



# *Self-Directed Individual 401(k) Plans*

## Save More and Expand Your Investment Options *With a Self-Directed Individual 401(k) Plan*

An Entrust Self-Directed Individual 401(k) Plan gives you the maximum flexibility and financial ability in investing for your future. The Individual 401(k) plan is similar to a 401(k) plan, but for businesses that employ only the owners, their spouses, and/or partners.

This plan allows small business owners the same advantages of a larger 401(k) plan without the expensive administrative costs.

### Consider The Entrust Self-Directed Individual 401(k) Plan if:

- ◆ You are a small business owner with no employees other than your spouse or partner.
- ◆ You are looking for the largest retirement plan contribution for a business.
- ◆ You want the flexibility to invest in stocks, mutual funds, and alternative assets.
- ◆ You want the capability of taking a loan from your plan account balance.

## Key Advantages

### Higher Contributions

An Individual 401(k) plan has two contribution types available:

- ◆ Employee: Salary deferral, based on earned income, up to the allowed limit
- ◆ Employer: Profit-sharing contribution, maximum 25% of compensation, up to the allowed limit

The employee salary deferral can be up to a maximum of \$18,000 as the individual limit for 2015 with an additional \$6,000 for persons age 50 or over.

With an Entrust plan, you can establish the salary deferral component as either a traditional or designated Roth deferral, or both.

### Loan Provisions

You can take a personal loan of up to 50% of your balance in the account, as long as it does not exceed \$50,000. The loan must be repaid within five years making at least quarterly payments and using a reasonable interest rate (e.g. 1% above prime).



### Low Cost

An Entrust Self-Directed Individual 401(k) is less complex and less costly to maintain than the conventional 401(k) plan. It can also be self-managed depending on the plan and your investment options.

### Investment Options

An Entrust Self-Directed Individual 401(k) Plan allows you to invest in alternative investments such as:

- ◆ Real estate, notes, and mortgages to name a few.
- ◆ Physical metals such as gold, silver, platinum and palladium.
- ◆ Mutual funds from numerous fund families are available with no trade transaction fees.
- ◆ And much more!

### With an Entrust Individual 401(k) account, you can also:

- ◆ Contribute cash or property that you own.
- ◆ If you are a "C" Corporation, you may contribute corporate stock, property, or cash and deduct the contributions within the contribution limits.
- ◆ Move cash into your company from your plan when purchasing employee stock.
- ◆ Manage your assets with a checkbook.
  - As the trustee of your plan, you control the investments and have signing authority over the plan's checkbook.
  - The plan investment—including the checking account—must be titled under the plan name.

#### Candidates for an Individual 401(k):

**ENTREPRENEURS**

**CONTRACTORS** *Consultants*

**Real Estate Agents** **LAWYERS**

**Freelance WRITERS** **PLUMBERS**

**SELF-EMPLOYED**

**Accountants** **IT Professionals**

*Photographers* **DOCTORS**

*Small Business Owners*



### What's Best for Me?

You should consult with your financial and legal representative before deciding what plan is most appropriate for you. Remember, The Entrust Group does not recommend or endorse any plan. Each small business owner has their own particular need.

### We offer the following three options for Self-Directed Individual 401(k) plans:

#### Option 1:

##### **Entrust Individual 401(k) Plan**

We will provide you with the necessary documents to establish the 401(k) plan and we will also do the recordkeeping of the investments in your plan.

Fees:

- \$399 - Annual plan document fee
- \$50 - One time new account set up fee per participant
- Annual recordkeeping and administrative fees. (see schedule)

#### Option 2:

##### **Entrust Individual 401(k) Recordkeeping Service**

You may already use a plan document from a different provider. You may use Entrust as a recordkeeper of some or all of your plan investments.

Fees:

- \$100 - One time new account set up fee per participant
- Annual recordkeeping and administrative fees. (see schedule)

#### Option 3:

##### **Individual 401(k) Plan Your Way**

We will provide you with the necessary documents to establish the plan only. As part of the service we will also notify you of any updates necessary to keep your plan in compliance.

You take control of how and where the plan assets are invested. You are also responsible for all of the administration of your plan.

Fee:

- \$399 - Annual plan document fee

