

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



Fee Changes

Minimum Balance Requirements

Included in your statement and available under the “Download Forms” tab on the website is the schedule of fees effective January 1, 2010. For those investors who were previously with Wells Fargo Bank, this is the fee schedule that will apply to your account beginning in 2010. If you hold Consolidated Capital Institutional Properties I, Class A, B or C, we will treat all classes of this asset as a single asset for the application of the quarterly asset fee.

Each investor can avoid invoicing charges by maintaining the required minimum balance in your account. The default minimum balance is \$300.00. If that balance is maintained, you will avoid charges for the preparation and mailing of an invoice to you. If your account does not receive regular distributions that create a cash balance, you can maintain the minimum balance by making a deposit to your account. That deposit can be a contribution, a transfer or rollover from another IRA or retirement account, or reimbursement of fees paid. If you have any questions regarding the minimum balance and how to maintain it, please contact a retirement specialist at 800-248-8447.

Private/Single Member Limited Liability Company

Annual Valuations

Investors who have a single member limited liability company (LLC) are reminded that an annual valuation of your LLC is required. A worksheet and a LLC Requirements Form have been provided on our website under the “Download Forms” tab. The Requirements Form describes the requirements for providing the annual valuation. The worksheet gives a further description of the process that must be followed in meeting the requirements.

It is important that these documents are reviewed and we are provided with the valuation as soon as available as of the end of the calendar year. By following the procedure and requirements, you will greatly minimize the effort necessary for completion of this process. If assistance is needed in this matter, please call our customer service center at 800-248-8447 and ask for the valuation department. They will be glad to assist you in completing this obligation.

Real Estate Valuations

Some investors have made real estate investment with their IRA. This is another example of the various investment options that a self-directed IRA allows for investors to diversify their retirement portfolio. However, with this ability to expand your investment options come specific requirements for supplying information to the custodian for the proper account reporting.

Annual valuation of your real estate asset(s) are to be provided to the custodian. This can be accomplished in several ways, with the important consideration being that the valuation be prepared by an unrelated third party. This means that the information needs to be obtained from someone who does not have a financial or personal relationship with you, the investor.

A third party valuation does not require a completed certified appraisal of the real estate. You may, for example, want to enlist the aid of a real estate agent in the area where the property is located. Many agents will provide a series of comparable property valuations that will allow them to give

you an estimate of the fair market value of your real estate. Whatever strategy you enlist, have the person providing the valuation list their name and contact information on the valuation and send the completed valuation to IRA Services Trust Company as soon as possible.

RMD Reminder

As noted in the past, the Worker, Retiree, and Employer Recovery Act of 2008 signed into law last December eliminated the requirement for persons already or turning 70½ in 2009 to take a required minimum distribution from their Traditional IRA. This waiver is only for the tax year 2009, and minimum distributions will need to be resumed in 2010.



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!