

Self-Directed IRA

TAKE CONTROL AND KNOW
YOUR OPTIONS



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Carrie Cook
Chief Executive Officer

Ms. Cook holds two executive level roles consecutively as CEO of Preferred Trust Company and President of Ignite Funding.

In her role as Chief Executive Officer of Preferred Trust Company, a licensed retail trust company that holds custody of alternative assets on behalf of IRA account owners, she oversees all functions within the business to include; operations, compliance, accounting, marketing/sales, and client relations. Ms. Cook was approached in August of 2014 by the owners of the company and asked if she would consider the dual capacity role given her proven track record at Ignite Funding. Given the synergistic approach of the two companies she took on the challenge. It was that challenge that began a complete overhaul of the financial, operational and regulatory performance taking the company to be known as the best customer service custodian in the country. In this role, Ms. Cook is a certified Self-Directed IRA Professional.

As the President of Ignite Funding since April 2011, Ms. Cook brings more than 17 years of experience specializing in private lending and is a licensed Mortgage Broker with the Nevada Mortgage Lending Division and Arizona Department of Financial Institutions. Her role with Ignite Funding she puts investors capital above the revenue of the company as she recognizes that investors have entrusted her to preserve their capital and she takes her role very seriously. She also does not believe in outsourcing any aspect of the investment experience, which is why Ignite Funding employs professionals in the fields of loan origination, loan servicing/accounting, marketing/sales, client relations, and asset management. It is her belief that off the shelf technology is for amateurs and would rather build software to the exact specification to allow customization for an industry with limited technological advancements. With approximately \$1.3B funded since leading the company, it is clear she is not stopping and committed to continuing the growth of the company and preservation of investor capital.

As of recent, Ms. Cook also shares her approach to management, leadership, investing and work-life balance to help fuel the drive for growth and creative thinking that is often missing in the workplace and with private investors through her leadership-based blog, "[High Heel Boss](#)".



Preferred Trust Company

Get to know us and get the truth about SDIRAs.

\$13 TRILLION

in qualified funds with over
half of this in IRAs.

- ❖ **We are licensed and regulated by the NVFID, DOL and the IRS as a Custodian.**
- ❖ We provide superior customer service in our industry.
- ❖ **We charge reasonable fees for high quality service.**
- ❖ We are committed to meeting your investment deadlines.

A GIFT FROM THE GOVERNMENT

How you use it is up to you.

TYPE
1

Tax Deferred Income

Traditional IRA

Pre-tax income contributed and income generated is tax-deferred.

\$6,000 (\$7,000 if you are 50 or older)

SEP IRA

Simplified Employee Pension for business owners is pre-tax income contributed and income generated is tax-deferred.

Up to 25% of individual compensation with a max of **\$61,000**

SIMPLE IRA

Savings Incentive Match Plan for Employees who contribute pre-tax income and generate tax-deferred income.

\$14,000 (catch-up contributions \$3,000 if you are 50 or older) and don't forget there is 3% employer match on contributions

TYPE
2

Tax Free Income

Roth IRA

After-tax income contributed and income is tax-free.

\$6,000 (\$7,000 if you are 50 or older)



SEP IRA

Business owners reducing taxes one step at a time.

❖ Simplified Employee Pension (SEP IRA) = Traditional IRA

- ❖ **Why would I want a SEP IRA?** You can pay the IRS taxes from the revenue generated from your company, or you can pay yourself.
 - ❖ Limited annually to the smaller of **\$61,000** or **25% of employee/owner compensation**.
- ❖ **Who can establish a SEP IRA?** Any employer, including self-employed individual. The SEP Plan must equally make contributions to each employee/owner.
- ❖ **How do I establish a SEP IRA?** Complete a SEP IRA application to include an Adoption Agreement defining the parameters of the SEP Plan.



SEP IRA

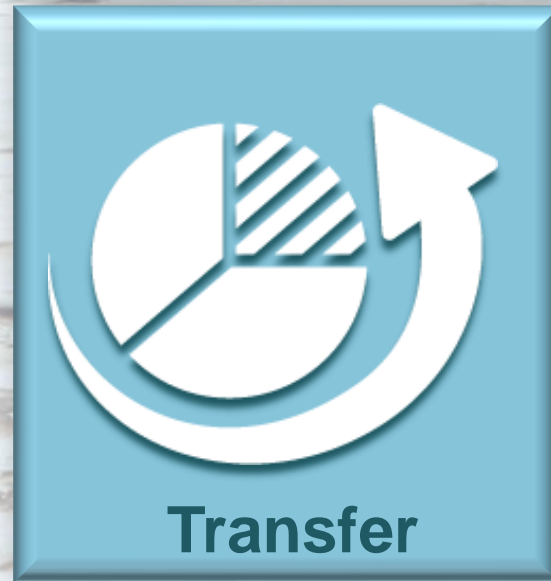
Facts

❖ Simplified Employee Pension (SEP IRA)

- ❖ If you are over 70 ½ you can receive contributions from an employer.
- ❖ Business owners (spouses) can double down and potentially contribute \$122,000 annually.
- ❖ Contributions from an employer to a SEP IRA are not included in your gross income.
- ❖ The contributions to the SEP IRA must be deposited by the due date of filing federal income taxes, including extensions.
- ❖ Employer contributions do not exclude you from making contributions to a Traditional and Roth IRA.

A GIFT FROM THE GOVERNMENT

Funding a Self-Directed IRA.



A GIFT FROM THE GOVERNMENT

Are you ready to invest in alternative investments?

STEP 1

- ❖ Determine IRA Type
- ❖ **Complete SDIRA Application Online**

STEP 2

- ❖ **Complete Transfer/Rollover**
- ❖ Move Funds from Qualified Plan

STEP 3

- ❖ Identify Investment
- ❖ **Complete Investment Authorization**

STEP 4

- ❖ Receive Income into SDIRA from Investment Tax-Free or Tax-Sheltered

ALLOWABLE INVESTMENTS

Self-Directed IRA Opens the Door



IRA ACCOUNT ADMINISTRATION FEE

Annual IRA Account Administration Fee

The annual IRA Account Administration Fee is assessed based on the total account value of assets and cash combined. The annual IRA Account Administration Fee is due upon the establishment of the IRA and every year thereafter. The fee will be deducted from the IRA or charged to the authorized credit card on file. The annual IRA Account Administration Fee includes the following services; unlimited contributions and distribution processing, fair market adjustments upon request, annual statements, state and federal tax reporting, 24/7 online account access, and IRA education throughout the year.

IRA Account Value	Annual IRA Account Administration Fee
\$0 - \$50,000	\$300
\$50,001 - \$100,000	\$400
\$100,001 - \$200,000	\$500
\$200,001 - \$300,000	\$600
\$300,001 - \$400,000	\$700
\$400,001 - \$500,000	\$800
\$500,001 - \$600,000	\$900
\$600,001 and up	\$1,000

IRS ALLOWED ALTERNATIVE INVESTMENTS

Alternative Investment Transaction Fee \$200

If the investment type is not listed above in the Fee Schedule an Alternative Investment Transaction Fee will apply upon the initial funding, subsequent purchases and final payoff of the transaction from the IRA. Investments **not allowed** are life insurance and collectibles.

COST OF A SDIRA

No hidden fees.



Cost of IRA to Income Ratio

Is it worth it to you?

Funds Transferred to SDIRA	\$100,000.00
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SDIRA Account Administration Fee	\$500.00
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SDIRA Minimum Account Balance Requirement	\$500.00
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Alternative Investment Transaction Fee	\$200.00
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Available Amount to Invest	\$98,800.00
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Annualized Income Generated at 10%	\$9,880.00
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PREFERRED TRUST



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