

Self-Directed Retirement Services

A More Sophisticated Retirement Plan

An IRA that offers investment flexibility is commonly referred to as a “Self-Directed IRA”. Any type of IRA—Traditional, Roth, SEP, or SIMPLE—can be self-directed.



Self-Directed IRAs give you maximum control over your investments by allowing you to choose exactly where your dollars are invested. You can allocate investments in ways you may be more familiar or comfortable with.

For instance, if you are knowledgeable in lending, you may want to lend a portion of your retirement to an individual or company. If you are knowledgeable about rental properties, you may consider buying real estate with your retirement account.



Central Bank has offered Self-Directed IRAs since 1982. Unlike other providers, our fee is based off of the market value of your account. There are no other fees associated with your account—including fees related to transactions, disbursements, checks, or wires—allowing you to capitalize on the flexibility Self-Directed IRAs have to offer.

Let a Central Bank Self-Directed Retirement Services expert assist you today.



Choose Investments that Fit Your Goals

A Self-Directed IRA applies the same rules, procedures, contribution limits, and distributions as Traditional, ROTH, SEP, and SIMPLE IRAs. While IRAs and Self-Directed IRAs share some similarities, there are distinct differences that separate these two types of accounts.



Self-Directed IRAs:

- Allow you to take charge of your retirement and monitor your investment performance.
- Provide you an opportunity to invest in assets that you are familiar with.
- Fees are based off of the market value of the account.
- Must be independently valued on an annual basis.

Types of Investments

Self-Directed IRAs offer a wide variety of asset choices, which can help you consolidate and easily track your investments. At Central Bank, we focus on long-term investing, such as:

- Promissory Notes
- Real Estate
- LLCs/Partnerships
- Mutual Funds
- Privately Held Stock



Contributions

Annual Contributions to Self-Directed IRAs must be made in cash. IRS limits apply and are determined by age.

Rollover Contributions can be made by moving funds or assets from another retirement plan—such as a 401(k), 403(b), or profit-sharing plan—into a Self-Directed IRA. The IRS allows existing Plan assets to be rolled over into an IRA account in kind.

Transfers from existing IRA accounts are allowed, making it simple for you to consolidate cash or assets into one account.



Bank products such as certificates of deposit, money market, and savings accounts are FDIC insured. Non-deposit investments are not FDIC insured with no bank guarantee and may lose value.