RAYMOND JAMES | TRUST COMPANY OF NEW HAMPSHIRE

Trusteed IRA quick reference guide

Designed to offer the tax-deferral advantages of an IRA and the control of a trust in a single account, a trusteed IRA can help your clients ensure that their IRA funds are managed and distributed according to their wishes in the event of their incapacity or passing.

WHAT IS A TRUSTEED IRA?

A trusteed IRA is essentially an IRA with a trust "wrapped" around it, which means:

- At incapacity or death, a professional trustee steps in to manage funds and ensure an IRA owner's distribution directives are carried out.
- Tax-deferral strategies may be maximized for beneficiaries.
- There are no changes to the IRA account and the account holder maintains control as long as they are physically and mentally able to.

KEY QUESTIONS TO ASK

- Who will manage my investments and ensure my distributions are made if something happens to me?
- How can I maximize distributions from my IRA to extend its tax deferral?
- How can I leave my IRA to a beneficiary while also addressing my concerns about their emotional maturity, financial discipline, and the possible influence of others?
- How can I provide for my current spouse as well as children from a prior marriage?

THE BENEFITS OF A TRUSTEED IRA

FOR YOU	FOR YOUR CLIENTS
• On top of an existing IRA account already held at the firm, the trusteed IRA feature can be utilized to help clients retain their assets by completing specific documentation and listing beneficiaries. • Trusteed IRAs are generally transferrable, so helping a client move an existing account to Raymond James can give you a better picture of their overall assets. • You remain in control of the relationship, even after your clients' incapacity or passing. • This feature offers the opportunity to take an even more holistic approach to your clients' financial plans.	• They will have the confidence of knowing their IRA benefits will pass to the beneficiaries they wish. • This type of account can make distributing IRA assets to a blended or complex family situation easier and more streamlined. • Clients can elect to restrict distributions to beneficiaries, ensuring that the distributions are maximized.

ADMINISTRATION AND INVESTMENT MANAGEMENT FEES

ADMINISTRATION FEE

MARKET VALUE	ANNUAL ADMINISTRATION FEE
First $1,000,000	0.65%
Next $1,000,000	0.50%
Next $3,000,000	0.40%
Next $5,000,000	0.25%
Balance over $10,000,000	0.20%
Minimum administration fee	$5,000 per account

INVESTMENT MANAGEMENT FEE

MARKET VALUE	ANNUAL INVESTMENT MANAGEMENT FEE*
Less than $5,000,000	Up to 1.00%
Between $5,000,000 and $10,000,000	Up to 0.85%
Over $10,000,000	Up to 0.75%

**Mutual funds, exchange traded funds, annuities/life insurance and other investment products may contain additional expenses. If a third-party manager is selected to manage assets, additional fees for those services will apply.*

A full annual trustee fee may be charged for any portion of the final year in which trust services are provided, and a full trustee fee will be charged for accounts that close within the first year of administration. Note that the fee schedule above only applies at death or incapacity, and not during the grantor's lifetime before incapacity. A portion of the trustee fee is also shared with the financial advisor.

GETTING STARTED

To add the trusteed IRA feature to your clients' IRA accounts, please complete the following smart forms:

- Form 2803 – Addendum disclosures
- Form 2804 – Beneficiary designations

For questions about the trusteed IRA or its fees, please contact your trust consultant.
For more information on marketing materials and resources, search **trusteed IRA** on RJNet.

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