



MADISON
TRUST COMPANY

**UNLOCKING THE
POWER OF
CHECKBOOK IRAS:**
GAIN GREATER CONTROL
OF YOUR RETIREMENT
INVESTING

madisontrust.com

Exceptional Service. Exciting Opportunities.



WHAT IS A CHECKBOOK IRA?

A Checkbook IRA is a type of Self-Directed IRA that gives the account holder greater control over their retirement investments than standard IRAs. With a Checkbook IRA, you can invest your retirement funds directly into alternative assets without having to contact your custodian for everyday transactions.



Exploring Standard, Self-Directed, and Checkbook IRAs

Standard IRA

A Standard IRA, also known as an individual retirement account, is a type of investment account that enables you to invest in stocks, bonds, and mutual funds, with the goal of increasing your savings for retirement.

Self-Directed IRA

A Self-Directed IRA is a retirement account that lets you invest in alternative assets beyond stocks, bonds, and mutual funds through a custodian. The account holder directs the custodian to perform transactions.

Self-Directed IRA with Checkbook Control (aka Checkbook IRA)

This type of Self-Directed IRA allows the account holder to perform transactions in real-time. This investing power is achieved through the creation of an entity, such as an IRA LLC or IRA Trust and a dedicated checking account.

TWO TYPES OF CHECKBOOK IRAS



What is an IRA LLC?

An **IRA LLC** is a type of Checkbook IRA that allows you to invest in alternative assets in real time. It's set up by establishing an LLC for your IRA followed by a dedicated IRA LLC checking account.



What is an IRA Trust?

An **IRA Trust** is the other type of Checkbook IRA that gives you the capability to invest in alternative assets on your time. An IRA Trust is set up by creating a trust for your IRA along with your dedicated trust checking account.



SIMILARITIES BETWEEN IRA LLCS AND IRA TRUSTS



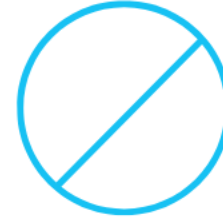
Best for transaction-heavy investments, such as a rental property or fix-and-flip



Place everyday transactions through a designated IRA LLC/Trust checking account



Both are available in all 50 states



Avoid transaction fees normally associated with IRAs

DIFFERENCES BETWEEN IRA LLCs AND IRA TRUSTS



IRA LLC

- Recognized in most countries if you're interested in foreign investments
- Offers multi-member investing
- Superior liability protection



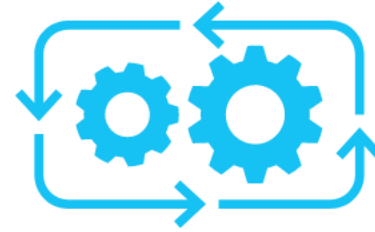
IRA TRUST

- Faster and less expensive set up process
- Avoid state fees typically associated with LLCs
- Less reporting requirements

Benefits of a Checkbook IRA



Asset Diversification



Enhanced Control



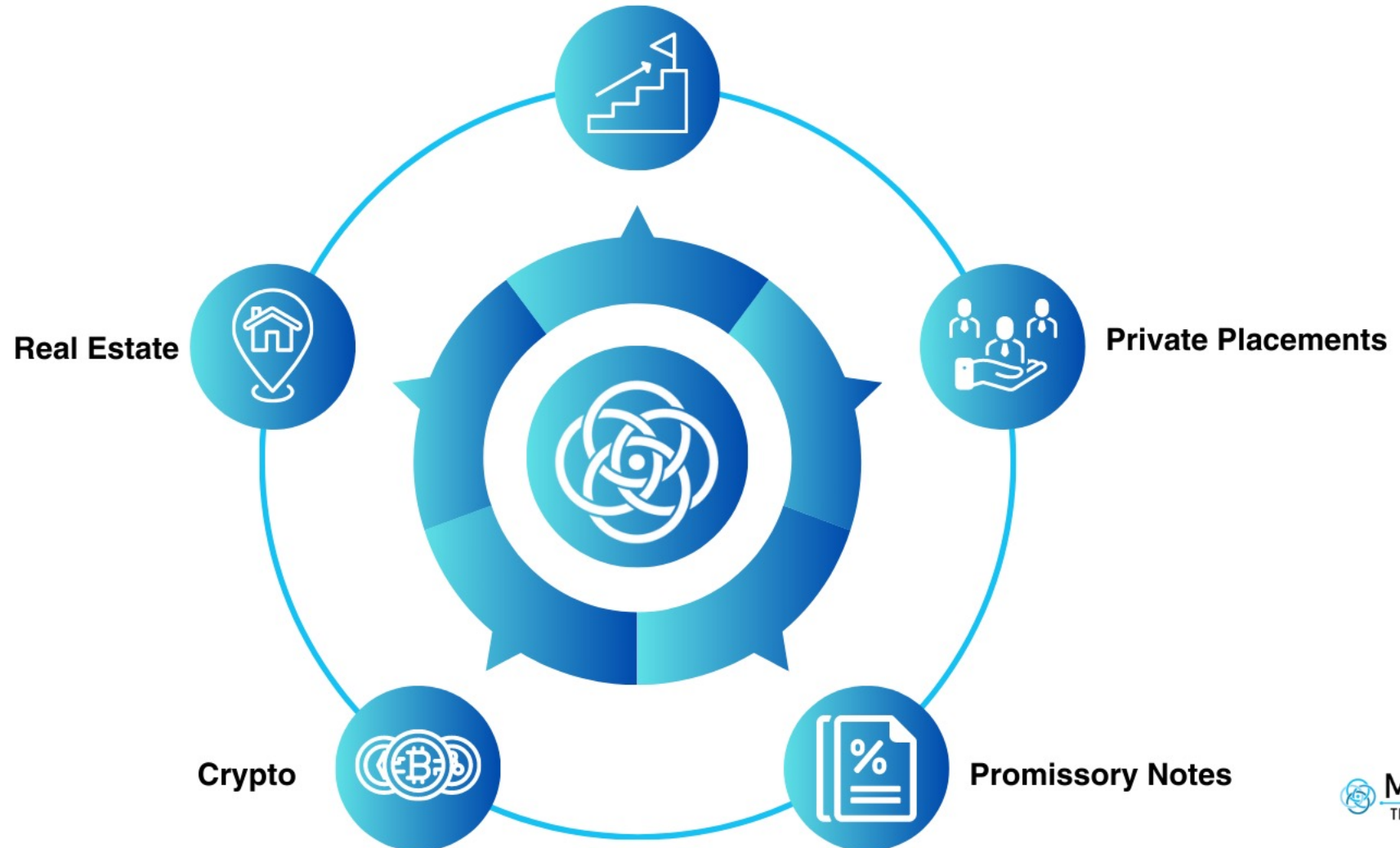
**Savings on Everyday
Transaction Fees**



Greater Privacy and Security

Popular Checkbook IRA Investments

Small Businesses and Startups



HOW DO I SET UP A CHECKBOOK IRA?

1

Open

You complete our easy online application.

2

Fund

We assist you in transferring or rolling over all – or a portion of – your existing IRA, 401(k), or other retirement account, or you can make an initial contribution.

3

Create

We establish a new LLC or trust for your IRA — which will serve as your IRA's self-directed investing platform. We appoint you as its manager or trustee, authorized to make all investment decisions. At your direction, we will fund your IRA LLC or Trust at the bank of your choosing.

4

Invest

You can begin placing investments by simply writing a check or sending a wire.



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What Questions Do You Have About Checkbook IRAs?

Exceptional Service. Exciting Opportunities.



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