



SELF-DIRECTED IRA ACCOUNTS FOR INDIVIDUALS



IRAs and Individual 401(k)s are individual retirement savings plans that provide tax deferred or tax free growth and income for your retirement future.

M2 Trust Self-directed IRAs allow individuals to diversify their retirement investing portfolios with the addition of Alternative Investments. To discuss our account opening options and fees, contact our Investor Services department by calling 888.265.1225 Monday through Friday from 8 a.m. to 6 p.m. MST

FEATURES	TRADITIONAL	ROTH IRA	SOLO (K) PLAN*
Who can contribute?	An individual can contribute if he or she has taxable compensation for the year. You cannot contribute if you are over the age of 70-1/2.	You can contribute at any age if you have taxable compensation and your modified adjusted gross income is below certain levels.	Self-employed (even part-time) individual or business owner with no employees other than a spouse.
Are my IRA or Solo(k) contributions tax deductible?	Traditional IRA contributions may be tax deductible if you qualify.	No. Contributions to a Roth IRA are not deductible, however, distributions may be TAX FREE if certain conditions are met.	No, but does offers salary deferral contributions reducing taxable income.
What are the contribution limitations?	\$5,500 if under the age of 50 and \$6,500 if over the age of 50	\$5,500 if under the age of 50 and \$6,500 if over the age of 50	Employee salary deferral u to \$18,500 or \$24,500 if over 50 Employer contribution up to 25% of compensation. Total contributions cannot exceed \$55,000
Contribution deadline	Tax filing deadline of April 15	Tax filing deadline of April 15	December 31 of fiscal year end
When can distributions be taken?	Any time, but if taken before reaching age 59-1/2 a 10% early withdrawal penalty is imposed in addition to taxes on the distributed amount.	Any time. Qualified distributions must meet certain criteria to be taken tax free. If any distribution is taken before age 59-1/2 a 10% early withdrawal penalty will apply.	Distributions taken before reaching age 59-1/2 will be subject to a 10% early withdrawal penalty. This type of plan does allow for loans from the plan.

*Solo(k) Plan information is provided for comparison purposes only. M2 Trust Services does not currently offer custody services for Solo(k)s. M2 Trust Services encourages investors to review IRS Publications 590 A and B with their tax and/or financial advisors to determine contribution eligibility and potential tax deductibility of contributions.
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