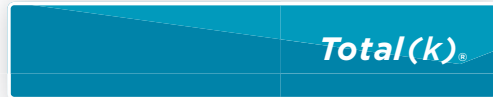




AMERICAN PENSION SERVICES, INC.®

Genuine Self-Direction® Since 1982



“You can retire at ANY AGE; retirement is when you accumulate enough money, not some mythical, magical date that may never come.”

- Curtis L. DeYoung Founder, President, CEO,
American Pension Services, Inc.

AMERICAN PENSION SERVICES, INC.®

A pioneer in the field of genuine self-direction®, Curtis L. DeYoung founded American Pension Services, Inc.® in 1982 for the purpose of allowing investors to self-direct their IRA and 401(k) funds as broadly as the law allows. With over 30 years of experience, American Pension™ offers unmatched expertise, customer service, and efficiency in account administration.

APS® is a neutral third-party administrator, providing the freedom of genuine self-direction without the conflict inherent in offering financial products, investments, or investment advice.

Family owned and operated, American Pension Services promotes family legacy development because when established properly, IRAs and 401(k)s can pass on to children, grandchildren, and even great grandchildren. Through a self-directed IRA or 401(k) from American Pension, you too can build a lasting family legacy investing in WHAT YOU KNOW.™

APS administers the following self-directed plans:

- 401(k) / Roth 401(k)
- Traditional IRA
- Roth IRA
- SIMPLE IRA
- SEP IRA
- Coverdell ESA
- HSA

GENUINE SELF-DIRECTION®

“Genuine self-direction is the opportunity to INVEST IN WHAT YOU KNOW.™ Why invest in what others claim to know? Nobody cares about your money more than you.™”

- Curtis L. DeYoung Founder, President, CEO,
American Pension Services, Inc.

American Pension Services' self-directed IRAs and 401(k)s offer clients the freedom to invest in ANYTHING allowed by law. These investments include but are not limited to:

- Real Estate
- IPOs
- Trust Deed Notes
- Closely Held Stock
- Promissory Notes
- Oil and Gas Leases
- LLCs
- Contracts
- Rental Properties
- C Corporations
- Options
- Franchises
- Leases
- Tax Lien Certificates
- Stocks
- Coins
- Bonds
- Life Insurance (401(k))

“Genuine self-direction is not well suited to everyone; however, if you are a maverick, if you are independent, if you are self-employed, if you know what you want, genuine self-direction may be for you.”

- Curtis L. DeYoung Founder, President, CEO,
American Pension Services, Inc.



AMERICAN PENSION SERVICES, INC.®

4168 W. 12600 S. Suite 300 Riverton, UT 84096

o 801 571 0667 tf 800 365 6949

f 801 208 7307 w www.americanpension.com

FEE AND INVESTMENT DISCLAIMER: American Pension Services, Inc.® and American Pension 401(k) Services, Inc.™ their officers, directors, employees, and agents do not provide any investment advice of any nature or any kind to any person or any entity at any time, and do not perform investment functions, and have no authority, license, permission, grant or commission from any agency, governmental authority or organization to give any such advice, recommendation or guidance regarding any specific investment or the suitability thereof.

Copyright © 2010-2013 American Pension Services, Inc.

SELF-DIRECTED PLANS

Total(k)[®]

Total(k)[®] is the self-directed 401(k) exclusively offered by American Pension Services Inc.[®] This plan provides the maximum investment flexibility allowed by law, combining full diversification with all the benefits of a 401(k) / Roth 401(k).

A 401(k) plan is a qualified plan under which an employee can elect to have the employer contribute a portion of the employee's cash wages to the plan on a pre-tax basis. These deferred wages (elective deferrals) are not subject to federal income tax withholding at the time of deferral, and they are not reflected as taxable income on an individual's income tax return. 401(k) plans are permitted to allow employees to designate some or all of their elective deferrals as "Roth elective deferrals" that are generally subject to taxation under the rules applicable to Roth IRAs. - *IRS.gov*

Traditional IRA

A **Traditional IRA** is a personal savings plan which allows you to set aside money for retirement, while offering you tax advantages. You may be able to deduct some or all of your contributions to your IRA. IRAs cannot be owned jointly. However, any amounts remaining in your IRA upon your death can be paid to your beneficiary or beneficiaries. To contribute to a traditional IRA, you must be under age 70 ½ at the end of the tax year. - *IRS.gov*

Roth IRA

A **Roth IRA** is an account set up in the United States solely for the benefit of you or your beneficiaries. It is an individual retirement arrangement. However, it differs from traditional

IRAs in that contributions are not deductible. Roth IRAs cannot be owned jointly, however, any amounts remaining in your Roth IRA upon your death can be paid tax-free to your beneficiary or beneficiaries. To contribute to a Roth IRA, you can be any age. - *IRS.gov*

Simple IRA

A **SIMPLE IRA** plan is funded both by employer and employee contributions. Each employee is always 100% vested in (or, has ownership of) all money in his or her SIMPLE IRA. It is ideally suited as a start-up retirement savings plan for small employers who do not currently sponsor a retirement plan. - *IRS.gov*

SEP IRA

Under a **SEP IRA** the employer makes contributions to traditional IRAs (SEP-IRAs) set up for each eligible employee. A SEP is funded solely by employer contributions, each employee is always 100% vested in (or, has ownership of) all money in his or her SEP-IRA, the employer must adopt a SEP plan document, and generally cannot have any other retirement plan. - *IRS.gov*

Coverdell ESA

A **Coverdell ESA** is an account created as an incentive to help parents and students save for education expenses. A beneficiary is someone who is under age 18 or is a special needs beneficiary. Contributions to a Coverdell ESA are not deductible, but amounts deposited in the account grow tax free until distributed. The beneficiary will not owe tax on the distributions if they are less than a beneficiary's qualified education expenses at an eligible institution. This benefit applies to qualified higher education expenses as well as to qualified elementary and secondary education expenses. - *IRS.gov*

HSA

A **HSA** is a tax-exempt trust or custodial account that you set up to pay or reimburse certain medical expenses you incur. You must be an eligible individual to qualify for an HSA. The HSA can be established through a trustee or custodian that is different from your health plan provider. To be an eligible individual and qualify for an HSA, you must be covered under a high deductible health plan (HDHP) on the first day of the month for which a contribution is made. You must have no other health coverage except what is permitted by the IRS; you are not enrolled in Medicare; and you cannot be claimed as a dependent on someone else's tax return. Any eligible individual can contribute to an HSA. For an employee's HSA, the employee, the employee's employer, or both may contribute to the employee's HSA in the same year. For an HSA established by a self-employed (or unemployed) individual, the individual can contribute. Family members or any other person may also make contributions on behalf of an eligible individual. - *IRS.gov*

FEED YOUR MIND

We educate independent investors and professionals across the nation offering continuing education in some states. For educational event information please contact our office or visit www.americanpension.com.

CURTIS L. DEYOUNG



Curtis L. DeYoung, Founder, President, CEO, is a pioneer in the field of genuine self-direction.[®] Curtis is an active investor as well as a nationally recognized self-direction expert, speaker, and educator. Dedicated to teaching both independent investors and professionals alike, Curtis is passionate about sharing his knowledge of the freedoms afforded self-directed IRAs and 401(k)s.

Curtis is the Founder/former Director of the Draper Community Foundation and currently serves as a Director and Officer of both WaterPRO and Draper Irrigation. Curtis is also actively involved with the Boy Scouts of America organization.

JIM ALLFREY



Jim Allfrey, 401(k) Division President, is an experienced qualified plan administrator, entrepreneur, Realtor, and investor. With extensive experience in business, human resource management, employee benefits administration, and as a real estate professional, Jim is uniquely qualified to share his knowledge of the power of genuine self-direction. Jim educates licensed professionals, advisors, employers, and plan participants, specializing in self-directed 401(k) plans.