

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



Year-End Check List

Valuations

At year-end we request sponsors, investment providers, and/or account holders provide us with year-end asset valuation. Your assistance is appreciated in ensuring that your investment sponsors provide us with a current fair market value. The amounts shown as “value” or “valuation” on your statement reflect prices provided to us 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 only 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 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.

Required Minimum Distributions (RMD)

If you are over 70½, you are required to take a minimum distribution by December 31. If you turned 70½ this year, you have until April 1 of next year to take your RMD. Notices have been sent informing you of the required distribution amount. Please call us at 1-800-248-8447 if you do not know your RMD amount. 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 a Distribution Request form, which you may obtain from our website, www.IRAServices.com, under “Forms & Fees”.

Prior to submitting your distribution request, you should review the amount of the RMD and 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 (Real Estate Investors)

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 \$15), 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 Contact Center at 1-800-248-8447.

Statements & More Features Online

Improvements are continuously being made and features are being added to enhance your online access experience. In the near future, you will be able to access your account statements online. Log on to your account at www.IRAServices.com to see the features available. There are more on the way! We invite you to visit the "Contact Us" page and give us feedback. Let us know what features you would like to see. Don't have online access? Complete and submit our Internet Access Request form, which can be download from our website, under "Forms & Fees".

Fee Changes for 2013

Some changes have been made to our Fee Schedule, most notably the following: Increase in the purchase/liquidation/sale/re-registration fee for Tier 1 and Tier 2 assets; Tier 1 is now \$30 per asset, per transaction, and Tier 2 is now \$40 per asset, per transaction. Your account maintenance fees (annual fee and quarterly asset fee) remain the same. Fee changes are effective January 1, 2013. You may view the Fee Schedule for 2013 on our website, www.IRAServices.com, under "Forms & Fees".



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!