Welcome to

IRA CLUB

Congratulations on taking the first steps toward self-directing your retirement funds! Inside, you'll find a helpful guide with contact information, an overview of what to expect, and additional resources.

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newaccounts@iraclub.com

iraclub.com

IRA CLUB

We are honored to have you on board and would like to thank you for choosing us as your trusted self-directed administrator. With a self-directed plan, you have the power to make all investment decisions, empowering you to tailor your financial future to your unique goals and aspirations. Whether you seek the stability and tangible returns of real estate or the dynamic opportunities presented by other alternative assets, the choices are almost limitless. To learn more about the potential of a self-directed account, explore Investor’s Row. It’s a resource for finding possible investments that align with your needs.

In this welcome guide, you’ll discover vital information to assist you in managing your retirement account with us. The contents comprise an overview of our procedures, contact details, comprehensive infographic illustrating key aspects of your journey, and essential information for your reference.

At IRA Club, we take great pride in offering personalized service tailored to your needs. Our dedicated Client Relations Team is available to assist you throughout the process. If you have any questions or need guidance, please do not hesitate to reach out. You can contact us at (312) 795-0988 or at info@iraclub.com.

Thank you again for choosing IRA Club as your retirement account administrator. We are committed to providing you with exceptional service and assisting you in making alternative investments. Your self-directed journey starts now, and we are honored to be by your side every step of the way.

Sincerely,
DENNIS BLITZ
President of IRA Club

Dennis Blitz

Next Steps

Three simple steps.

1

OPEN

Within two business days of submitting your application, you will receive a phone call and email from your dedicated IRA Club representative.

2

FUND

- Transfer funds from an IRA from another firm
- Rollover a previous employer plan
- Make an annual contribution

3

INVEST

A Self-Directed IRA allows you to choose your own investments. Need inspiration? We invite you to explore and do some research on Investor’s Row!

Opening Your Account

newaccounts@iraclub.com

WHAT'S NEXT?

Within two business days of submitting your application, you will receive a phone call and email from your dedicated IRA Club representative. We are here to help guide you in the journey of Self-Directing your retirement.

If you are transferring an old retirement plan be sure you have sold all **Mutual Funds** and ensure you have liquidated funds for your future alternative investments.

You will receive a registration email to activate access to your online portal within one business day of account establishment. The online portal is useful to view transactions taking place in your account.

ONLINE PORTAL

Funding Your Account

transfers@iraclub.com

Transfer funds from an IRA another firm. IRA Club will behalf, upload your statement here.

Rollover a previous employer plan. If you had a 401(k), 403(b), or TSP through your old employer, our team will walk you through the rollover process. Processing times may vary.

Make an annual contribution. Start a brand new account with a contribution and add funds each year. Making a contribution is easy.

Be sure to liquidate any Mutual Funds.

IRA CLUB CHECK HOLD POLICY:

- Wires, cashier's checks and money orders will be available the next business day.
- Checks from institutions will be held for 3 business days.
- Checks from investments and personal checks will be held for 5 business days.

Invest

investments@iraclub.com

Investor's Row is an educational platform that offers a variety of asset classes. Once your account is open and funded, you can start selecting investments. Remember to perform your due diligence and invest in what you know.

Need inspiration? Discover your next investment opportunity.

START

IRA Club does not offer investment, tax, financial, or legal advice, nor do we endorse any products, investments, or companies that provide such advice and investments. All parties are strongly encouraged to perform their due diligence and consult with the appropriate professional(s) licensed in that area before entering any investment. Performing due diligence helps protect against fraud.

IRA Club Member Trading Account

iFlip

With your IRA Club account, you may now buy, sell, and hold:
Stocks, ETFs, and A.I. Managed Funds (SmartFolios).

There is no need to go through the extra steps of opening or funding additional retirement accounts at your traditional brokerage firms. You can easily make a full range of equity trades right from your SDIRA here at IRA Club. You can make these trades on an easy-to-use platform that offers the flexibility to choose your own stock options. In addition, you have access to SmartFolios – an investment platform powered by Artificial Intelligence that helps remove human emotion from trading.

ALL-IN-ONE, ONE LOW COST	
All iFlip users pay the same flat subscription rate*:	$7/month

*Please refer to Optionality Securities fee schedule for additional account fees that may apply.

SCHEDULE A IFLIP DEMO

Disclaimer: iFlip Investor ("iFlip") is not a Broker-Dealer nor an investment advisor and all securities products and services are offered by Optionality Securities, LLC ("Optionality Securities") (Member FINRA and SIPC). SIPC coverage is available only for securities, and for cash held in connection with the purchase or sale of securities, in equities and equities options accounts. You may check the background of Optionality Securities, LLC on FINRA's BrokerCheck. All investments involve risk and past performance of any security does not guarantee future results or returns. Please refer to our fee schedule for a complete listing of relevant charges. System response, trade executions and account access may be affected by market conditions, system performance, quote delays and other factors. The risk of loss in electronic trading can be substantial. This is not an offer or solicitation in any jurisdiction where we are not authorized to do business.

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IRA Club does not offer investment, tax, financial, or legal advice, nor do we endorse any products, investments, or companies that provide such advice and investments. All parties are strongly encouraged to perform their due diligence and consult with the appropriate professional(s) licensed in that area before entering any investment. Performing due diligence helps protect against fraud. iFlip Provides IRA Club a $135 tech fee for all IRA Club Members who utilize A.I. Smartfolios.

Tools and Resources

- [INVESTOR'S ROW]
- FORMS AND GUIDES
- FEE STRUCTURES
- IRA CLUB EVENTS
- eBOOK
- FREQUENTLY ASKED QUESTIONS

NEED TO KNOW:

APEX: IRA Club's Clearing House that is used to expedite transferring funds from available firms.

iFlip: IRA Club's Trading Platform that is free for you to use (fees may be applied by iFlip).

HWA: Provides software support so you can access your account through our online portal.

Please note: each account requires a $500.00 minimum cash balance. A $100.00 low balance penalty is charged at the time of renewal should the cash balance fall below $500.00. Fees are automatically deducted from the IRA account. Alternatively, clients may opt to have fees charged to a credit or debit card. Asset fees are charged when the investment is acquired, and annually on the anniversary of the purchase date.

Successfully Self-Direct your IRA

A Self-Directed IRA (Individual Retirement Account) is a type of retirement account that allows individuals to have more control over their investment choices compared to brokerage IRAs. With a Self-Directed IRA, the account holder can invest in a broader range of assets beyond the typical offerings of stocks, bonds, and more. To successfully self-direct your retirement, please see the requirements fulfilled by IRA Club and you as the account owner.

IRA CLUB

- Report contributions, distributions, and Fair Market Values to the IRS
- Ensure each transaction is IRS compliant (for custodial accounts)
- Provide client with IRS required forms: 1099-R, 5498, and 5500
- Provide client with RMD calculations
- Maintain client's record (for custodial accounts)

CLIENT

- Fund your account
- Find the investment and perform due diligence
- Check your account's activity
- Provide IRA Club with an annual Fair Market Value of your assets
- Work with your CPA and other professionals when needed

IRA CLUB

Invest for your future.

IRA CLUB

Connect with us today.

SCHEDULE A CALL