



SELF DIRECTED IRAS

YOUR GUIDE TO CHANGING YOUR
INVESTMENT FUTURE



ABOUT US

Founded in 2003, NuView Trust Company is a premier, regulated custodian for alternative investments, primarily held in retirement accounts. Since our formation, NuView has strived to provide our clients with the broadest possible choices in their IRAs. While other custodians tend to reject non-traditional investments, NuView's administrative platform was designed with alternatives in mind.

With a self-directed IRA, the client serves as the account fiduciary, and as such, NuView Trust does not render tax, legal, accounting, investment, or other professional advice.

OUR VISION



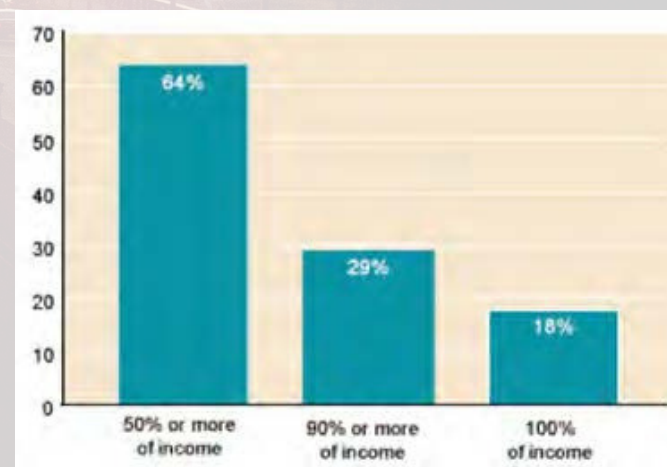
A World Where the Dream of Retirement is Achievable

Since the first monthly Social Security check was mailed in 1940, there was a belief that retirement was something that either an employer or the government was to provide, augmented by personal savings. 75+ years later, it has become clear that neither the government nor private companies will be able to meet the promise of a well-funded retirement, leaving the responsibility to individuals to fund their own retirement.

With the departure of company-funded pension plans came the introduction of IRAs and Employer Sponsored plans that shifted the contribution responsibility to the individuals. In 1975 the first IRA was opened, providing a way to defer taxes on the contribution and earnings until distribution in retirement. Since that humble beginning, new employer based plans were added such as 401(k), 403(b), 457, Thrift Savings Plans as well as SEP and Simple IRAs. Congress also enacted the Roth IRA, which accepts after-tax contribution and can provide distributions tax free!

Regardless of the type of retirement account(s) you select, the theme is consistent – it is now up to you. It's your savings, your decision, your retirement.

RATIO OF SOCIAL SECURITY TO TOTAL INCOME



64% of the current elderly population relies on Social Security for over 50% of their income.

OUR VISION



Will You Achieve Your Dream of Retirement?

There is a certain comfort in being “mainstream,” not sticking out, or being different. When it comes to retirement savings, however, being average is not such an attractive state.

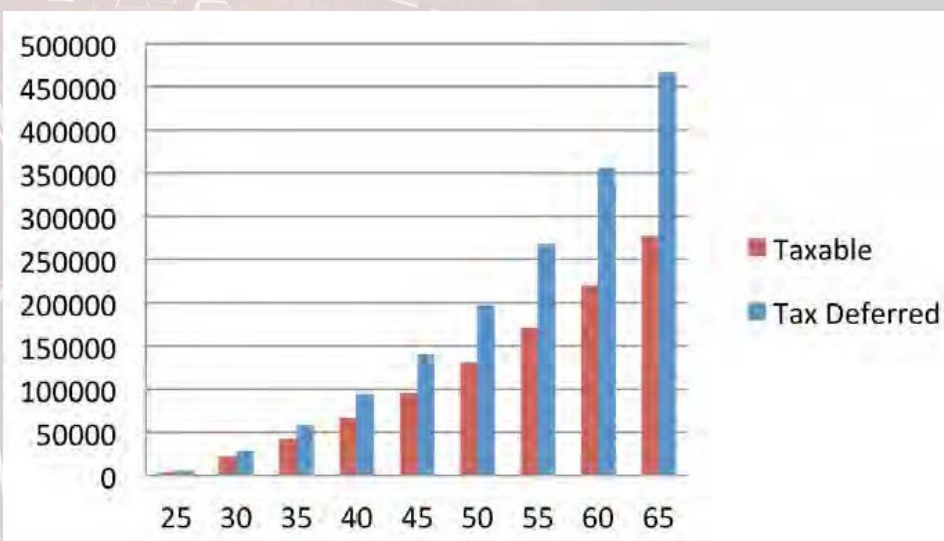
A recent study from Boston College projects that 45% of all households will be financially unprepared for retirement. Reports from The Social Security Administration conclude that 64% of the current elderly population relies on Social Security for over 50% of their income.

Among the 39% of households holding an IRA, their average balance is a little over \$67,000. Although this number is substantial, it is hardly an amount that will provide an optimal retirement lifestyle.

The power of investing using accounts that are tax deferred is significant. The benefits naturally accelerate each time an individual's tax bracket or tax rate is increased.

For example, a saver that contributes \$5000 per year in her IRA account starting at age 25, and grows at 4.5% annually will have over \$460,000 in the IRA account by age 65. A similar saver using taxable funds (at an individual tax rate of 23%) with \$5000 of savable income each year will only have \$280,000 in a savings account by age 65. That difference of nearly \$200,000 is the result of compound tax deferred growth.

TAX DEFERRED SAVINGS



Statistics are interesting, but the real question is what are you doing to prepare?

WHAT IS A NUVIEW SELF-DIRECTED IRA?

Your choices are much bigger than the stock market

NuView was created to assist the IRA holder in accessing the broadest range of choices within their retirement plan. Our clients are driven, motivated savers who desire unique investment choices unavailable to them through their bank or brokerage house. While some clients in private investments still seek the advice and counsel of financial advisors, many prefer to go-it-alone, driven by their own research and experience.

You also may wish to have more control over your IRA. Just as many investors want to make their own individual stock and bond trades, NuView clients desire to make their own choices, whether in real estate, private companies, money lending and much more.

We serve as the administrator and record-keeper, providing all the tools and paperwork needed to keep you in the driver's seat of your IRA. You are not able to do this on your own without a custodial banking relationship.

In essence, a NuView IRA account allows you to invest your IRA in anything that the IRS does not prohibit, which will be discussed in further detail. With a truly self-directed IRA, you make the decision after consulting with your financial or tax professional.

SELF-DIRECTED IRAS

What are the benefits of a Self-Directed IRA?

Self-directing your IRA provides you with more choices and more control! Open to you are every investment not prohibited by the IRS or the Department of Labor. This choice, not provided through traditional brokerage firms, allows clients to seek true diversity by investing their retirement portfolio in tangible holdings, such as real estate. Our clients' choices include:

Real Estate

- Unimproved land
- Single-family homes
- Multi-family homes
- Commercial Property
- Farm, timber, mineral-based property

Private Companies

- LLCs
- Corporations
- Partnerships


Precious Metals

- Gold
- Silver
- Platinum
- Palladium

Others

- Notes
- Mortgages
- Tax liens
- Tax certificates
- Joint ventures

The ability for you to control the investment decisions within your self-directed account finally gives you the ability in what you know and understand, not what your broker recommends. Being able to choose your own investments, without brokerage firm limitations, puts the person with the most vested interest in your retirement account back in control... you!



"Never invest in a
business you don't
understand."

Warren Buffet

SELF-DIRECTED IRAS

Self-Direction is available with all four types of IRAs

Most wage earners have no idea that there are four types of IRAs, each created for a particular group of savers.

Traditional IRA (1974) – The most common of the IRAs and the home for most rolled-over employer plans such as the 401(k). Except for certain higher earners, most contributions are tax deductible, with future withdrawals taxed at ordinary income tax rates.

SEP IRA (1981) – This is an Employer Sponsored IRA and comes with high contribution limits – up to \$55,000 in 2018. The employer must pay the contributions and must do so at an equal percentage for all eligible employees, thus only single member or family businesses are likely to adopt this type of plan.

SIMPLE IRA (1996) – Also an Employer Sponsored IRA, this incentivizes employees to make a contribution and the employer makes a match of up to 3% of the employees' earnings. SIMPLE IRAs are similar to 401k plans and are attractive to companies with less than 100 eligible employees due to low administrative costs.

Roth IRA (1999) – For those that believe that their tax rates will be high in their retirement years, this account permits many eligible people to make contributions after-tax and continue to grow tax-free until distribution. No federal income tax is due at distribution, just so long as the Roth has been opened for at least 5 years and the holder has reached the age of 59 1/2.

MOVING FROM INVESTMENT TO INVESTMENT



With a fully self-directed IRA, you have the flexibility of moving investment income to purchase another investment, regardless of asset class.

For example, you can use the rental income from your IRA-owned property to purchase gold bullion, or even buy company stock.

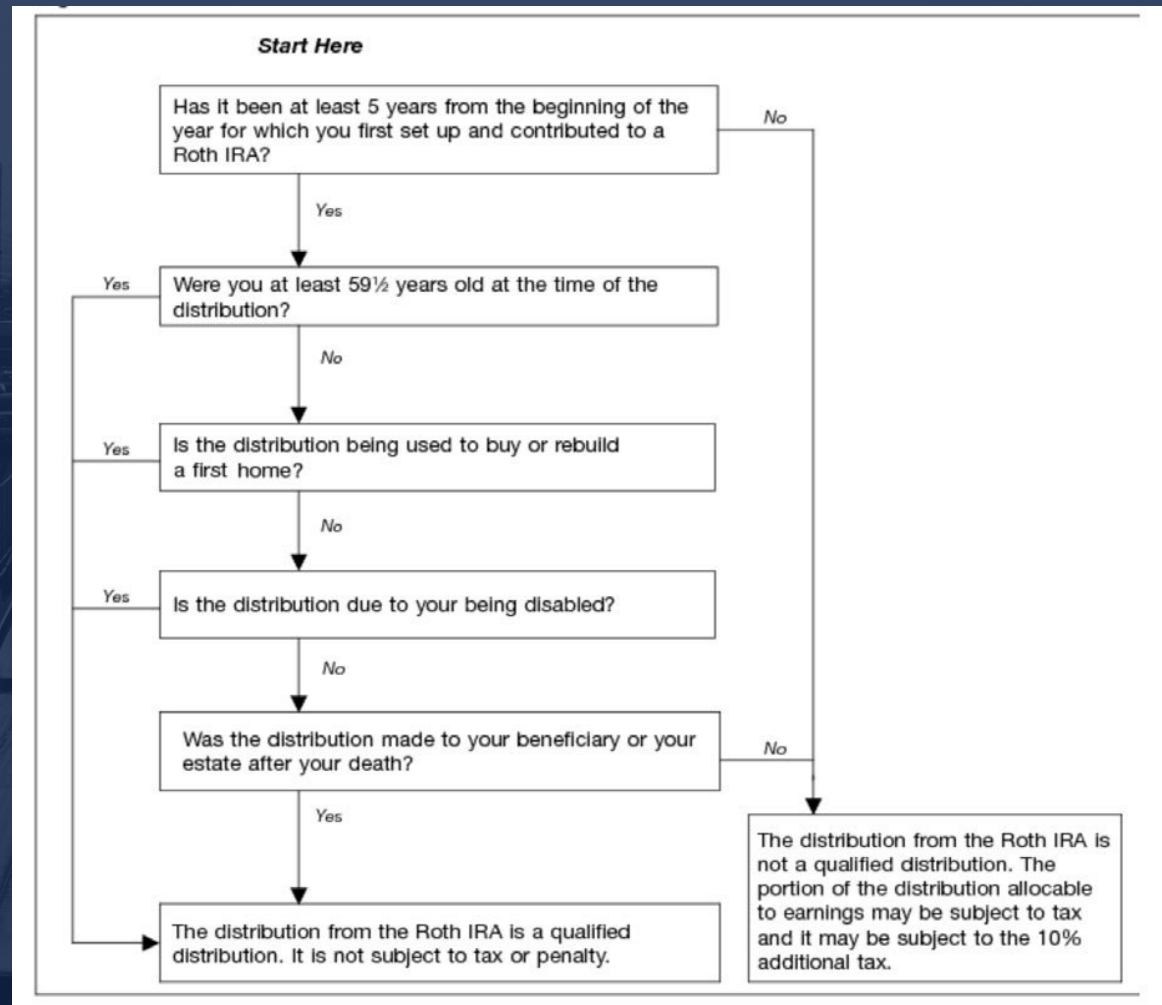
ROTH IRAS

Is the Distribution from your Roth IRA a Qualified Distribution?

Convert to a Roth – Then Change your Mind!

As good as a Roth IRA can be, it can be a difficult decision to convert from a pre-tax IRA to a Roth. There are very few times that you voluntarily subject yourself to taxation. However, if you convert to a Roth, you have until the final personal tax-filing deadline to undo your decision.

For example, if you decide in March 2018 to convert your IRA to a Roth, and then make an investment that goes down in value, you have until October 15th of 2019 to re-characterize (change) back to a traditional IRA. If you want to convert to a Roth later, you can do so as of January 1st, 2015.



INDIVIDUAL 401(K) PLANS

If you have no employees, an Individual 401(k) plan may be a great choice

Many self-employed business owners look at large company 401(k) plans with envy, thinking that a similar savings program would be unavailable or unaffordable to them and their company.

Thanks to a NuView Individual 401(k) program, you can have all the benefits of a large company plan, the ability to self-direct your investments while avoiding the high administration costs normally inherent with those plans.

The Individual 401(k) plan is for the self-employed with no full-time employees. The advantages are considerable – in the year 2018:

- \$18,500 Employee contributions, plus an additional \$6,000 if over age 50
- Employer Profit Sharing Match up to total of \$55,000, plus \$6,000 if over age 50
- Ability to borrow 50% of funds up to \$50,000
- No Debt Financed Income tax on leveraged real estate
- With very low plan fees, you can serve as your plan trustee and administrator, and have your plan funds at the financial institution of your choice

2018	Eligibility	Contribution Limits	Contribution over 50	Deadline	Distributions
Traditional	Earned income	\$5,500	\$6,500	Tax Filing Deadline	10% Penalty before 59.5; RMD Begin at 70.5; Taxed as Income
Roth	See flowchart on prev. pg	\$5,500	\$6,500	Tax Filing Deadline	10% Penalty before 59.5; No RMD; No tax on principle or earnings
SIMPLE	Company preference	\$12,500 + 3%	\$15,000 + 3%	Employer Calendar Year; Employer Tax Deadline	10% Penalty before 59.5; RMD Begin at 70.5; Taxed as Income
SEP	Company preference	25% of income; up to \$55,000	25% of income; up to \$55,000	Tax Filing Deadline	10% Penalty before 59.5; RMD Begin at 70.5; Taxed as Income
I401K	Self-Employment	\$18,500 + 25% of income; up to \$55,000 total	\$24,500 + 25% of income; up to \$61,000 total	Employer Calendar Year; Employer Tax Deadline	10% Penalty before 59.5; RMD Begin at 70.5 for Employer portion only; Only the Employer portion is taxed as Income

PARTNER ACCOUNTS TO DIVERSIFY

Financial Advisors often warn of the perils of putting all your investments into one type, or group of investments. Perhaps you wish to hold investments that move in different directions at different times. Or you wish to invest in real estate, but don't want to "bet" on only one property.

Use your NuView account(s) to purchase fractional interests in multiple properties, or use the rental income that your IRA owned property receives to lend money or buy precious metals. You will find that all the tools for diversification may be better within private investments than in the traditional stock market.

OTHER SELF-DIRECTED ACCOUNTS

Your Children's College & your Health-Care Account may also be Self-Directed

Educational Savings Account (ESA) or Coverdale accounts

This may be an attractive option for parents and grandparents that wish to save for their children or grandchildren and have all their investments grow without taxation when used for qualified educational expenses. Although the up to \$2,000 annual contributions themselves are not tax-deductible, the advantage of tax free growth can make a significant difference. These funds are available for any educational expenses whether they are for college or any lower grade education.

Health Savings Account (HSA)

As a bookend to a high-deductible health care plan, the HSA may be the best savings tool available for most taxpayers. If you hold an eligible health insurance plan, you can set aside \$3,450 for single account holders or \$6,900 for families in 2018 to pay for qualified medical expenses plus \$1,000 in catch-up contributions for individuals over the age of 55. The best part is that your contribution and investment growth is all tax deferred and if used to pay qualified medical expenses, no taxation is due on the distribution. If you haven't used all the funds in the HSA by age 65, you can take withdrawals and pay ordinary income tax on the distribution, much like a traditional IRA. It's like an IRA, but with more benefits!

Understanding Prohibited Transactions

Interestingly, the IRS spends little space in its volumes of regulations and publications about what cannot be legally held in an IRA. IRA owned assets are to be for investment purposes only. The only categories of investments that are prohibited are life insurance and collectables.

PROHIBITED TRANSACTIONS

Understanding Prohibited Transactions (cont'd)

The IRS is very concerned about the relationship of the parties that are involved with your IRA. The chief issue is whether or not there is, or can be an “arms-length” transaction between the parties. To make it easier, the IRS outright bans certain individuals from engaging in certain transactions or relationships with the IRA.

Who are these “Disqualified People”? They include named family members – you, your spouse, father, mother, grandparents, children, grandchildren and their spouses as well. Other family members, although not expressly named, may also prove difficult to gain a true “arms-length” transaction.

Service providers to your IRA, such as NuView and its employees cannot deal with your IRA assets, nor can an owner of 50% or more of the stock/voting power of a corporation or capital/profit interest of a partnership.

You are a fiduciary of the plan, and as such have special requirements outlined for you. Additionally, there are other restrictions which can be found in IRS Section 4975, located for your ease of access on our website www.NuViewTrust.com.

What are the restrictions of these disqualified persons as it relates to your IRA?

The activities that are illegal between a plan and a disqualified person include:

- Selling, exchanging or leasing
- Lending money or extending credit
- Furnishing goods, services and facilities
- Transfer of plan assets or income to the disqualified person
- Using plan assets for the disqualified person’s benefit
- Any payment from the plan to the disqualified person due to a transaction



PROHIBITED TRANSACTIONS

Understanding Prohibited Transactions (cont'd)

As an example, a person cannot use his IRA to purchase a vacation property, rent it out for most months and then stay in it when it is vacant. This would be an example of using plan assets for the benefit of a disqualified party (you).

The result of a transaction between your IRA and a disqualified person is a prohibited transaction, which may result in a distribution of your plan assets as well as additional penalties. While the IRS may have increased their customer service lately, they do not accept ignorance as a defense in applying their penalties for a prohibited transaction. It is always best to consult your tax advisor before you engage in transactions of which you are unsure.

Structuring your Investments

IRAs can invest in a wide range of entities, including C corporations, LLCs, partnerships, joint ventures, tenants in-common or fee-simple structures.

For most IRA investors, there is little need to structure an LLC or other unique entity simply to accept the IRA investment. Most assets can be purchased with a simple titling – which would look like: [NuView IRA FBO \(for the benefit of\) John Smith's IRA](#).

There has been an increase in companies offering their services to create an LLC, and then having your IRA purchase 100% interest in the LLC. Such arrangements are often justified based on previous IRA court decisions, such as *Swanson vs. Commissioner* 106 T.C. 76 (1996). While the legitimacy of these arrangements may be debated, there is little doubt that the IRA holder has full responsibility to ensure that the structure is legally sound and that all transactions made within the LLC meet IRS requirements.

Partnering with IRAs, as well as ESAs, HSAs and individual 401(k)s can be a powerful way to join multiple parties and accounts into a single larger investment. If you have a Roth IRA and a traditional IRA, you have the ability to own a determined percentage of the investment in each account, based on the cash invested from each account. This way, smaller accounts can grow together with larger accounts without the burden of finding two discrete investments.

JOINT VENTURES

Joint ventures can also be a way for several investors, with or without IRA accounts, to initiate a one-time agreement where all parties benefit. For example, an IRA holder purchases a property for rehab and enters into a Joint Venture with a contractor to repair and upgrade the property for sale. The Joint Venture agreement includes the provision that upon sale, the IRA holder first is paid back the pre-repaired value and remaining profits be split at a pre-determined ratio.

Get Started, and Change Your Retirement Future

We make the process simple to get started. While you may already have found the perfect investment, it's important to get the account opened and funded in order to make the purchase in your IRA.


1. Download the application kit at www.NuViewTrust.com. Complete the forms, and mail them to the NuView processing center.
2. Select your investment, download the appropriate Purchase Authorization Letter, fill out and submit the request online, via fax, or e-mail to NuView.
3. Following your directions and approval of all paperwork, NuView sends your IRA funds to purchase the asset and carries that asset within your IRA until it is sold.

Staying Involved

With a NuView Self-Directed IRA, your education has only started. Whether you are able to attend our live events, or just view our webinars, you are encouraged to continue to increase your knowledge on the power and possibilities of self-direction.

Build a network of advisors who can help you make the best choices, whether in Real Estate, Notes, Private Equity or other non-public investments. You are welcome to call us anytime to discuss an investment and would be glad to speak with your tax advisors as well.


STRATEGIES TO BUILD A SMALL IRA



There are several ways for you to start small and build your IRA with interesting investment choices. Don't forget the power of partnering, where your IRA can own as little as 1% of a larger investment. Many clients use real estate options as a way to leverage a smaller fund into greater returns.

Lending is a great tool, as there are always more people wanting to borrow than lenders to provide funds. Your IRA can lend to private individuals and companies at terms that you and the borrower determine.

THE POWER OF LEVERAGE



Using a non-recourse loan, you may extend the purchasing power of your IRA when buying rental real estate. Through either a private lender or through a specialized bank program, you can legally purchase a property with a down-payment from your IRA.

Contact NuView to get the contact information for lender(s) that provide this resource for IRAs. It may be a great way to diversify your holdings into multiple properties.

WHY WORK WITH US?

NuView has an industry leading online platform where you can view account balance and activity, make bill payments and initiate investments all with the click of your mouse.

While we have the best on-line tools in the business, NuView still makes the time to assist you personally as you make investments within your self-directed IRA. NuView has a well-trained and knowledgeable staff that can get the answers you need, quickly.

For your convenience our customer service team is available from 8:30am - 7:00pm (EST) Monday through Thursday and 8:30am - 5:00pm (EST) on Friday.

Enjoy this handbook with our complements - you will soon be unlocking your IRA and changing your investment future!



CONTACT US



We have extended customer service hours to serve you from 8:30 am to 7:00 pm Eastern Time, Monday – Thursday and 8:30 am – 5:00 pm Friday.

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