



Self Directed IRA

S E R V I C E S I N C

A wholly-owned subsidiary of Horizon Bank, SSB



Company Profile

Self Directed IRA Services, Inc. (SDIRA Services) was founded in 2008 as a wholly-owned subsidiary of Horizon Bank. SDIRA Services provides administration and custody of alternative and traditional assets in self directed IRAs for individuals and small businesses nationwide. We specialize in allowing a wide range of investment vehicles within Traditional, Roth, SEP and SIMPLE IRA accounts including, real estate, trust deeds, mortgages, tax liens, precious metals, promissory notes, closely-held stocks, REITs, private limited partnerships, limited liability companies and more.

Established in 1905, Horizon Bank is headquartered in downtown Austin, Texas, with two regional banking offices in Holland and Salado, Texas. The bank's holding company is Frontier Bancshares, Inc.

In today's competitive environment, we understand that many options are available in the retirement services market place. It is our mission to provide the highest level of customer service, attention to detail and dedication to the long-term needs of our clients and the professionals with which they work. We are confident that through our level of personal service we will earn your trust and business.

Serving Clients and Professionals Nationwide

Our services are available to individuals and professional firms nationwide. We work with broker dealers, registered representatives, financial advisors, CPAs, attorneys, real estate brokers and agents, investment issuers, and others. We serve as the primary option when their clients or investors have investment custody needs that extend beyond the scope of what their own firms can provide.

Experience You Can Count On

Our management team has over 40 years of combined experience in the self directed IRA industry. Through our comprehensive hands-on expertise gained at one of the industry's largest firms, our team has extensive knowledge of all types of alternative and mainstream investments as well as the technical training and resources to answer your most challenging IRA questions. From understanding the nuances posed by different investments to fulfilling our IRS reporting obligations, you can rest assured we understand how to get the job done right every step of the way.

True Independence Without Conflicts of Interest

Backed by a tradition of independence, our services are delivered without conflicts of interest. Our role is limited to serving as a directed IRA custodian, which means we process investment transactions only upon instruction from the client or the client's representative. In doing so, we cannot give investment, tax or legal advice and we do not receive compensation from investments made within our accounts. In keeping with our independent nature, we do not sponsor or endorse investment products and we are not affiliated with any investment product sponsor or issuer.

Work With Your Own Financial Professional

Since all accounts are self directed, clients may work with their own financial professional if desired and may appoint this professional as their account representative.

Under a self directed IRA account, clients assume sole responsibility for the success or failure of their investments. As an IRA custodian, we do not guarantee the performance of any investment. Unless specifically provided by the investment, investments are not insured and may lose value. Though brokers and other financial professionals may assist a client with their transactions, these individuals are not representatives or agents of SDIRA Services.

Austin Office

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Safeguards in Place

Our commitment to security sets the industry standard. Measures are in place to address your concerns regarding the safety and stability of our company. A vigilant management team, systematic internal controls and comprehensive insurance coverage are combined to create a secure environment for the custody of clients' IRA assets.

- **Regulatory and Audit Controls**

As a wholly-owned subsidiary of a Texas-chartered state savings bank, we are regulated by the Federal Depositors Insurance Corporation (FDIC). In addition, through Horizon Bank, we are audited by independent auditing firm, PMB Helin Donovan, LLP. As a further measure of assurance, our role in providing administration and custody services for retirement accounts requires that we operate in compliance with Internal Revenue Service and Department of Labor statutory requirements.

- **Uninvested Cash**

Funds received into an account are deposited into an interest-bearing account with our parent company, Horizon Bank, where balances are FDIC-insured up to \$250,000. Aside from this FDIC coverage on uninvested funds, there is no protection provided for investments held in our IRA accounts unless specifically provided by the investment. In addition, clients' retirement assets are not commingled with our operating funds.

- **Professional Liability Insurance**

Through our bank holding company, we maintain a comprehensive insurance package including financial institution bond policy, banker's professional liability insurance, and directors and officers liability insurance through underwriters rated A+ (excellent) by A.M. Best. This protects clients in the unlikely event of employee dishonesty or lost securities.

- **Business Continuity**

As part of a financial institution, we maintain a comprehensive disaster recovery plan including business continuity services and daily back-up of data at a secure offsite facility. Strict policies are maintained to ensure the security of our clients' records.

- **Client Information Privacy**

It is our policy not to disclose, either directly or indirectly, any personal information about our clients to third parties without the prior written consent of the client, except for our legitimate business purposes and in compliance with all applicable laws and regulations. In addition, we do not provide account or personal information to outside companies that conduct independent telemarketing or direct mail marketing.

What Sets Us Apart

With the uncertainty in today's financial market, many individuals are seeking options which allow them to invest and diversify their retirement accounts beyond mainstream investments. Aside from our independence and strong backing, what makes us unique is our ability to accept and hold a wide array of alternative and private placement investments including, real estate, precious metals, closely-held stocks, LPs and LLCs, REITs, futures, promissory notes, corporate debt offerings, and more. We offer complete investment flexibility beyond what most banks, brokerage firms and other financial institutions allow.

Uncompromising Service to Our Clients

When it comes to customer service, our mission is simple— we want to exceed your expectations. Our company was built on customer referrals, the highest mark a business can hope to achieve.

We will do our absolute best to earn your trust and business. After all, we believe in earning our mark of excellence one client at a time.

Learn more.

Call

866.928.9394

or visit our
website.