

TRUST AND ESTATE PLANNING SERVICES

Premier Trust provides trust administration exclusively and does not manage investments or provide legal or accounting services, allowing you to retain your trusted financial advisor and other professionals.

Our goal is simple: to provide our clients with unparalleled administrative services.

We take pride in creating customized personal business relationships with each of our clients. We will match you with the Trust Officer and administrative team best suited to your unique situation.

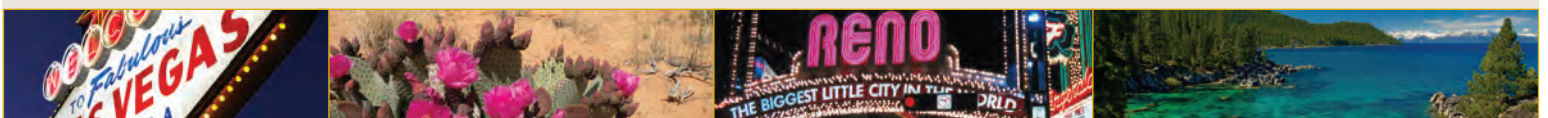
Our dedicated staff has extensive experience serving as trustee on all types of trusts including:

- ▲ Revocable Trusts
- ▲ Directed Trusts
- ▲ Charitable Trusts
- ▲ Asset Protection Trusts
- ▲ Self-Directed IRA's
- ▲ Irrevocable Trusts
- ▲ Special Needs Trusts
- ▲ Life Insurance Trusts
- ▲ Dynasty Trusts
- ▲ Employee Benefit Plans

We are chartered in Nevada, allowing clients nationwide to take advantage of Nevada's favorable tax and asset protection laws that offer unique opportunities for advanced estate, asset protection, and financial planning.

We can be custodian for your Self-Directed IRA in which you can hold non-traditional investments that cannot be held on a financial advisor's traditional brokerage platform. Under certain conditions, you may invest your Self-Directed IRA funds in real estate, oil and gas, private placements, promissory notes, and many other illiquid investments.

When you formulate your estate plan, or update an existing one, one of the most important decisions you must make is who will serve as trustee. Since 2001, Premier Trust has helped countless families plan and administer their estate plans objectively and professionally.



PREMIER'S SELECTIVE APPROACH PROVIDES SERVICES THAT FALL WITHIN THESE GENERAL CATEGORIES:

- ▲ **Fiduciary services:** Premier offers the traditional administration services of settling trusts and estates¹. This includes administering an account pursuant to the applicable governing document, collecting, holding and valuing assets, paying debts, expenses and taxes, distributing property, monitoring investment portfolios, and advising heirs;
- ▲ **Directed Trustee services:** Premier recognizes that many clients have trusted investment advisors that they wish to maintain. Premier provides the professional fiduciary trust administration while respecting and facilitating the existing investment and professional relationships and continuing those relationships for the vested interests of the clients/beneficiaries;
- ▲ **Self-Directed IRAs:** Premier acts as custodian or trustee of Self-Directed IRAs in which clients may hold traditional and non-traditional investments. This service may enhance an existing client relationship or it may be a stand-alone service;
- ▲ **Qualified Retirement Plans:** Premier acts as a fiduciary for employee benefit plans (trusts) providing custody of the assets and other related trust services;
- ▲ **Other:** Premier also provides administrative trust services for guardianships, custody and escrow. Each situation and opportunity is reviewed on a case-by-case basis to determine the criteria for such acceptance;
- ▲ **Asset Management:** Premier does not provide investment management services. If a client desires such services, Premier coordinates with the client's existing investment advisors. If the client does not have a relationship with an investment advisor, Premier and the client may discuss outsourcing investment management to meet the client's goals and objectives.

HISTORY

Premier began operations in July 2001. In September 2010 Premier became a wholly-owned subsidiary of Ladenburg Thalmann Financial Services Inc., which has a venerable history of providing investment banking and financial services since 1879.

Acting as a true fiduciary, Premier operates independently of its parent and sister companies and continues to cultivate existing and potential trust and business relationships with unrelated advisors and professionals. Whenever appropriate, Premier does provide trust administration services to the clientele of advisors affiliated with its related companies and partners.

Notes

- ¹ Premier can settle trusts in all states but can be executor of an estate only in Nevada.



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ADVANTAGES OF A CORPORATE TRUSTEE

When clients formulate their estate plan or update an existing plan, one of the most important decisions they must make is who will be the trustee. Will they appoint a family member, a friend, or an Independent Corporate Trustee, such as Premier Trust.

The Most Important Factors They Should Consider Are:

Trusts are complex legal documents with major tax and family implications.

Corporate Trustees have professional knowledge and expertise in handling the complexities of trust administration.

Trust administration is time consuming and can be complex.

Corporate Trustees employ dedicated professionals who have the experience and resources to manage the details of complex trusts.

Trust administration requires very specific financial reporting.

Corporate trustees have the financial and operational systems to provide timely accurate statements and reports to meet regulatory and beneficiary requirements.

Trusts may continue for many generations.

Corporate Trustees have a perpetual life. They will not die, become incompetent or go through distracting personal issues, all of which can happen to an individual family member or a friend who may be named as trustee.

Trust administration demands a high level of fiduciary responsibility and confidentiality.

Corporate Trustees are regulated and monitored by state or federal government agencies and are held to a much higher standard than that of individual trustees.

Dealing with the distribution of trust assets to beneficiaries can be emotional.

Corporate Trustees do not have the personal biases that a family member or a friend may have toward one or more beneficiaries. Corporate Trustees are not affected by emotions and personal agendas. Their job is to follow the client's instructions objectively and faithfully.

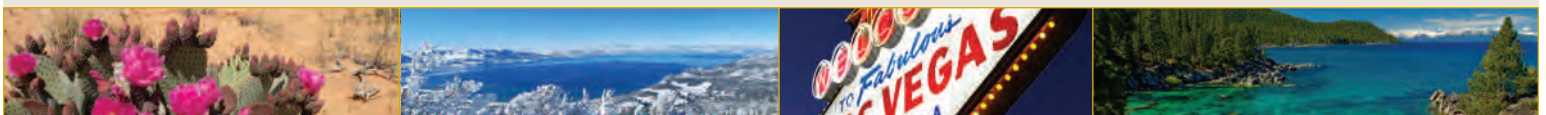


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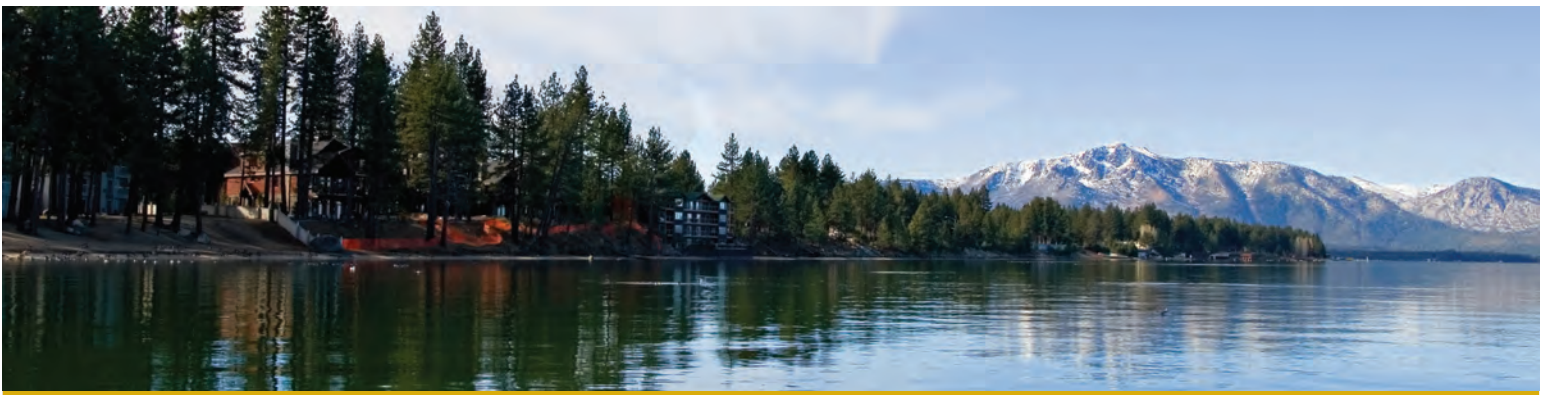
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WHAT ARE TRUSTS?

A trust is a business contract involving three parties. A trust requires a grantor (the creator), trustee and beneficiary.

In establishing a trust, a grantor must answer the question “*For whom am I responsible?*” The answer may include the client’s spouse, children, business partners, parents, a special needs child, or charities, to name a few.

The main benefit of an estate plan utilizing a trust is that the trustee will administer the assets of the trust in accordance with the grantor’s specific wishes, goals and objectives as stated in the trust document. This will assure the orderly disposition of the client’s assets to achieve the outcome the client desires, limited only by the imagination of the grantor at the time the document is drafted.

Trusts can be revocable or irrevocable, the former being changeable by the grantor during the grantor’s lifetime and becoming irrevocable at the grantor’s death.

Revocable trusts set the stage for the disposition of assets similar to a will, however they generally avoid probate administration and the costs associated with it. To gain this advantage, be sure that assets are retitled into the name of the revocable trust after it is established.

Irrevocable trusts generally are not readily changeable and are used to accomplish specific goals in estate and financial planning. They may contain provisions that instruct the trustee to distribute assets outright to

beneficiaries at specific ages or to retain assets in trust for multiple generations. The latter “dynasty” provisions keep assets in trust for as long as permitted by state law, commonly referred to as “the rule against perpetuities”.

Generally, assets placed in an irrevocable trust are transferred outside of the grantor’s estate for estate and transfer tax purposes. An example is an Irrevocable Life Insurance Trust (ILIT) used to hold life insurance and collect proceeds outside of the client’s estate.

Asset Protection Trusts (APTs) are also irrevocable trusts, however the assets they contain are considered held in the grantor’s estate and are taxed upon the grantor’s demise.

A special note: the grantor of a trust is held to a higher degree of competency than if he or she was simply creating a will.



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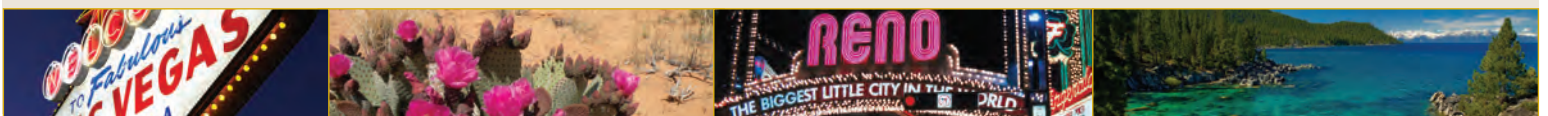
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TRUSTS: THE MYTHS AND MYSTERIES

The complexity of some trusts has fostered many myths and mysteries, many arising from misinformed media portrayal and a general misunderstanding of how a trust works. Following is a short list of some of the most common myths and mysteries.

Myth #1: Trusts are only for the rich.

This is categorically incorrect. Trusts are not only for the rich. They are the framework providing for the security and wellbeing of one's heirs. Trusts may protect an inheritance from an heir's creditors, including in certain states, a divorcing spouse. Divorce and creditor protection are not benefits limited to the rich. You need not be wealthy to benefit by a trust.

Myth #2: Trusts are used to hide money or avoid income taxes.

Again, this is categorically incorrect. Trusts are generally reporting entities to the IRS and other taxing authorities and they are not used to hide money from the authorities. Trusts pay taxes.

Myth #3: Trusts create "trust babies."

Generally, trust assets are finite and beneficiaries do not have unlimited resources. The media portrays beneficiaries as trust babies, heirs that are "loafers" who enjoy the high life, living off the trust assets. Modern trust documents often require that beneficiaries meet certain qualifications to receive a distribution, such as being currently employed. This misconception is similar to the "reading of the will" often dramatized in movies and television; this simply does not happen in normal life.



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NAME PREMIER TRUST AS SUCCESSOR TRUSTEE

A trust is a contract between the grantor and the trustee. Every trust requires at least one trustee. Most trusts contain a provision for naming a Successor Trustee in case of the death, incapacity or retirement of the current trustee. The document may outright name a Successor Trustee or establish procedures for appointing one. Generally, naming a Successor Trustee outright provides more certainty that the trust will be administered according to the client’s wishes after their demise.

In a Revocable Trust, while the grantor is alive the grantor can simply change the designation in one low-cost amendment.

So, How Easy is It?

Simply replace the existing Successor Trustee with “Premier Trust, Inc.”

Naming Premier Trust as Successor Trustee assures clients that they will maintain the continuity of their investment plan. Their trusted financial advisor will continue managing the investment accounts.

Trust Agreement
THE JAMES JOSEPH BOND
REVOCABLE TRUST AGREEMENT

On this ____ day of _____, 2012, I, James Joseph Bond (as Grantor) hereby transfer, assign and convey to myself (as Co-Trustee) and Sean Connery (Co-Trustee) the sum of One Dollar (\$1.00), to be held in trust for the beneficiaries and upon the uses and purposes hereinafter set forth. This trust shall hereafter be known as THE JAMES JOSEPH BOND REVOCABLE TRUST AGREEMENT.

It’s That Simple!

ARTICLE I
DEFINITIONS

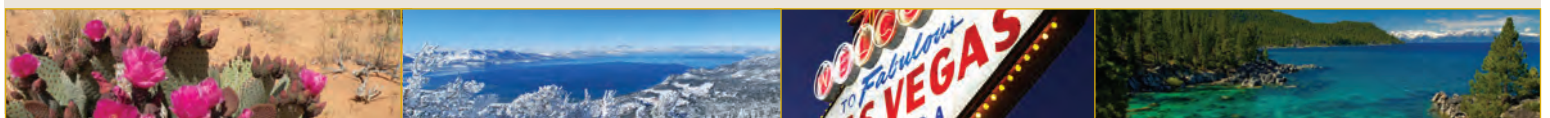
1.01 Grantor. James Joseph Bond shall be referred to herein as the “Grantor”.

1.02 Trustees. Grantor And Sean Connery shall serve as the initial co-trustees of the trust.

1.03 Successor Trustees. If either of the initial Co-Trustees shall become unable to serve as trustee for any reason or resign, Roger Moore shall serve as Successor Trustee. Any then-acting trustee shall have the power to add to this list of successor trustees through a written declaration. The term “Successor Trustee” or “Co-Trustee” should be



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BENEFITS OF NEVADA

“If I am from a state other than Nevada, why should I have my trust administered in Nevada?”

- Typically, if a state has a personal income tax they probably also have a fiduciary state income tax. Nevada has neither tax, and this helps reduce the erosion of trust assets by the tax rate. The trust will always have to file a federal income tax return, but using a Nevada situs trustee will usually avoid any need to file a state fiduciary income tax return. However, if a beneficiary of a Nevada trust receives a trust distribution, that may subject that individual to their own state’s personal income tax filings.
- Nevada Dynasty trust laws can have a trust last for 365 years. This may allow a trust to avoid the estate tax arena for multiple generations. Dynasty trusts are how wealth is accumulated by the compounding effect of its assets.
- Nevada is considered one of the best state jurisdictions for domestic asset protection.
- Nevada laws now permit the decanting of an irrevocable trust. Many clients do not like to use irrevocable trusts as they feel the document can never be changed. However, Nevada laws are very flexible and allows this ability to decant a current trust to another new trust, should circumstances change to warrant the prior trust to be disregarded.

- Nevada allows directed trusts. This provides for the duties within the administration of the trust to be separated to have the trustee perform administrative functions and an outside investment adviser to manage the trust portfolio. Many clients like the idea of splitting these duties so one entity does not control all aspects of their estate plan.

Premier Trust was created as a directed trustee since we began in 2001. We are not attorneys, CPA’s or investment managers, so the client can be assured that as trustee, we will keep their trusted advisors in place after they have passed.



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DYNASTY TRUSTS

A Dynasty Trust is an irrevocable trust that contains “dynasty” provisions within it that instruct the trustee to hold the assets placed in the trust for more than one generation. The duration or life of the trust depends on the laws of the state under which it is governed, commonly referred to as the “rule against perpetuities.”

If the assets transferred to the trust are exempt from Generation Skipping Transfer tax (GST tax), then the assets held in the trust may inure to the benefit of future generations without further estate or transfer taxes.

Dynasty provisions can be included in *any* trust; revocable trusts, irrevocable life insurance trusts (ILITs), asset protection trusts, credit-shelter trusts, and even trusts established by a will (testamentary trusts).

The benefits of holding assets in trust for high net worth clients is obvious; trust assets grow and compound within the trust free of estate taxes that normally would be levied at the death of each generation. This is how *real* family wealth has been and is created, for example, the Rockefellers and the Carnegies.

Under reasonable growth and income tax assumptions, \$1 million left in a typical one-generation trust for 115 years (within the time periods permitted in most states) would grow to about \$67 million. The same \$1 million in a Dynasty Trust would grow to almost \$220 million, about 3.2 times more due to the estate tax savings and compounding growth. There are several

states that permit perpetual trusts and in Nevada a dynasty trust can last 365 years. Compounding effects longer than 115 years are more staggering.

Years	Tradition	Dynasty	Difference	Greater
Start	1,000,000	1,000,000	0	NA
85	26,607,645	53,790,927	27,183,282	2.0x
115	67,262,264	219,557,109	152,314,845	3.2x

Dynasty trusts are not only for the wealthy. As is common with irrevocable trusts that have been established by someone other than the beneficiary, the assets held in the trust are exempt from creditor claims of the beneficiary. That includes divorcing spouses. Today more than half of all marriages end in divorce.

By incorporating “Dynasty” provisions into their planning vehicles, clients of even modest wealth can protect their children, grandchildren and even great grandchildren and further from the loss of assets to a divorcing spouse.



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SPECIAL NEEDS TRUSTS

A Special Needs Trust (SNT) is an irrevocable trust created to ensure that a physically or mentally disabled beneficiary can enjoy the use of property held in trust for his or her benefit.

A SNT may be established for a beneficiary to prevent a beneficiary from losing access to essential government benefits including: Social Security Disability Insurance (SSDI or SSD), Supplemental Security Income (SSI) and federal and state sponsored Medicaid programs that provide the beneficiary access to healthcare, long-term care and nursing home care.

SNTs are frequently established for the benefit a disabled person to receive an inheritance, personal injury settlement proceeds, or the proceeds of compensation for criminal injuries, litigation or insurance settlements. Often they are set up under the guidance of a Structured Settlement planner in cooperation with a qualified legal and financial team.

When established by a Court, family members, a trust company, individuals or entities may be appointed to administer the trust as its trustee.

An independent trust company is often the preferred recommendation since it can act more efficiently to secure government benefits than a court appointed official or an individual that does not have the expertise.

The disabled person, a parent, grandparent, legal guardian or court, can establish a Self-Settled SNT for the sole benefit of a disabled person under the age of 65. Under current Social Security Law, the trust assets are not counted as assets available to the beneficiary for benefits qualification purposes. However, the trust must include "Payback" provisions for Medicaid upon the death of the beneficiary, if the beneficiary had the right to outright possession of the assets.

Pooled trusts, in which several individual beneficiaries are "Pooled" together, can be managed only by authorized non-profit organizations. At the death of a beneficiary "Payback" is modified to allow the remaining funds held in trust to be available to the other pooled beneficiaries.

Third-Party SNTs, that are established by anyone other than the disabled beneficiary (or someone acting on behalf of the beneficiary), are not restricted as to age of the beneficiary and do not need to include Medicaid "payback" provisions.

SNTs are complicated instruments that are affected by many different competing laws, rules and regulations. Great care must be taken in the choice of appropriate trustees to administer trust assets for a disabled person and to the specific provisions that should be included in the trust. Competent professionals specializing in this very unique aspect of the law should be engaged to draft the appropriate documents.



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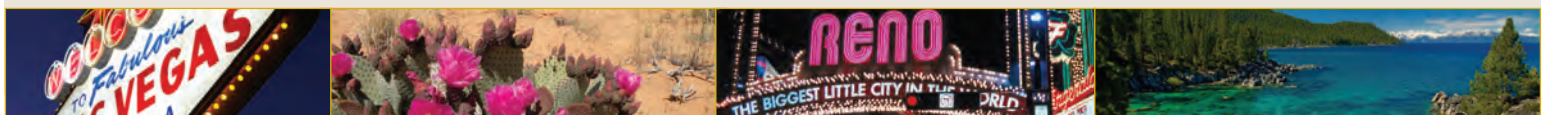
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CHARITABLE TRUSTS

Charitable trusts are irrevocable trusts that include both taxable and non-taxable beneficiaries. They are popular vehicles that can be structured to provide the donor with flexible planning options.

There are two basic types of charitable trusts; charitable remainder trusts and charitable lead trusts. In both instances, the donor can contribute highly appreciated assets to fund the trust, avoid the capital gains tax on the sale of the assets, and receive an income tax deduction for a portion of the amount donated in the year of funding.

Charitable Remainder Trusts (CRTs):

CRTs provide a stated percentage of trust income to the donor during the donor's lifetime. Upon the donor's death the assets that are left, known as the "remainder," are distributed to the charitable beneficiary. There are two main subsets of CRTs:

Charitable Remainder Annuity Trusts - CRAT

Pays the donor annually, a fixed dollar amount determined when the trust is established.

Charitable Remainder UniTrusts - CRUT

Pays the donor annually, a fixed percentage of trust's value computed at the start of each year.

A popular variation of the CRUT provides for distribution of a set percentage of Net Income With Right of Make-up, known as a NIMCRUT. It is very flexible since income can be deferred for years and then paid out as needed, similar to a retirement plan but without the IRS restrictions.

Charitable Lead Trusts (CLTs):

CLTs provide distribution of a portion of the trust's income to the charitable beneficiary for a specified period of years or designated lifetime after which the balance is distributed to non-charitable beneficiaries, either back to the donor or to the donor's heirs. They can be setup to provide an Annuity or UniTrust payment, similar to CRTs. CLTs are useful planning tools for donors who are not concerned with receiving current income from donated assets and are more interested in removing assets from their taxable estate.



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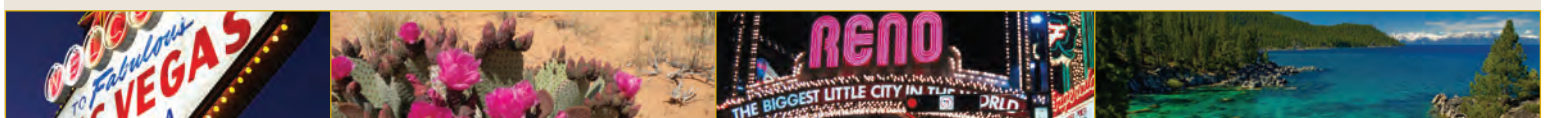
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IRREVOCABLE LIFE INSURANCE TRUSTS (ILITs)

Clients with a net worth high enough to be subject to the estate tax will often have substantial illiquid assets as part of their overall investment portfolio. Accessing the value of these types of assets for liquidity to pay estate taxes (due within nine months of death) often results in accepting prices that are forced lower by this time constraint.

To avoid this fire sale situation, clients often choose to liquidate more of their investment assets to cover estate taxes. They sell marketable securities and take withdrawals from investment and brokerage accounts.

The use of a properly structured and administered Irrevocable Life Insurance Trust (ILIT) and the life insurance it holds can provide the liquidity necessary to cover estate taxes. This avoids or limits the sale of other investment assets managed by an advisor.

ILITs can help accomplish other planning goals as well. When a client does not have a taxable estate,

life insurance inside an ILIT can help leverage the amount of money that passes to the client's heirs. Since the death benefit will be received inside an ILIT, the client can dictate through the terms of the trust just how the insurance proceeds are to be used and allocated to the beneficiaries. If drafted properly, the trust may protect the insurance proceeds from the beneficiaries' creditors, including potential divorcing spouses. If dynasty provisions are included, the trust can prevent future depletion of trust assets by eliminating estate taxes paid by future generations on the assets held in the trust, for as long as state law permits.

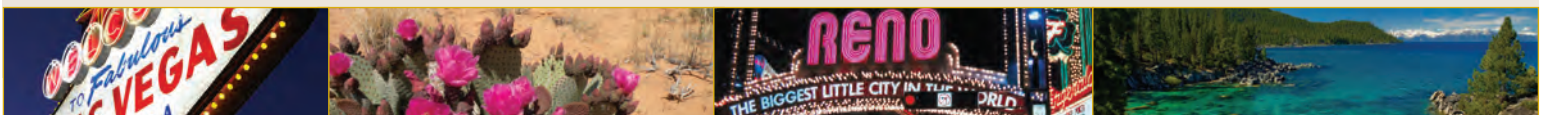
Discussing estate planning and life insurance with clients can help advisors retain assets by minimizing loss due to estate taxes and potential creditor claims of heirs. Using Premier Trust as independent trustee to administer trusts mitigates the chance for potential poaching of client assets by other advisors, banks or trust companies. Advisors become a valuable resource to help clients accomplish long-term goals.



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ASSET PROTECTION TRUSTS

Many wealthy clients who have an estate plan have not adequately protected their assets from the claims of potential creditors. A self-settled spendthrift trust, commonly referred to as a domestic Asset Protection Trust (APT), may be an appropriate creditor protection solution for clients in high-risk professions such as doctors, attorneys, architects, engineers, developers and other small business owners.

Only 15 states have enacted laws allowing the creation of APTs, an irrevocable trust in which the grantor is also a permissible beneficiary, a “self-settled” trust. Nevada’s absence of exception creditors, no state income tax and two-year statute of limitations period make it the most desirable state in which to establish an APT.

When an APT is established in Nevada, the assets placed into the trust are *protected from all creditor claims after two years*. Many of the other states have

legislated certain exceptions to the protection afforded by the trust, for example claims from ex-spouses for alimony, child support and other specific claims.

Nevada has ***no exception creditors*** so after the two-year waiting period no future creditor can pierce the trust and the protection offered under the statute.

Nevada’s law affords an additional layer of creditor protection when limited liability companies (LLCs) and limited partnerships (LPs) established in Nevada are utilized. The “charging order” is exclusive remedy for a creditor against a Nevada LLC or LP, including single member entities, meaning a creditor cannot take ownership or control of the entity or its assets.

Nevada has the added benefit of no state fiduciary income taxes on trust income allowing for greater planning flexibility.



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SELF-DIRECTED IRAs - FAQs

Some Frequently Asked Questions Regarding Self-Directed IRAs:

What Types of Assets Can I hold in My IRA?

You can invest in:

- ▲ Real Estate
- ▲ Notes or Deeds of Trust
- ▲ Private Placements
- ▲ Water Rights
- ▲ Partnerships
- ▲ LLCs

Is Any Type of Investment Not Permitted?

Only two types of investments are *excluded* under ERISA and IRS Codes:

- ▲ Life Insurance Contracts
- ▲ Collectibles (artwork, jewelry, antique cars, etc.)

Are There Restrictions to the Investments I Can Select?

In addition to the *excluded* types of investments listed above, there are certain “prohibited transactions” and “self dealing” that occur when an IRA owner engages in a transaction with a “prohibited person.” Prohibited transactions could cause the entire IRA to lose its tax-free or tax-deferred status. Work with competent professionals to avoid violation of these rules.

Who are “Prohibited Persons”?

Prohibited persons include the IRA owner, spouse, lineal ascendants and descendants, financial advisor, attorney etc.

What Types of Self-Directed IRAs Does Premier Trust Provide?

We act as custodian or trustee of any of the following:

- ▲ Traditional IRA
- ▲ Roth IRA
- ▲ Simple IRA
- ▲ SEP-IRA
- ▲ Inherited/Stretch/Beneficiary IRA
- ▲ Rollover IRA



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