



IRA RESOURCES, INC.

## Our Expertise

*We make self-directed retirement easy*

## Why IRAR

### Knowledge You Can Trust

You will always reach a knowledgeable person so you can make well-informed decisions.

We are Certified IRA Services Professionals (CISP).

### Affordable Fees

Our fees are transparent and there are no surprises. We want to help you build your retirement future at affordable rates while providing best-in-class service.

### Client Centric Approach

We hold ourselves accountable for delivering superior service. Our personal-touch model delivers a level of service and ease of transaction rarely found in our industry.

## What Our Clients Say...

*"I have had a self-directed IRA since 1984. I have gone from one company to the next and they have all been terrible. You guys are amazing. Very pleased with the service and the fees. Would recommend IRA Resources to anyone."*

**Michael S.**

## ABOUT US

Since 1996, IRAR has specialized in holding alternative assets in retirement accounts. We're a company that was built on trust and word of mouth, due to both our superior service and low cost.

Our business partners and clients rely on our excellent service and expertise to invest in assets such as real estate and private placements as part of their overall wealth-building strategy.

We are the experts on self-directed investing with retirement plans. The IRAR team holds the Certified IRA Specialist Professional (CISP) designation and participates in ongoing educational and compliance programs. Our average employee has 8 years of experience in the industry.

Our management team leverages a powerful combination of business growth expertise, and hands-on, industry-specific knowledge to continue to enhance our services. Together we leverage our knowledge to provide you accurate, timely, and cost-effective service.

## OUR MISSION

*"To empower people to build wealth through alternative investments at lower cost"*

## A REGULATED COMPANY

IRAR Trust Company, the custodian for all our clients' holdings, is a non-depository trust company chartered in the state of South Dakota's Division of Banking— the state and division with the most extensive experience regulating self-directed IRA custodians.

IRAR Trust Company is audited and held to specific guidelines based on written policies and procedures. During these audits or reviews, the Division of Banking auditors do a thorough examination of the books, records, funds, and certificates held by the company. Our clients' retirement future has that extra layer of direct oversight.

## LIABILITY INSURANCE

IRAR has a rigorous audit program and strict risk management practices in place. We have the insurance required for banks and trust companies that provide custodial services for retirement plans. We carry Errors and Omissions (E&O) insurance, as well as Fidelity insurance.

### Certificate of Incorporation

For a copy of our certificate of incorporation, please contact [admin@iraresources.com](mailto:admin@iraresources.com)

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### IRAR Trust Company

Phone 888.322.6534 | Fax 858.459.6565 | email [admin@iraresources.com](mailto:admin@iraresources.com)

## ABOUT SELF-DIRECTED IRAS

Self-directed IRAs give you more freedom to invest than most people believe is possible. After being stuck with traditional providers offering the typical public stock and bonds, it's almost unimaginable the flexibility you have with an IRAR account.

## ASSETS ALLOWED

These are the most popular assets in self-directed IRAs. They include but are not limited to:

Real Estate • Private Placements • Real Estate Notes • Private Stock  
Single Member LLCs • Secured Notes • Unsecured Notes • Oil & Gas

## Prohibited Assets

There are only a few investments prohibited in an IRA. These include:

- collectibles: work of art, rug or antique, metal\* or gem, stamp or coin\*, alcoholic beverage
- Life insurance
- S Corporations (S corporations do not allow IRAs to invest in them)

**\*Exceptions:** Gold, silver, platinum, and palladium bullion of certain purity. See IRS Publication 590 for more details.

## PROHIBITED TRANSACTIONS

Though you can invest in almost any way you choose, there are still a few things the IRS says you can't do with a self-directed IRA– or else risk your tax-advantaged status.

Most importantly, your IRA cannot engage in a transaction with a disqualified person. A disqualified person is anyone the IRS has determined is not "arm's length" from the IRA.

### A Disqualified Person is:

- You
- Your spouse
- Any of your lineal ascendants or descendants (parents, children, grandchildren, and the spouses of children, grandchildren, etc.– including legally adopted children)
- Any investment providers or fiduciaries of the IRA
- Any entity (a corporation, LLC, trust, etc) where a disqualified person owns more than 50%
- Any entity (as previously listed) where the IRA account-holder is an officer, director, a 10% or more shareholder, or a highly compensated employee

The IRS does not consider siblings, cousins, aunts and uncles, or step-children as disqualified persons.



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## Plans We Custody

- Traditional IRA
- Roth IRA
- SEP IRA
- Simple IRA

## What We Don't Offer

- Investment recommendations
- Investment guidance
- Company endorsement
- Products or investments
- Legal, tax, or financial advice

## How To Start Investing

1. Complete a New Account Application
2. Transfer funds from an existing IRA or old 401(k) to IRAR
3. Search for investment while IRAR waits for funds from your previous custodian
4. Instruct IRAR to purchase investment

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