New Self-Directed Account Checklist

3 Easy Steps to Get Started

Relationship Manager for: The Streamline Companies

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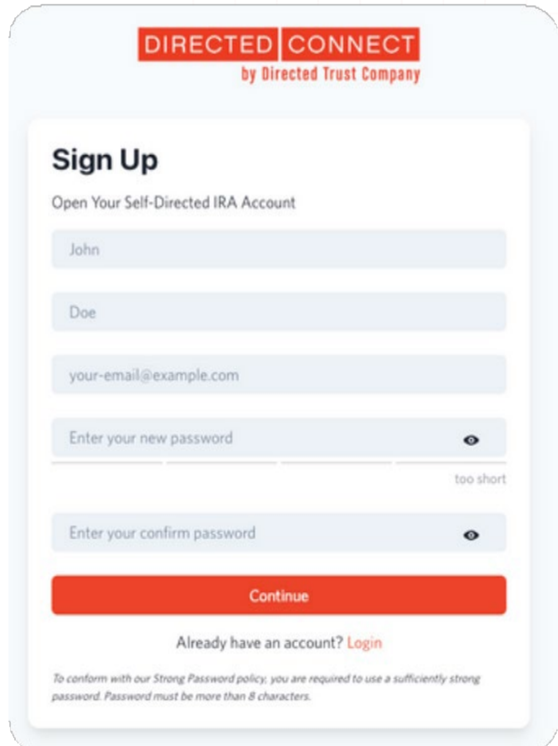
Have questions or need help before getting started?
Schedule a Call Today

*Directed IRA is a Tradename of Directed Trust Company. Directed Trust Company performs the duties of a directed custodian, and as such does not provide due diligence to third parties on prospective investments, platforms, sponsors or service providers and does not sell investments or provide investment, legal, or tax advice. The following information is for educational purposes only.

Step 1: Create an Account:



DEMO VIDEO FOR CREATING AN ACCOUNT – Our online portal is the preferred signup method. If you need copies of the PDF applications, please ask Matt.

START AN APPLICATION

- Please indicate 'STREAMLINE' as the referring organization – this will be pre-filled if they use the links but will need to be inputted on the PDFs.
- The client can name an Interested Party to help them manage their account.
  - This could be their spouse, attorney, advisor or the Aventura team.
- Applications in good order are processed within twenty-four business hours.
- Once the account is officially opened, the client will receive a welcome email confirming the new Directed IRA account number and instructions.

Please do not proceed to Step 2 before an Account Application is submitted

Step 2: Cash Funding: there are three options to fund cash for a new investment and Matt will discuss with prospective clients, and they can learn more on our Funding Page.

IRA to IRA – Cash Transfer – takes 3-7 business days to complete:

Complete a Transfer Request – Cash Only form to move funds from the current IRA custodian.

- Contact the current IRA custodian to liquidate holdings and determine their specific transfer-out requirements so you can complete the transfer request correctly and avoid delays.
- We are ACATs eligible and if the Transfer is coming from a large custodian should be able to accept an e-signature.
- Return the signed Transfer Request form to Directed IRA. You may scan/email to transfers@directedira.com or submit via our secure file upload.

Directed IRA does not control the transfer process. We help facilitate transfers by submitting the request and our acceptance letter. For time frame or status updates, contact the current IRA custodian directly.

Group Retirement Plan to IRA – Rollover:

- First, contact the 401(k) or other employer plan sponsor/financial institution to initiate a direct rollover. You will need to provide incoming check, ACH, or wire instructions and may also need to provide the new Directed IRA account number.
- After initiating the rollover, complete and submit an Employer Plan Rollover Deposit Form and a copy of the **latest statement** from the 401(k) or other employer plan sponsor/financial institution.

*Directed IRA will not be able to deposit funds without these items on file as it is an IRS requirement to obtain proof of the retirement funds source. *

Contribution of new IRA monies:

- Contribute to an account via Plaid here, or complete a Contribution Designation form and submit the contribution to Directed IRA. Funds can be sent via check, wire, or ACH.

Wired contributions are typically available within 1-2 business days upon receipt.

Plaid or ACH contributions are typically available within seven business days of receipt.

***Non-Qualified Accounts Fund via a cash deposit**

Step 3: New Investments:

Investment review can begin concurrently but cannot be executed until funding is complete.

- Assets eligible for Custody: private equity & credit funds, real estate, and direct investments.
- To initiate a new investment, please have the investor complete their sections of the subscription materials and co-sign the document as 'Read & Approved.'
    - It is critical that the investors complete their beneficial owner information and sign as needed throughout the document.
    - Directed will kick off the Direction of Investment (DOI) form once the investor kit is received.
- Please note the necessary vesting/titling on all investment documents must reference Directed Trust Co, with key details below:
    - Directed Trust Company
    - Vesting: Directed Trust Company FBO Client Name, Account Type
    - 3033 North Central Avenue, Suite 415 Phoenix, AZ 85012
    - Phone: 602-899-9396
    - Fax: 602-899-9641
    - Tax ID/EIN: 37-1913185

  Supply the client executed investor packet to Investments@directedira.com

        - Investment reviews in good order take between 2-3 business days to finalize.

Step 4: Account Maintenance:

Directed will provide an online portal for clients and Aventura, as well as PDF statements made available through either paper statement or electronic delivery:

- Data Integrations – Directed is part of Orion Data Services & Morningstar's ByAllAccounts system, which helps transmit data from our platform to external portfolio management systems.

- Asset Valuations - Providing a Fair Market Value (FMV) is required for many account types, and we expect to receive and update investment values at least annually.

    - Aventura will provide valuation updates to the investor and Directed to meet annual IRS requirements.

- Fund Disbursements – depositing returns from the Fund into the Directed account is a critical action, which can be fulfilled via ACH to avoid wire fees.

    - The linked form demonstrates our key deposit information and provides the fields we are looking for to attribute the deposit correctly on behalf of the client.

- Client Account Fees can be paid via Debit/Credit Card or out of uninvested account cash.

Preferred Fee Schedule:

T: 602.899.9396
www.directedira.com

DIRECTED IRA
by Directed Trust Company

Fee Schedule – Relationship 1

ACCOUNT FEES

Account Establishment
- Online Portal Application $50
- Paper/PDF Application $75

Annual Account Fee
- All IRAs, SEPs, HSAs, & ESAs (includes up to 3 assets) $395
- Individual or Trust Custodial Accounts (includes up to 3 assets) $395
- Qualified Retirement Custodial Accounts (other than IRAs and Solo 401ks) (includes up to 3 assets) $495

Annual Asset Holding Fee (only for accounts with 4 or more alternative assets)[1] $100/asset

TRANSACTION FEES

Domestic Wire Out $35	Recurring Payment* $10
Additional Investment/Capital Call* $25	Cash Distribution* $25
Expense Payment Request/Earnest Money Deposit* $25	Cash Transfer Out/Internal Transfer* $25

**Includes check/ACH fee. If a wire is requested, an additional wire fee will apply.*
Directed Trust Company does not charge for incoming ACH or wire transfers.

ASSET PROCESSING FEES *(Purchase/Liquidation/Sale/Re-registration/In-kind Transfer, Payoff)*

IRA/LLC's, Private Funds & PPM's, Notes, Private Companies & LLC's, Precious Metals. $50
Real Estate (directly owned by account)[6] $150

Includes check/ACH fee. If a wire is requested, an additional wire fee will apply.

MAIL FEES

Priority Mail $15
Overnight Mail $35

OTHER FEES

Roth Conversion Fee Cash Only $50	Medallion Stamp $25
Roth Conversion Fee Assets Other Than Cash $100/asset	Notary $25
Stock/ETF Trade[4] .... $25 + $.03/Share	Recharacterization $100
Mutual Fund Trade[4] $25	Private to Public Stock IPO $350
Cashier's Check $50	Late Payment Penalty[5] $35
Any Returned Item/Stop Payment $35	Misc. Document Preparation Fee $100
Paper Statements $20/yr	Account Research $100/hr
Account Termination $200	Distressed Asset Maint. Fee[2] 100/yr
Note Modification/Non-Recourse Loan $50	Corrected Tax Form $250
Legal Action/Legal Review Fee[3].. .... $150/hr	

*** A minimum cash balance of $500 is only required on accounts who have chosen to have fees deducted from the available cash balance***

Uninvested Cash shall be deposited by Directed Trust Company with FDIC insured banks and will be insured up to the federal deposit insurance limits (currently $250,000, per account holder) and any excess amount will not be insured by the FDIC. Directed Trust Company reserves the right to effect changes to this Fee Schedule. Fees will continue to accrue and be payable even if the Account contains no assets from which Directed Trust Company can collect amounts owed by the Account Owner. The Account Owner is responsible for reporting any inaccuracy of all assessed account fees and must report any inaccuracies to Directed Trust Company's Client Services within 45 days of the Fee Statement date. **1** Your account will incur this fee if it holds more than three assets, excluding cash, publicly traded securities, a Tradestation Brokerage Account, and precious metals. Each subsequent investment after three assets incurs a $100 annual fee. For example: If your IRA holds four investments, your account will be charged $100 annually in addition to the annual account fee. **2** Asset subject to dissolution, bankruptcy, receivership, or alternative disposition or status. **3** Relating to production of documents related to subpoena or legal action or when legal review is necessary given legal issues raised from account holder instruction or direction. **4** Fee applies when a Direction of Investment for a Publicly Traded Stock , ETF, or Mutual Fund is sent to Directed Trust Company for processing. Fee does not apply when a 3rd party brokerage trading account has been established for the account, see the brokerage account fee schedule for details. **5** For failure to pay any outstanding invoice by provided deadline. **6** Includes real estate where your Directed Trust Company Account is listed on the deed/title or is party to a joint venture, trust, or other agreement for a real estate or other business transaction.

