



## BROADEN YOUR CLIENTS' INVESTMENT HORIZONS THROUGH SELF-DIRECTED RETIREMENT ACCOUNTS

- Q** Are your clients interested in having more control over their retirement investments and in the opportunity to build retirement wealth more aggressively?
- Q** Do you have options for non-publicly traded alternatives but can't find a custodian who specializes in this area?
- Q** Are your clients asking about alternative assets that are not publicly traded?
- Q** Do you feel knowledgeable enough in self-directed IRAs that you can confidently advise your clients?

As a financial professional your clients may have questions on using their retirement funds to invest in alternatives in a self-directed IRA.

**If you take advantage of our advisory account structure, you can still direct your clients' investments as per your advisory agreement with them, and bill and get paid your fees directly from their accounts.**

### WHY SELF-DIRECTED IRAS?

Unlike typical IRAs, self-directed retirement plans allow for your clients to invest beyond public stocks, bonds, mutual funds, etc., opening opportunities for nontraditional investments such as:



**PRIVATE EQUITY**

in a privately held company or startup



**EQUIPMENT LEASES**



**BUSINESS INVESTMENTS**

such as partnerships, joint ventures, private stock, and syndications



**SECURED/UNSECURED LOANS**

(promissory notes)



**PRIVATE PLACEMENTS**



**PRECIOUS METALS**

such as gold or silver; held off-site in a qualified precious metals depository



**COMMERCIAL PAPER AND NOTES**



**REAL ESTATE**

including commercial or residential properties (US and international), multifamily rental property, new construction, farmland, raw land, foreclosures, and more



**LEASE OPTIONS**



**MORTGAGES**



**HEDGE FUNDS**

Self-directed IRAs allow investors and their advisors to choose investment types and to receive tax-deferred and/or tax-free returns, which is less restrictive than most IRAs and 401(k) plans. Experienced investors may choose a self-directed IRA because of the potential to hedge against stock market volatility and build a secure financial future through a more diverse retirement portfolio.

## WHAT IS A CUSTODIAN?

A custodian is a regulated financial entity that is allowed to hold assets for the benefit of others. Some custodians specialize in the custody and administration of non-publicly traded alternatives within retirement plans.

Next Generation Trust Company holds a trust charter in South Dakota and is regulated by the Division of Banking there.

The custodian of a self-directed IRA holds and administers the assets for an account, but not all custodians are created equal. Most traditional custodians and broker dealers don't hold these assets on their platforms and have a lengthy review and approval process before they will consider them. Specialized custodians understand these assets and know how to administer them and report on them appropriately.

There have been many instances of traditional custodians refusing to hold these assets, or distributing them improperly, resulting in negative tax consequences to the IRA owner.

A recent example of this can be found here: (full tax court opinion)

[Actor Received Taxable Distribution From IRA](#)

A summary of the issues can be found here:

[Actor James Caan's Estate Loses IRA Rollover Case Involving Hedge Fund Interest](#)

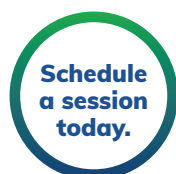
Both the custodians and the advisor made some errors in this case. Next Generation is THE trusted expert in the custody and administration of non-publicly traded alternatives within retirement plans. We can assist advisors in the proper rollover or transfer of these assets. We have also worked with individuals and advisors to correct these mistakes for us to accept assets that have been improperly distributed and/or distributed and not reported timely or correctly to the IRA owner or advisor.

## GET COMPREHENSIVE ACCOUNT ADMINISTRATION WITH NEXT GENERATION

As a custodian and administrator of self-directed retirement plans, Next Generation representatives handle all the necessary record keeping, paperwork, and tax reporting so your clients can invest safely and securely. We are known for our white glove service, specializing in the administration of non-publicly traded alternatives for over 20 years. Next Generation can provide you with information and resources to help you and your clients understand the available opportunities. We don't sell products or give advice, so our efforts enhance your services without competing with them. We also offer specialized advisor accounts and tools that empower efficiencies, helping you to serve your clients effectively.

By partnering with Next Generation to support your clients, you can strengthen your relationship and deepen client confidence, knowing their assets are being properly managed and their accounts fully administered by experienced professionals.

You can also be assured that you and your clients will receive unsurpassed customer service from our team of well-credentialed and well-trained staff.



To schedule a complimentary educational session or discuss our service offerings for advisors, please contact us.

**888-857-8058 • [www.nextgenerationtrust.com](http://www.nextgenerationtrust.com)**