

## Your Retirement Account Your Way™

**More Choices. More Control. More Flexibility.**



### Precious Metals Investing

Many of our clients have asked if they can hold precious metals or coins in their IRA Services' retirement account. We are pleased to announce that we have now added precious metals to our acceptable assets, which means that these assets can be added to your account. We have partnered with Delaware Depository, an exchange approved precious metals custody and distribution center that provides vaulting and shipping services. They will work with your bullion or metals dealer to receive and vault the precious metals you want included in your account.

The precious metals and coins that can be invested in your IRA are: 1) U.S. gold coins or other gold bullion coins with a purity of 24 karat (0.9999 fineness), 2) silver coins with 0.999+ fineness and 3) platinum bullion coins (0.9995+ fineness). In addition, you can invest in gold, silver, palladium, and platinum bullion bars of equal fineness.

If you wish to make an investment in precious metals for your account, contact a bullion or coin dealer for availability and pricing and then submit an Investment Authorization indicating the amount you wish to invest. We will work with your dealer and Delaware Depository to have your assets purchased and securely deposited.

### Reminder, Roth Conversion Tax Break ending ...

One of the special features available only for Roth conversions made in 2010, is that you can choose to include the amount converted entirely in your 2010 income or have it included in your income in equal amounts in 2011 and 2012. This provides a two-year deferral for the taxes that would normally be required to be paid for 2010.

If you are considering conversion to a Roth account, the advantage of doing it in 2010 to receive this one-time tax deferral, available only until December 31, 2010 should be considered. 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.

### Asset Valuations

At year-end we request that sponsors and investment providers provide us with a year-end asset valuation. The amounts shown as "value" or "valuation" on your statement reflect, where possible, prices provided by these sources. Some assets, such as real estate, deeds of trust, direct

participation programs, promissory notes and other investments may be listed at original cost, an estimated or accrued value, or designated as “not available” where the asset has no readily available market information. Such values are for guidance and reporting.

Due to changing economic conditions and the availability of pricing, the latest information may not coincide with the ending date of your statement. The valuation date and source used is shown on your statement. IRA Services does not guarantee the accuracy of the prices obtained from any of these sources. The values are calculated on the basis of such prices, accrued values, or the estimates of value. Any value listed with respect to an asset should not be relied upon as being representative of the ultimate financial value of such asset.

## Fee Changes

A few changes have been made to our fee schedule for the coming year. These changes do not affect your Annual Account or Quarterly Asset Charges for 2011. We changed some transaction fees and added new fees relating to the holding of precious metals within your account. A copy of the fee schedule for 2011 was sent with your most recent statement and can be found on our website at [www.iraservices.com](http://www.iraservices.com).

Fees are automatically deducted from your account at the time they are charged. If you do not have sufficient funds to pay these fees, an invoice may be included with your next quarterly statement. An invoice with your year-end statement (approximately mid-January of each year) will be issued for any fees outstanding. In subsequent quarters, if an invoice is issued, there will be a charge applied to that invoice as shown on our fee schedule. You can avoid this invoicing fee by maintaining the minimum cash balance (generally \$300.00) in your account. This balance is a part of your account and must come from a contribution, rollover or transfer from a qualified plan, or from earnings within your account. Keeping the balance current will save you money.



## 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](mailto:feedback@iraservices.com).

## Social Media

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