

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



Required Minimum Distributions

If you are or will be 70½, you received information with your 3rd quarter statement on the required minimum distribution (RMD), if any, that you are required to take this year. Please complete and submit the Minimum Distribution Election Form provided. If you have already taken the appropriate distribution or have previously provided us with instructions for the current year, you may disregard this notice.

If you opened your account this year and transferred cash and/or other assets from a previous custodian, please note that we will not be able to calculate your RMD amount for this year, as we do not know your account value from the previous year. Your RMD amount uses the value of your account at the end of the previous year, so you may need to contact your previous IRA custodian for assistance with calculating this year's RMD amount. When you have determined the amount, please complete and submit the Minimum Distribution Form sent with your statement.

Prior to submitting your distribution request, you should review the amount of the RMD to determine if you have enough cash in your account to cover the RMD, the disbursement fee, account fees due (if any), and our minimum balance requirement. If you do not have enough cash, you may need to liquidate all or part of an asset or request a distribution in kind, so that your distribution can be made.

Property Tax Payments

If you have invested in real estate, please note that you must pay property taxes directly out of your IRA. Please submit an Expense Payment Request with a copy of your tax bill. The form can be found on our website, www.IRAServices.com, under the Forms section, in "Disbursements From Your Account". All property tax checks will be sent directly to you, not the county tax collector. You are responsible for forwarding the payment to your county tax collector along with any required bill. Therefore, please ensure you send your Expense Payment Request to IRA Services as early as possible to avoid late penalties.

You must ensure that you have sufficient funds in your account to cover the amount of the tax bill, the fee for disbursing the check (currently \$10), outstanding fees due on the account (if any), and the minimum balance requirement. If you have insufficient funds, your options to fund the account are: 1) make a contribution to your IRA, if you are eligible, 2) transfer funds from another IRA, or 3) rollover funds from another IRA or qualified retirement plan. For more information on your funding options, please call our Customer Service Team at 1-800-248-8447.

Statement Insert Information

Asset Valuations

Sponsors, investment providers, or account holders are requested to provide us with year-end asset valuation. The amounts shown as “value” or “valuation” on your statement reflect, where possible, prices provided to us by these sources. A more complete discussion of Asset Valuations can be found on the insert in your quarterly statement.

Fee Changes

Our fee schedule for 2012 is included with your statement. The changes affect the Annual Account Fee and the Quarterly Asset Fee for Tier 3 assets only. In addition, certain transaction fees have been changed.

As a reminder, 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. We will issue an invoice with your year-end statement (approximately end of January of each year) for any fees outstanding. In subsequent quarters, if an invoice is issued, a charge will be applied as shown on our fee schedule. To avoid this invoicing fee, you should maintain the minimum cash balance of \$300.00 in your account.

Self Directed Account

Your account is a “Self-Directed” retirement account. Therefore you, the investor, are responsible for the success or failure of your investments. The custodian’s responsibility is limited to executing your instructions. You should carefully review all your investment decisions with you own financial or legal professional. The custodian does not perform any due diligence or make any recommendations on the assets in which you invest.



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!