

INVESTING USING RETIREMENT ACCOUNTS

You can invest in your favorite non-profit organization and receive the tax advantages of going through a self-directed IRA. Semble has set it up so that investors can easily open an account through Self Directed IRA Services, Inc. ("SDIRA Services"), a subsidiary of Horizon Bank. There are multiple IRA options to choose from, including: Traditional IRA, ROTH IRA or Self Employed Pension (SEP) IRAs. NOTE: While SDIRA Services is a custodian that we can more directly help an investor with, there is the ability for investors to work with any custodian that would hold a non-traditional investments like the ones structured and facilitated through the Semble platform.

IRA CUSTODIANS CHARGE A FEE TO MAKE NON-TRADITIONAL INVESTMENTS

Not all IRA custodians will hold this type of an investment and, those that do, will charge an administrative fee for IRS reporting. Feel free to contact your current IRA custodian to see if they will hold this type of investment. Semble accommodates any custodian but, for investors needing to set up a new IRA, Semble's easy to use set up process is through Self Directed IRA Services, Inc. (a subsidiary of Horizon Bank). The administrative fee for Self Directed IRA Services is \$100/year. It is recommended that those using IRAs invest, at a minimum, \$10,000 to minimize the impact of custodian costs.

BELOW ARE INSTRUCTIONS ON GETTING SET UP WITH SDIRA SERVICES

TRANSFER, OPEN NEW OR ROLLOVER?

Don't have a current retirement account?

Open New IRA Account

Simply open an account with a contribution (deposit) in the amount you wish to invest to gain the benefits of an IRA.

If you currently have a 401(k) or IRA with another financial institution:

Rollovers:

401(k) / 403(b) / 457 Rollovers – if you have a retirement plan with a previous employer, you can roll over those funds to a new or existing SDIRA Services account.

Transfers:

IRA Transfer – you can transfer funds from another IRA to fund your SDIRA Services account.

IRA TYPES

TRADITIONAL IRAS: contributions are often tax-deductible (often simplified as "money is deposited before tax" or "contributions are made with pre-tax assets"), all transactions and earnings within the IRA have no tax impact, and withdrawals at retirement are taxed as income (except for those portions of the withdrawal corresponding to contributions that were not deducted).

ROTH IRAS: contributions are made with after-tax assets, all transactions within the IRA have no tax impact, and withdrawals are usually tax-free.

SELF EMPLOYED PENSION IRA: a provision that allows an employer (typically a small business or self-employed individual) to make retirement plan contributions into a Traditional IRA established in the employee's name, instead of to a pension fund in the company's name.

PROCESS – HOW TO GET STARTED

- STEP 1** If you already have a retirement account and wish to transfer or rollover, you'll just need to contact the custodian on your account to find out the process for making the transfer or rollover. Typically, they will send you a form to fill out and give you a timeline to make the transfer or rollover.
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- STEP 2** Log into your Semble account and click 'Add Funding Source'. If you select that you need to set up an IRA to facilitate your investment, for your convenience the online process will complete the necessary SDIRA Services IRA forms as you provide the requested information. Follow the steps which will ask for details such as:
- Type of retirement account you're setting up
 - Your contact information, address, social security number and driver's license number
 - Current retirement account custodian information (if applicable)
 - Details on your beneficiaries
- In setting up an account that will be funded from dollars currently in a different retirement account, it will be helpful to have the most recent statement from this account on hand as you fill in information.
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- STEP 3** Once you have completed these steps, you will be prompted to click a button to view the completed SDIRA Services IRA Account Setup Application. If all of the information shown is accurate, download and print the completed application, and sign the forms where indicated.
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- STEP 4** Mail or Fax your filled out and signed application. The address, fax number and other contact information for SDIRA Services are on the first two pages of the application forms.
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- STEP 5** After several days, following the delivery of the forms to SDIRA Services, it is prudent to follow up with them by phone to confirm that they have received the forms and that there is nothing outstanding that requires your attention.

SDIRA SERVICES

SDIRA Services specializes in allowing its account holders access to a wide range of investment vehicles within Traditional, Roth, SEP and SIMPLE IRA accounts including, real estate, trust deeds, mortgages, tax liens, precious metals, promissory notes, closely-held stocks, REITs, private limited partnerships, limited liability companies and more. Learn more SDIRA Services.

The duties of an IRA custodian are very limited, and include setting up the IRA account; ensuring assets are titled correctly, processing your instructions as directed, issuing periodic statements and fulfilling the IRS reporting requirements. An IRA custodian does not advise on investments or profit in any way from the investment decision you make. An IRA custodian typically charges fees in the form of an annual fee and service fees.