

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



Roth Conversion, time is running out on tax break...

Starting in 2010, legislation allows for the conversion of a Traditional IRA to a Roth IRA regardless of your adjusted gross income. This permits you to make the change to a Roth account that provides tax-free distributions in the future and eliminates the required minimum distribution for investors over the age of 70½.

A special feature available only for conversions made in 2010 is that the amounts that would be included as income may be included as income in equal amounts in 2011 and 2012, or the entire amount could be included in income in 2010. This provides a two-year deferral for the taxes that would normally be required to be paid for 2010.

If you are considering the conversion to a Roth account, may consider the advantage of doing it in 2010 to receive this tax deferral, only available by December 31, 2010. Check with your tax advisor or accountant to determine if this special one-year benefit would be in your best interest. Then give our retirement specialists a call to assist you in converting your Traditional IRA to a Roth IRA before this tax break is gone.

Summer Review

Many investors tend to forget about their IRA accounts in the summer months, waiting for the year-end to determine what their next step will be in building for their future. However, this is usually the best time to take a good look at your retirement investment strategy and plan.

Summer is a good time to look at how your investments are performing and deciding if you may want to add new assets and/or eliminate others. You now have the time to make informed decisions at a more relaxed time, as opposed to the year-end when many other activities may be taking up your time.

Making your contribution now also allows for investing at an earlier time and maximizing your investment return. Meet with your financial advisor to determine what investment opportunities may be available to you now or in the coming months.

This is also a good time to determine if you are required to make any distributions this year. If you have not met these obligations, you can decide when to take the minimum distribution. If you need to liquidate any asset to meet the amount, this can be done at the most advantageous time.

Valuations are coming...

At year-end sponsors and investment providers are requested to provide a year-end asset valuation to us. We solicit this information in the fourth quarter of each year so that your year-end statement is as accurate as possible. Sometimes the investment provider or sponsor does not provide us with the information in a timely manner. When valuations are not timely (you can see the date of the last valuation on your statement), several attempts are made to obtain a more current value. If you notice that the valuation for an asset in your account is more than a year and one-half old, you can help us in improving the accuracy by contacting the investment provider or sponsor directly and requesting them to provide a more current valuation. This will improve your Statement of Account and those of other investors holding the same asset. Many times a call from an investor is all it takes to “get the ball rolling”.

Staffing Increases

We are pleased with the number of investors who have found our service and fees to be a real advantage in their retirement planning and investing. Many of our employees have been with us for more than 5 years and offer their knowledge and expertise in providing you, the investor, with information and service.

Because of the significant growth experienced over the past two years, additional retirement specialists have recently been added to our staff to assist this growing number of new investors. Our new employees bring valuable experience in customer service from other financial service companies. They are being introduced to our systems and procedures and are already assisting many of our new and long-time investors, representatives, and investment providers. When you call any of our retirement specialists you can be assured that they will do everything they can to meet or exceed your expectations.



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!