

About GoldStar

GoldStar Trust Company is a \$2B division of Happy State Bank with over 25 years of experience as a Self-Directed IRA Custodian, Trustee and Escrow/Paying Agent. GoldStar is backed by the financial strength and confidence of a Texas bank founded in 1908.



GOLDSTAR TRUST COMPANY

- Established 1989
- \$2 billion in assets
- Custodian for more than 37,500 self-directed IRAs
- \$2.3 billion in disbursed funds for more than 3,000 entities
- Trust branch of Happy State Bank



HAPPY STATE BANK

AND TRUST COMPANY

- Established 1908 in Happy, Texas
- \$3 billion in assets
- 25th largest bank in Texas
- 35 bank branches in the Panhandle of Texas, Lubbock and Dallas area
- 5-star rated bank by www.bauerfinancial.com
- A+ BBB rating
- Most recent financials can be viewed at www.fdic.gov (FDIC Cert:10359)
- For more information, visit happybank.com

GOLDSTARTRUST.COM



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Member
FDIC



ACCREDITED
BUSINESS



- Disbursing Agent
- IRA Custodian

*We believe customer service isn't
a department... it's a state of mind!*



What is a Self-Directed IRA?

In addition to mainstream investments like stocks, bonds and mutual funds, a self-directed IRA can be used as a vehicle to hold countless other alternative investments, including structured settlements. This gives the savvy investor greater flexibility and potentially, a more diverse retirement portfolio. A self-directed IRA also allows for consolidation of diverse investments into a single account.

Traditional or Roth IRA?

Anyone with earned income can contribute to a Traditional IRA each year. Depending on income, marital status and participation in employer plans, contributions to a Traditional IRA may be deductible. Contributions to a Roth IRA are never deductible, but qualified distributions from the account are completely tax free. Partial contributions to a Roth IRA may be allowed if income limits are exceeded. Your tax advisor can help determine which type of IRA is most appropriate.

Self-Directed IRA Fees

- \$25 one-time establishment fee
- \$65 annual flat fee
- No limit on number of investments
- No transaction or wire fees for new purchases
- No charge for distributions via ACH (direct deposit)
- No charge for semi-annual paper statements
- Online account access

Potential fees

- Transferring existing structured assets in-kind to GoldStar may result in termination, transfer and/or reassignment fees. Consult an advisor and consider all potential fees to determine if transferring an account will be financially beneficial.

Refer to GoldStar's IRA Fee Schedule for all applicable fees such as distributions via check (\$5/each) or if other specialized investments are held in the account.

Disbursing Agent Fees

- \$100 account set up / document review

Payments to original annuitant (paid at set-up)

- \$3.50 per disbursement (0-5 years)
- \$3.00 per disbursement (5-10 years)
- \$2.50 per disbursement (10+ years)

Distribution of funds (deducted at distribution)

- \$5 per payment to GoldStar IRA
- \$7 per payment via check
- \$5 per payment via ACH
- \$25 per payment via wire
- \$25 per FedEx

- No charge for bank account / address change
- \$100 reassignment / account transfer
- \$25 stop payment
- \$25 address / bank info verification (optional)

Refer to GoldStar's Disbursing Agent Fee Schedule for all applicable fees.

Disbursing Agent Services



ACH

- Quick, secure delivery
- Physical checks optional
- Overnight delivery available
- Wire transfers available



ONLINE PORTAL

- Payment tracking
- Agents can log in to view activity
- 24/7 real-time account information



COMPETITIVE FEES

- No hidden fees
- Collected when services are rendered



SELF-DIRECTED IRAS

- Annuity payments direct to the IRA
- Tax benefits for Traditional, Roth, SEP & SIMPLE IRAs
- Roll over funds from a 401K



EFFICIENCY

- Quick processing times
- Set up periodic/recurring payments
- In-house technology solutions



CUSTOMER SERVICE

- Large call center
- Knowledgeable staff
- Beneficiary transfers



STRENGTH

- 100+ year old financial institution
- \$3 billion in assets
- Member FDIC



REPUTATION

- A+ BBB Rating
- 5-Star Rating from Bauer Financial