took a distribution, did a Roth conversion or any other taxable transaction, you will receive a 1099R which will be issued by January 31st.

Required Minimum Distributions (RMDs)

If you are over 70½ or will turn 70½ this year, you will receive notification letters and reminders indicating the amount of your required minimum distribution. For investors who turned 70½ in 2013, the deadline to receive your RMD is April 1st 2014. If

you are turning 70½ this year, your deadline is April 1st 2015. Please note that if you have an IRA at another financial institution, you may take your RMD from that IRA account, should you so wish.

If you choose to take your RMD from your IRA Services account, please send in your distribution request so that your distribution is issued to you by or before the deadline. If your request entails a liquidation and/or an in-kind distribution, please send your request now (preferably by February 1st) to allow enough time to process the liquidation and/or re-registration by April 1st.

For investors who are over the age of 70½, the deadline to receive your RMD is December 31st. Please send us your request sooner rather than later. Failure to provide your request to us in a timely manner may result in your distribution not being issued by the deadline. As a result, you may face penalties from the IRS.

For more information on requesting a distribution, please call us at 1-800-248-8447 or send an email to info@iraservices.com.

Valuations

For investors who hold Real Estate and/or IRA LLCs in their account, the deadline to submit your valuation so that it appears on your 2013 year-end statement was January 17th 2013.

If you submitted your valuation after January 17, your fair market value may not accurately reflect on your 12/31/13 statement. However, it will reflect on your first quarter statement for 2014 (period ending 3/31/14).

For investors who hold other asset types, please contact your investment provider to ensure that they have provided us with the fair market value of your asset(s).

A Note About Our Fee Schedule

This year and moving forward, we have moved from charging an annual account fee on January 1st to charging four separate quarterly account fees on January 1st, April 1st, July 1st and October 1st. Asset fees will continue to be charged on a quarterly basis. Please see our current **Fee Schedule here**.

If you wish to reimburse your account for fees collected in 2013, you may do so by January 31st. Reimbursements received after this date may be returned to you. To reimburse your account for fees, please send a check made payable to

“IRA Services Trust Company” indicating the total amount of fees to be reimbursed. You may only reimburse fees deducted from your account in 2013, which have not already been reimbursed.

Contribution Limits for 2014

The contribution limits for 2014 remain the same as they were for 2013 for Traditional and Roth IRAs. The SEP contribution limit has changed to \$52,000 (from \$51,000), and the SIMPLE contribution limit remains the same as that for 2013 (\$12,000), with the catch-up contribution (age 50+) remaining the same (\$2,500) for both SEP and SIMPLE accounts. Please review our **Quick IRA Reference Facts** page for more information.

Introducing... the CrowdfundIRA

IRA Services Trust Company has partnered with the leading crowdfunding portal developer, CommunityLeader Inc, to create an easier and cost-effective way to invest retirement funds into emerging growth businesses with the ‘Crowdfund IRA’. As a current IRA Services Trust Company account holder, you will have the opportunity to invest in the investment offerings on this crowdfunding platform. The CrowdfundIRA will be treated as a separate asset tier. For more information on the CrowdfundIRA or crowdfunding, please visit www.TheCrowdfundingIRA.com.

The CrowdfundIRA is still currently in development and will be released sometime this year. Stay tuned.



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!