

Q&A

Answers to your Self-directed Retirement Account Questions



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STC, Inc.

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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
- ❖ Solo 401(k)



Investment Options

- **Real Estate**
 - **Single/Multi-family homes**
 - **Vacation Investment property**
 - **Raw Land/Building Lots**
 - **Commercial Buildings**
 - **Real Estate Syndications**
- **Tax Liens**
- **Mortgages/Loans**
- **Private Business Investments**
- **Operating Businesses**
- **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

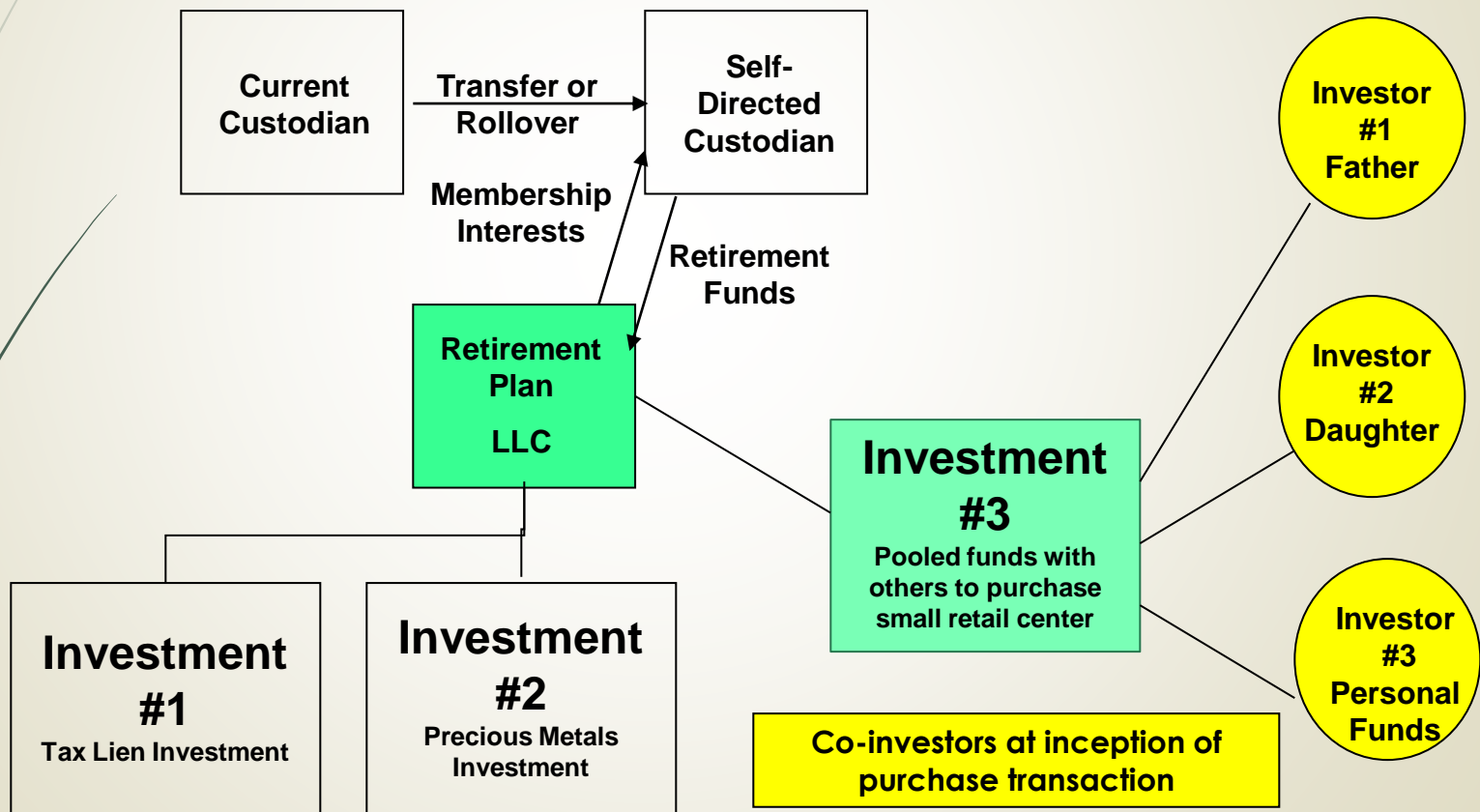
- **Disqualified persons:**
 - **“You”**
 - **Certain family members**
 - **Ascendants**
 - **Descendants**
 - **Lateral family members are not disqualified**
 - **Company if you are a majority shareholder**
 - **Company if you are officer, director, HCE**

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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