



PREFERRED Legacy Trust

A DIVISION OF
CARR, RIGGS & INGRAM CAPITAL, LLC

The Preferred Legacy National Trust

Self-Directed IRA

Comprehensive Family Planning & Advisory Services

- Bank Advisory
- Family Business Advisory
- Private Investment Advisory
- Trust and Estates

Family Stewardship & Philanthropy

- Charitable Gifting
- Family & Donor Foundation Advisory
- Family Education
- Family Gifting
- Family Meeting

Fiduciary Services

- Trust & Estate Administration
 - Revocable Trusts
 - Irrevocable Trusts
 - Charitable Trusts
 - Domestic Asset Protection Trusts
 - Estate Settlement
 - Insurance Trusts
 - Testamentary Trusts
- Retirement Plans Trustee
 - ERISA Plans
 - Individual Retirement Plans

Household Financial Management

- Bill Payment
- Concierge Services
- Financial Reporting
- Household Payroll
- Real Estate Advisory

What is a Self-Directed IRA?

A self-directed IRA is an Individual Retirement Account, either traditional or Roth, that allows you the freedom to choose your own investments. Often times, these accounts are invested in alternative assets including real estate, a privately held company, mortgages, or LLCs. This type of investment allows you the ability to gain more diversification within your portfolio.

Why Use a Self-Directed IRA?

A self-directed IRA offers you the ability to build wealth for your retirement using the tax advantages of IRAs and the accessibility of a wide range of investment choices. Usually, IRA investments are limited to stocks, bonds, mutual funds, and certificates of deposit (CDs), that a firm or bank offers their clients. Instead of relying on a separate entity to manage your portfolio, you can use your knowledge and expertise to invest in opportunities with a consistent and steady cash flow—such as rental real estate or secured loans. This gives you, as a self-directed investor, the power to put money in an investment that makes the most sense for you.

What Guidelines Exist With a Self-Directed IRA?

As the name indicates, a self-directed IRA is controlled entirely by the IRA owner, meaning you, as the owner, take on all tax liability. As an investor, you must diligently monitor investment opportunities to avoid a taxable event. In addition, this type of account also comes with a number of IRS rules and regulations—including prohibited transactions, indirect benefits, disqualified persons, and fair market valuations.

How Can The Preferred Legacy National Trust Bank Help?

At The Preferred Legacy National Trust Bank, we use our specialized experience and extensive knowledge to serve as custodian of our clients' assets by guiding the management of their investments. We work alongside your accountants and attorneys to make the process of setting up self-directed IRAs as effortless as possible and help you personalize investments to your needs and retirement goals. Our team offers a wealth of expertise to assist you during each step of the process, from purchasing assets to daily administration. Reach out to The Preferred Legacy National Trust Bank today for help navigating your self-directed IRA options.