

The Smart & Affordable Way for REALTORS® to Build **Retirement Wealth**



Saving for retirement has never been this simple and affordable. A self-directed IRA at IRAR Trust lets you take full control of your savings, letting you invest in assets you know well— like real estate. Secure your future, enroll in an IRA today.

- Save at your own pace, as frequently as you wish
- Affordable, with no annual fees until you start investing
- Real estate is an allowed (and popular) investment choice
- Investment income grows in your IRA— tax-free
- No brokerage or commission fees, unlike at most banks
- A quick & easy enrollment process
- And only \$50 to get started!

HOW IT WORKS



Enroll

Complete the online Enrollment Kit.

If you have an existing IRA or old 401-K, you can bring that over too.



Save

Save without the worries of losing your savings to stock market volatility.

Your savings are in cash until you decide to invest, and you pay no annual fee until then



Invest

Determine your investment strategy and find your investment property—you aren't constrained to a list of products.

Explore our free educational resources for strategies.

What are the Fees?

One-time enrollment fee of **\$50** (regular \$100)
Cash ONLY account \$0/annual
One asset + cash account \$199/annual

Get Started!

Visit: www.iraresources.com/realtors/California

Questions?

888-453-4ira (4472)
enroll@iraresources.com



IRA RESOURCES, INC.

QUESTIONS? 888 453 4472

Discounted Fee Schedule - C.A.R.

ANNUAL RECORDKEEPING FEE FOR CALIFORNIA ASSOCIATION OF REALTORS®

- Annual fees are billed on a semi-annual cycle based on the establishment date of your account(s).
- Cash only account(s) do not pay annual fees until the first investment purchase in the account.

Minimum Annual Recordkeeping Fee (<i>fee includes your cash account and one asset, effective once you start investing</i>)	\$199
Additional Asset (<i>each/per year</i>)	\$25 \$75
Billing Examples: An account with one asset: \$99.50 semi-annually An account with two assets: \$112.00 semi-annually	

TRANSACTION SERVICE FEES

Account Establishment Fee	\$50 \$100
Partial Transfer Out*	\$25 per transfer
Full Termination*	\$250
Purchase, Sale or Exchange of Non-Real Estate Asset (per asset)	\$50
Purchase, Sale or Exchange of Real Estate Asset (includes earnest money and non-recourse loan if applicable)	\$175
ACH Transfers: Incoming or Outgoing	\$0
Wire Transfers: Incoming and Outgoing (per item)	\$30
Checks (includes all check requests)	\$10
Overnight Delivery via FedEx, UPS, USPS, etc.	\$30
Cashier's or Other Official Bank Check	\$30
Special Services (i.e. research of closed assets or accounts, legal research, special handling of transaction)	\$100 per hour
Returned Items of Any Kind and Stop Payments	\$30 per item
Reprocessing of Incomplete Documents (additional fees may apply)	\$25 per item
Notary Service (per document)	\$15
Re-Registration of Assets: Outgoing*	\$50
In-Kind Distributions*	\$100 per item
Conversion of Existing Assets	\$50 per asset

*Additional fees charged by third parties may apply

KEEP THIS FEE SCHEDULE FOR YOUR REFERENCE