

STC, Inc.

Q&A

Answers to Your Self-directed Retirement Account Questions



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STC, Inc.

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We recommend you consult with your legal, tax and investment advisors prior to making any investments.

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Self-directed Retirement Plans

- *What is a Self-directed Retirement Plan?*
 - **You** may choose any allowable type of asset
 - Includes non-traditional assets like real estate
 - **You** manage your retirement plan's investments
 - **You** have control



Retirement Plans

- Traditional IRA
- Roth IRA
- SEP
- SIMPLE
- 401 k – former employer
- 403 b – former employer
- TSA – former employer
- TSP – former employer
- 401(k)



Investment Options

- Real Estate
 - Single/Multi-family homes
 - Vacation investment property
 - Tax Liens
 - Raw Land/Building Lots
 - Commercial Buildings
 - Real Estate Syndications
- Mortgages/Loans
- Private Business Investments
- Certain Precious Metals
- Foreign Currency/Options/Futures
- Stocks/Bonds/Mutual Funds



Guidelines for Self-directing

- Prohibited assets:
 - Life Insurance Contracts
 - Collectibles
 - i.e. rugs, works of art, stamps, coins
- Prohibited transactions:
 - Transactions not for the exclusive benefit of the plan
 - Can't borrow from the retirement plan
 - Can't pledge plan assets to secure a personal loan
 - Can't utilize credit or guarantee to obtain loan for the plan
 - Can't benefit any disqualified person



Guidelines for Self-Directing

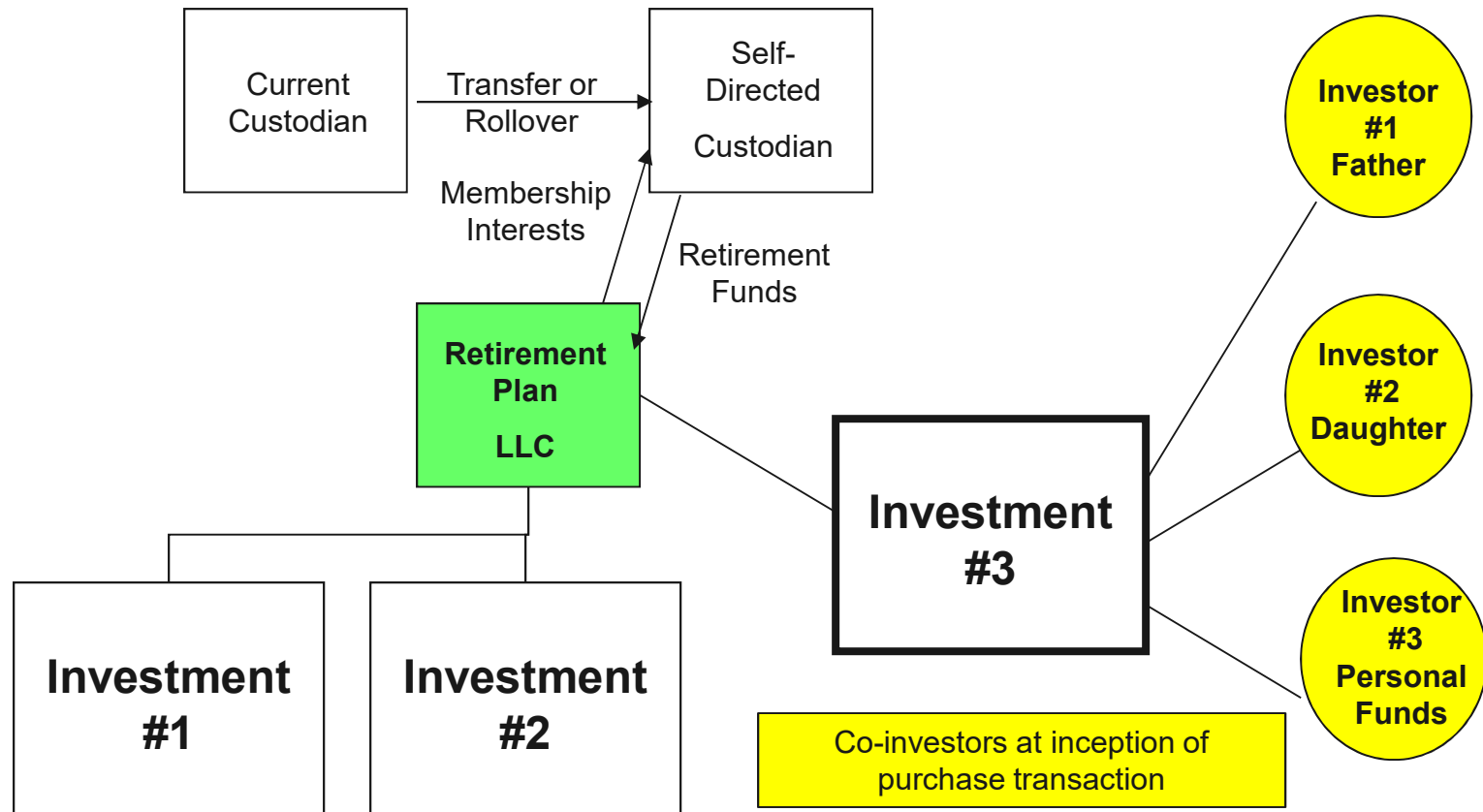
- Disqualified persons:
 - “You”
 - Certain family members
 - Ascendants
 - Descendants
 - Lateral family members are not disqualified
 - Company if you are a majority shareholder
 - Company if you are officer, director, HCE

Benefits of the LLC Structure

- Offers maximum flexibility
- Provides additional asset protection
- ‘Checkbook control’ over retirement funds
 - Immediate response to investment opportunities
- Simplifies asset titling
- Ease of pooling



Retirement Plan LLC Structure



STC's Full-Service Approach

- Retirement Account LLC structure setup
- Protected 'checkbook control'
- CPAs & attorneys to answer technical questions
- Guidance on transaction compliance
- Handle all the 'back office' support
- Maintain LLC financial statements
- Supervise regulatory reporting
- Oversee annual valuation





How can STC serve you?

Do you...

- want to open a self-directed account now?
- have clients or colleagues who would be interested in self-direction?
- need more information?



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