



Grow Your Wealth and Achieve Financial Freedom



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Have questions
or want to
know more?

Call an Equity Trust Senior
Account Executive at

855-673-4721



Take Control of Your Financial Future

In the past, you could rely on Social Security and pensions as a solid base for retirement.

Not anymore.

A recent Social Security Administration trustee report states that Social Security will begin to run at a negative cash flow by the year 2017* and by the year 2040 it will not be able to pay full benefits. Plus, inflation continues to rise, decreasing our purchasing power.

Is there an answer to combat this potentially dangerous combination?

Relying solely on investing in the stock market, with its ups and downs, could be risky.

How can you create a secure financial future and grow lasting wealth to live comfortably?



Grow Your Wealth, While Saving for Your Future in Assets You Know and Understand

What makes a self-directed IRA such a potentially great wealth creation tool?

The answer starts with you and the ability to invest in a full range of assets beyond just stocks and bonds.

If you have knowledge, expertise and success in certain investments, imagine the investment returns in the tax-free or tax-deferred environment of an IRA. In addition to tax-free or tax-deferred profits for life, self-directed IRAs provide potential large tax deductions, asset protection and estate planning benefits.

Take control and begin planning for your future today.

*Status of the Social Security and Medicare Programs: A Summary of the 2014 Annual Reports (<http://www.ssa.gov/oact/trsum/>)

Why an IRA?

Why You Need an IRA Today

Realizing Social Security, pensions, and the stock market were not sufficient for retirement savings, the government created IRAs to help you save for your future in a tax-advantaged environment. An IRA grows tax-free or tax-deferred and compounds over time to maximize the ability to grow wealth.

The 4 Ways IRAs Benefit You

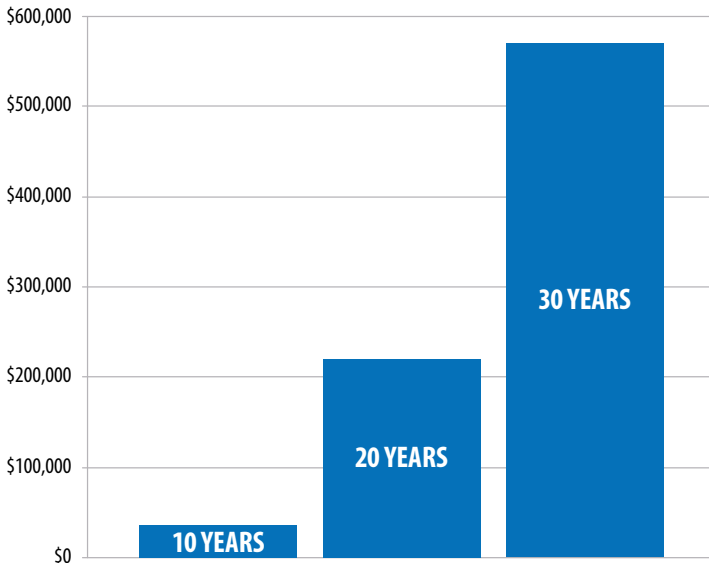
1. Compound Interest + Tax-deferred Profits = Lasting Wealth

Compound interest occurs when you not only earn interest on your original investment sum, but also on the interest earned on the original sum.

For example, beginning at age 25, you take the \$4 you spend each day for coffee and put it towards retirement. At that rate, you'd save \$121 a month.

"Compound interest is the most powerful force on Earth."

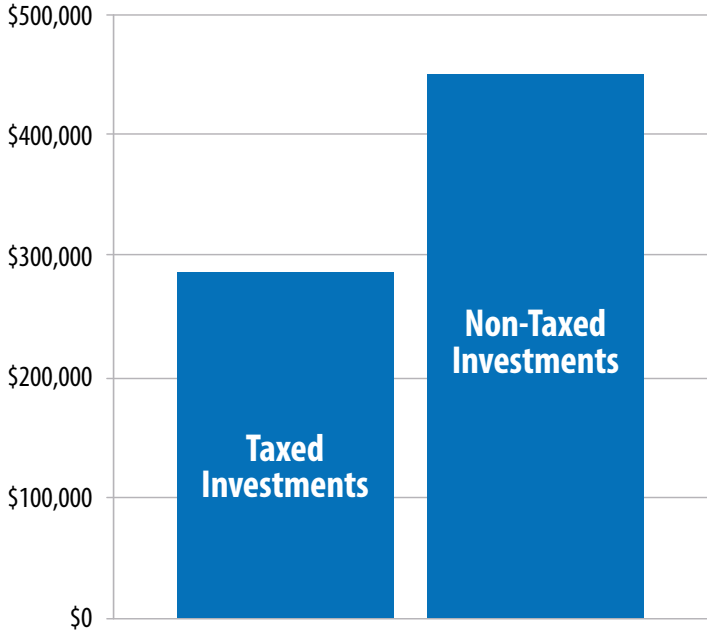
- Albert Einstein



If you received 9-percent in compounding interest each year, you would have \$23,415 after 10 years. After 20 years, you'd have \$221,520 and after 30 years, when you are 55, you'd have an amazing \$566,440.

The power of compound interest is multiplied in tax-advantaged accounts such as IRAs.

For example, if you were to contribute \$4,000 a year to a tax-advantaged account (an IRA) and assume an 8-percent compound interest rate of return for 30 years, your self-directed IRA would be worth \$449,133 at the end of year 30.



If you made the same investment in a non-tax-sheltered environment (a brokerage account), assuming a 31-percent tax rate, it would be worth \$286,752 instead of \$449,133. That is 43-percent less, a difference of \$162,381. As you can see the effect of taxes on your savings can be dramatic.

2. Potentially Large Tax Deductions

Certain IRAs allow you to reduce your taxable income today while saving for your future. For example, if you meet certain income limits and contribute \$2,000 to a Traditional IRA during the year, you are eligible for a tax deduction of that same amount (\$2,000) when filing your tax return for that same year. Depending on the plan type, you could be eligible for thousands in tax deductions.

3. Hard-Earned Assets Are Protected from Creditors

IRAs are afforded protection under federal bankruptcy law and thus generally are shielded from creditors in bankruptcy proceedings. Consult a tax attorney for guidance on special protections.

4. Provide Wealth for Future Generations

Certain IRAs allow the passing of assets to beneficiaries after death while avoiding taxes. Benefit your family's financial future with estate planning that leaves valuable IRA assets to loved ones without the burden of taxes.

There are different types of IRAs and government-sponsored small business retirement plans, and each possesses unique tax advantages to maximize your future wealth. Call **855-673-4721** to start enjoying the benefits today.

Self-Directed IRA: Total Control

Control Your Financial Future with a Self-Directed IRA

Many investors like Alison, an international traveler from Austin, Texas, are taking advantage of one of the greatest benefits of a self-directed IRA – the ability to choose investments that you know and understand. From real estate, promissory notes and tax liens to investing in Brazilian coconut farms, investing in non-traditional assets has become more popular among investors.

Why rely solely on the stock market, especially if you don't have an expertise in those assets, when it's possible to invest in assets you know and understand?

Combining your investment expertise with the advantages of an IRA—tax-deferred or tax-free growth—can be a powerful investment strategy.

Alison was able to invest in something she has a passion for, coconut water, with her self-directed Roth IRA. She invested in a coconut farm and the profits from the harvest go to her Roth IRA to grow tax-free!

Discover the investments that work best for you.

“I love coconut water and oil. I knew the market demand would grow and wanted to invest with my IRA.”

- Alison, Texas



Nearly Endless Investment Options

A self-directed IRA broadens your investing possibilities, and puts you in control. The chart below lists just some of the many investment possibilities available to you with an Equity Trust self-directed IRA.

Real Estate

- Residential Property
- Commercial Property
- Developed Land
- Undeveloped Land
- Foreclosures
- Rehabs
- Mobile Homes

Tax Liens/Tax Deeds

- Tax Lien
- Tax Deed

Promissory Notes

- Mortgages/Deeds of Trust
- Secured Notes
- Unsecured Notes
- Car Paper
- Commercial Paper

Entities

- Private Placements
- Limited Liability Companies
- Limited Partnerships

Traditional Assets

- Stocks
- Bonds
- Mutual Funds

Other

- Structured Settlements
- Factoring
- Accounts Receivable
- Foreign Currency Exchange
- Equipment Leasing

Plus, many more...

Individual Self-Directed IRAs

Choose the Right Self-Directed IRA for You

The Traditional IRA

Do you want an immediate tax deduction, your investments to grow tax-deferred, and only pay taxes when you withdraw funds? If so, a Traditional IRA may be your ticket to a successful financial future.

Traditional IRA Advantages

- Contributions may be fully or partially deductible
- Taxes on investment earnings are deferred
- Many individuals are in a lower tax bracket during retirement when distributions are taken. Therefore, earnings will be taxed at a lower rate than at the time of the contributions

Eligibility and Contributions

You are eligible for a Traditional IRA if you receive taxable compensation and if you're not age 70½ by the end of the year in which you open the account.

Your age determines how much you can contribute. Individuals that are 50 and older may contribute more to a Traditional IRA (known as a catch-up contribution). For information regarding contribution limits visit www.TrustETC.com or contact a Senior Account Executive at **855-673-4721**.

Withdrawals

You are eligible to begin making withdrawals at age 59½, but minimum withdrawals from a Traditional IRA must begin at age 70½.



The Roth IRA

Would you prefer to forgo a tax deduction now, and possibly never have to pay taxes when you withdraw funds? If so, a Roth IRA may be your ticket to a successful financial future.

Roth IRA Advantages

- Qualified withdrawals are tax-free
- Investments are able to compound tax-free
- No required withdrawals
- May be able to pass on earnings to beneficiaries tax-free

Eligibility and Contributions

Anyone may have a Roth IRA, regardless of age, assuming his/her Modified Adjusted Gross Income (MAGI) is within allowable limits. Investors must meet income limits to invest and/or contribute to a Roth IRA.

If you meet those limits you can contribute to a Roth IRA. Your age will determine how much you can contribute. Those individuals that are 50 and older may contribute more to a Roth IRA (known as a catch-up contribution). For MAGI limits and contribution limits please visit **www.TrustETC.com** or contact a Senior Account Executive at **855-673-4721**.

Withdrawals

- Withdrawals are not required at any age
- Contributions can be withdrawn at any age, tax and penalty-free
- Earnings in the account may be withdrawn tax and penalty-free as long as it has been open at least five years and the owner is over the age of 59½

Accelerate Your Family's Wealth with Self-Directed IRAs

You are not the only one that can take advantage of self-directed IRA tax saving opportunities. **Your spouse, children and grandchildren can benefit too.**

Any individual that has earned income can open an IRA, and a spouse does not need to receive separate income if you file jointly. For more information on how your family can receive tax benefits contact a Senior Account Executive at **855-673-4721**.

Small Business and Qualified Plans

Contribute More and Receive Larger Tax Deductions than Individual Plans

Are you looking for other investment opportunities in addition to your Traditional and Roth IRA to maximize your retirement savings? Equity Trust offers small business and qualified plans that allow you to contribute a considerably larger amount and potentially receive larger tax deductions.

Special Note: As an investor, self-employed individual or small business owner you most likely qualify for these plans. It's a great way to save for your own future, get tax breaks for your business and offer competitive employee benefits.



Select the Right Small Business/Qualified Plan for You

SEP – Simplified Employee Pension

Designed for self-employed individuals and small business owners (typically with 25 employees or less), the SEP allows contributions toward retirement without getting involved in a more complex qualified plan such as a 401(k). Contributions to a SEP are tax-deductible and compound tax deferred until withdrawn.

Why Should You Open a SEP?

If you want to contribute the highest amount possible to your retirement account and qualify for the highest tax deductions yearly (other than a qualified plan), then a SEP might be your best option.

SIMPLE - Savings Incentive Match Plan for Employees

The SIMPLE is a plan for small businesses with 100 or fewer employees that have no other qualified plans. With a SIMPLE plan, contributions are tax deductible and compound tax-deferred until withdrawn

Why Should You Open a SIMPLE?

You can contribute more than individual plans and if you have employees other than your family, as the employer you are only responsible to match if the employee contributes funds first.

Solo 401(k)

The Solo 401(k) is often the most attractive plan to investors, if they qualify, because it combines elements of the SEP and SIMPLE. This plan is designed for owner-only businesses and spouses. It can be established by both incorporated and unincorporated businesses, sole proprietorships, and partnerships.

Why Should You Open a Solo 401(k)?

If you qualify, the Solo 401(k) plan is attractive because of the high contribution amounts and large tax deductions available.

Roth Solo 401(k)

In 2006, Congress merged two of the most popular types of retirement savings plans: the Roth IRA and the Solo 401(k) into a Roth Solo 401(k). The Roth Solo 401(k) possesses the same benefits of the Solo 401(k), but with the tax benefits of Roth-type contributions.

Why Should You Open a Roth Solo 401(k)?

If you want Roth tax advantages (tax-free distributions) with a substantial contribution limit, then the Roth Solo 401(k) is for you. Also, if you are interested in a Roth IRA, but you don't qualify because of income limits, then the Roth Solo 401(k) is an option to consider.

401(k)

The 401(k) is a savings plan offered to employees that allows them to set aside tax-deferred income for retirement. An Equity Trust 401(k) is self-directed, allowing participants to invest in both traditional and non-traditional assets.

Why Should I Open a 401(k)?

The 401(k) is attractive to employers and employees because of the high contribution amounts and large tax deductions available, plus the ability to self-direct investments in traditional and non-traditional assets.

Roth 401(k)

The Roth 401(k) possesses the same benefits of the 401(k) but with the ability to designate a portion of funds as Roth contributions. Investors don't have to worry about income limits and they can still receive similar tax treatment as the Roth IRA.

Why Should I Open a Roth 401(k)?

This plan is available to anyone with a 401(k) and is a benefit to higher-paid employees and self-employed individuals who may have been excluded from having a Roth IRA account because of income limitations.

Reduce Healthcare and Educational Costs

Secure a Lifetime of Healthcare Benefits

The Health Savings Account (HSA)

If you want to take control of your healthcare costs – avoiding high premiums and complicated health plans – then an HSA could be the right plan for you. The HSA can reduce your health insurance premiums by as much as 70-percent, while you set aside funds to pay for current and future medical expenses. HSA contributions are tax-deductible (subject to limitations) and withdrawals are tax-free when used for qualifying medical expenses.

HSA funds are owned and controlled by you to pay first-dollar expenses as they apply to your deductible. Unlike other medical savings accounts, they are not “use-it-or-lose-it” accounts. Both the contributions and earnings in an HSA carry over from year to year.

To be eligible to establish an HSA, you must be covered by a High Deductible Health Plan (HDHP), which costs less than a traditional low-deductible plan.



Save for Your Child’s Education Tax-Free

Coverdell Education Savings Account (CESA)

The cost to attend college is increasing each year at an alarming rate. Equity Trust has a solution to pay for education costs and ease the burden of debt after college with the self-directed CESA.

A CESA is created for the purpose of paying qualified education expenses for the designated beneficiary of the account. A CESA can be opened for a beneficiary that is under the age of 18 or someone with special needs. Unlike other savings accounts that require earned income, you do not need income to open a CESA.

How a Self-Directed IRA Works

Complete a Self-Directed Investment in 6 Steps

1. Establish the right account for you

2. Identify Your Investment

The first step is finding an investment. Equity Trust allows you to invest in a variety of assets as long as IRS rules are followed (See page 14). Always consult with your tax, legal and financial advisor to determine whether an investment is right for you.

3. Request Funds for Investment

When you are ready to make your investment, you must complete an investment form that details information about the investment, how much it costs and where to send the funds.

Important: All documents related to the investment must be titled in the name of your IRA; not you personally:

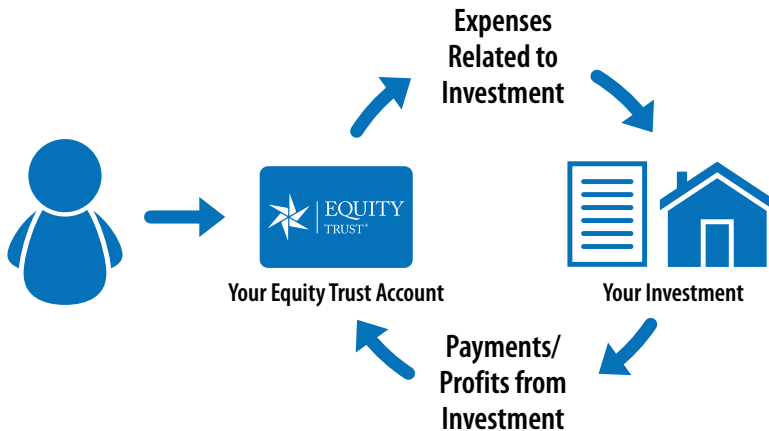
Equity Trust Company Custodian FBO (your name) IRA

4. Process the Investment

Equity Trust processes your Direction of Investment form and will send funds for the investment based on your directions. Equity Trust will retain all documents you provide us pertaining to the investment (such as real estate deeds, original notes, operating agreements for LLCs). It is your responsibility to locate and provide these documents.

5. Manage the Investment

Once your IRA owns the investment all expenses and profits related to the investment must come from and return to the IRA.



6. Sell the Investment

Once you've negotiated the sale of an investment with a buyer, you complete a Direction of Investment form which instructs Equity Trust to remove the asset from your IRA.

Funds from the Sale Return to Your IRA Tax-Free!



Rules You Need to Know

Prohibited Transactions

While Equity Trust allows you to invest in a full spectrum of assets to achieve your financial goals, there are a few IRA investments the IRS prohibits, including:

- Artwork
- Stamps
- Rugs
- Coins
- Antiques
- Certain collectibles
- Gems

You can find out more about prohibited transactions at **www.IRS.gov** or in *IRS Publication 590*. You can also refer to **www.TrustETC.com**.

Disqualified Individuals

Your Equity Trust account cannot sell an investment to, or otherwise be involved with, disqualified persons (as deemed disqualified in *IRS Publication 590*).

Disqualified individuals may include:

- You
- Your parents (and their spouses if re-married)
- Your grandparents (and their spouses if re-married)
- Your children (and their spouses)
- Your fiduciary, which may include a stockbroker, financial planner, tax professional, tax attorney etc.

Raising Capital

Raise Capital with Self-Directed IRAs

How to use Private Funding Sources and Your Self-Directed IRA

Are you tired of not having enough money for potentially profitable investments? With a self-directed IRA, you can take control of your financial future and raise capital on your own to make formerly out-of-reach deals possible.

It's conceivable to use your self-directed IRA and other people's retirement plans to fund your deals. Recent estimates place over \$7.3 trillion* within IRAs, 401(k)s and other qualified programs across the country. These funds could be used to potentially invest in a variety of alternative investments, such as real estate, private entities, start-up businesses, notes, plus many more.

The first step is often to make others aware of the possibilities of their own retirement plans – the ability for them to be in control and to invest in alternatives to the market.

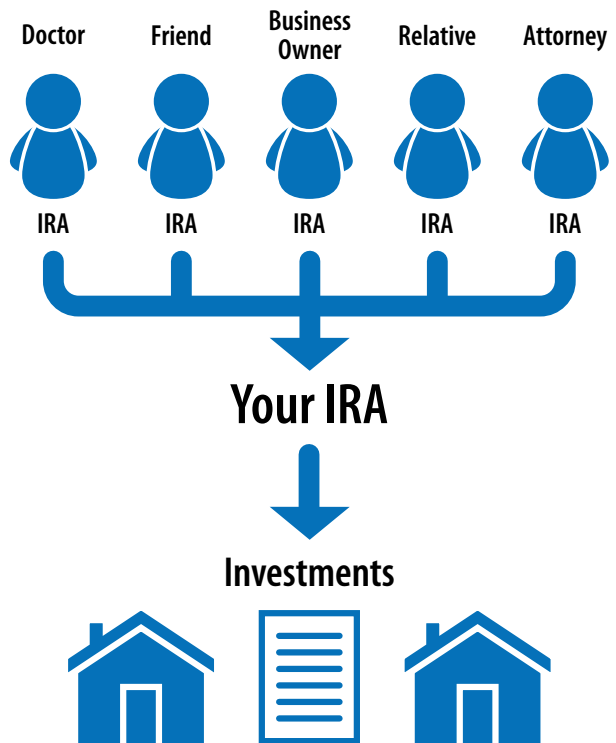
What are the Benefits to You and the Private Sources?

By using their existing IRAs and pension funds, other investors can potentially earn healthy rates of return on the alternative investments, plus benefit from the tax advantages of their retirement plans.

What benefit does your self-directed IRA receive? The opportunity to build your assets quicker by multiplying the potential number of investments you can make in the tax-advantaged environment of a self-directed IRA.

Benefits of Using Private Funding Sources

- Allows you to participate in more deals
- More deals may equal more profits
- Avoid using your own money



When utilizing Private Funding Sources, we recommend that you consult with your legal and/or tax professional for any applicable regulations.

Why Equity Trust?

Equity Trust Provides Custody Experience with True Value

Equity Trust Company and its affiliates are at the forefront of the self-directed retirement plan industry, specializing in the custody of self-directed IRAs and qualified business retirement plans. Since 1974, Equity Trust and our affiliates have provided services to individuals and the financial services industry, and today more than 130,000 clients rely on Equity Trust.

We provide valuable resources and tools to assist investors in creating tax-deferred or tax-free wealth, including:

- IRA specialists focused on serving you
- An industry-leading online portal (**www.myEQUITY.com**), exclusively for Equity Trust clients
- Ongoing education offered by Equity University

Equity Trust is a passive custodian and does not provide tax, legal, or investment advice. Any information communicated by Equity Trust is for educational purposes only and should not be construed as tax, legal, or investment advice. Whenever making an investment decision, please consult with legal, tax, and accounting professionals.





Helping You Become a More Educated and Better Investor



myEQUITY.com

Quick and Easy Access to Manage Your Accounts Through eVANTAGE

Client Community

Network with like-minded investors and industry experts, share success stories, learn how to overcome obstacles and discover winning strategies, in our exclusive community.



Wealth of Knowledge

Use the growing wealth of resources on myEQUITY to gain valuable insight and knowledge that will help you to become a more effective investor

Visit www.myEQUITY.com to join today



Industry-Leading Web Site Guides You



Helping You Get Started

From easy to understand “how-to” tutorials and client case studies to online investment calculators and simple access to forms, the Equity Trust Web site (www.TrustETC.com) is a wonderful wealth-building resource. Learn how to make your investing dreams become a reality.



Tools to Help You Build Wealth

Equity Trust offers a variety of self-directed IRAs and other investment accounts to suit your needs. Discover advantages in each account type, how you qualify, contribution limits, plus much more.



Gain Valuable Insight

The Equity Trust Web site has a wealth of educational resources to keep you up-to-date on trends and news, including: client case studies, IRS publications and letter rulings, webinars, self-directed investing educational products and much more.

Exclusive Educational Opportunities: Self-Directed IRAs and How to Grow Wealth Tax-Free



Equity University's educational products, including informational books and DVDs, webinars, and live in-person seminars, teach you how to generate tax-advantaged profits through self-directed IRAs.



In-Person Events

Equity University travels the country each year educating investors on creating tax-deferred or tax-free wealth with self-directed IRAs.

Online Events

Equity University hosts exclusive webinars on popular and pertinent investing subjects from the latest IRS rules to investing tips on raising capital. View upcoming topics at www.equity-university.com.

Educational Books, CDs, and DVDs

Engaging and comprehensive, Equity University has books, CDs, and DVDs on a full range of investing topics. Based on more than 40 years of investing experience, Equity University details the many self-directed IRA investing benefits. Find the right product for you at www.equity-university.com.

Free Investing Information

Equity Trust produces an array of reports on exciting and relevant self-directed investing topics. Topics range from saving on college and health expenses to how a self-directed IRA works. There are also reports on the different IRAs and small business retirement plans and which one is right for you. Best of all... they are **free!** Call **855-673-4721** for your free copy.



Safety and Security of Equity Trust Accounts

This should be one of your first concerns when considering a custodian for your retirement funds. Equity Trust Company and its affiliates have several procedures to ensure the protection of your funds:

Equity Trust Company is:

Regulated

- **Internal Revenue Code**

- The Internal Revenue Code sets standards for qualified custodians of IRA accounts. Equity Trust Company, and its affiliates, have operated as a qualified IRA custodian since 1983.
- Equity Trust accurately and completely complies with numerous complex IRS reporting and record-keeping requirements.

- **State Regulation**

- Equity Trust Company is a state chartered non-depository South Dakota trust company
- South Dakota law mandates regular audits of trust companies performed by state auditors

- **Deposit Insurance**

- Equity Trust deposits all uninvested cash in FDIC insured financial institutions where such deposits are insured up to \$250,000

- **Commercial Insurance**

- Equity Trust carries insurance with a leading national insurance company. Coverage includes: Errors and Omissions, Directors and Officers Liability, Professional Liability and Control Environment.



A Controlled and Audited Environment

- **Audit Committee**

- The audit committee of the board of directors oversees the activities of both the company's internal and external auditors. It receives reports directly from the auditors.

- **Internal Audit Staff**

- Equity Trust Company's internal staff operates with independence and reports directly to the audit committee of the board of directors.

Equity Trust Clients are Satisfied Clients

"Equity Trust has been very helpful to me in setting up a self-directed IRA trust. What has been amazing, is that I have not had one inconsistency in the information provided. You guys are real professionals and well worth your fees."

—Carl, Wisconsin

"I wanted to let you know how much I was impressed with your customer service department at Equity Trust. Your response time was quick and the knowledge and ability to answer questions or find answers quickly was also excellent."

—Pamela, Florida

"Our whole family has accounts with you and I would like to thank you for all your hard work and dedication. You are always on top of things, and contact us in a timely manner. Plus, everyone is so friendly."

—Valerie, Pennsylvania



Get Started Today

Now that you've learned some of the opportunities a self-directed IRA offers, it's time to get started investing. The sooner you establish an IRA, the longer you can enjoy the incredible power of compounding interest and the account's tax-deferred status.

Open an Equity Trust self-directed IRA:

1. You can download the appropriate forms from www.TrustETC.com
2. Call 855-673-4721

Getting started is simple and can be completed in minutes.



1 Equity Way, Westlake, OH 44145
855-673-4721
www.TrustETC.com