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ARE YOU RELOCATING TOO?

It's easy to get caught up in the hundreds of other things you need to do but don't forget to notify us too. Regardless of whether you're moving physically or virtually, you'll need to complete one, or both, of the following forms that can be found in the [forms](#) section of our website.



[Address Change Request Form](#)



[Web Access Request Form](#)

Happy New Year!

We just completed another tremendous year and are excited about the possibilities that await us in 2012. We know our success wouldn't be possible without you, which is why we will continue where we left off in 2011... by focusing on our clients.

To quickly recap our efforts in this area in 2011:

- > The majority of our new hires in 2011 were in client service. We plan to continue to hire in this area to accommodate our growing account base.
- > Our alternatives client service team is staffed with bilingual representatives, fluent in English and Spanish.
- > We redesigned our website with you in mind and now have audience tabs, which give our various clients (both individual and institutional) a clearer distinction of where they should be within our site. We also provided easier navigation, easy (or should we say, easier) to understand content and added many helpful tools, like [demos](#), [FAQs](#) and [financial calculators](#).

But enough about the past... where do we go from here?

- > We launched a client survey to a significant percentage of our client base and have taken a proactive approach to the feedback we've received so far. Our strategy going forward will certainly revolve around addressing any issues there may be and continuing to improve upon the areas we excel in.
- > We plan to focus on communication and training this year so our employees are better able to serve you even more quickly and efficiently.
- > We will continue to enhance the website to keep the content fresh and exciting. Many of the enhancements will be based on feedback we receive from you.

Oh, and did I mention we're in the process of moving? We outgrew our office space two years ago, resulting in two Oak Brook, IL area office locations; one housing over 90 employees and the other just over 50. [Our new location](#) at 2001 Spring Road in Oak Brook, IL allows us to again consolidate our staff into one location to better serve you. On Feb. 18, we will all be together again!

We hope your new year is off to a great start too! We look forward to working with you in 2012.

Sincerely,

[T. Scott McCartan](#)
CEO



Alternatives to the Traditional

SOCIAL LENDING

Most of the time when investors think about [alternative investments](#) they think of [hedge funds](#) or [futures](#) or [precious metals](#) or [real estate](#); however, the possibilities really seem to be endless... after all, we were at one time custodian to an IRA with an alpaca farm as its asset!

Something that's begun to intrigue some investors in recent years is social lending, also known as person-to-person lending, peer-to-peer lending or P2P lending. Social lending is a type of financial transaction, primarily lending and borrowing, that occurs directly between individuals or "peers" without the intermediation of a traditional financial institution. With social lending, you are pooling your dollars with those of other investors to allow individuals to borrow money for reasons that really run the gamut... such as education, debt consolidation, paying for a wedding, veterinary bills, etc.

There are a number of social lending companies that allow you to invest a Traditional IRA, Roth IRA, SEP IRA or Simple IRA account through them, so some investors are now adding social lending to their retirement plans. As a self-directed investment, you would choose how aggressively you want to invest. The lending companies pre-qualify borrowers and provide investors with key metrics to help them assess the level of risk for a particular borrower.

As a directed custodian, we are able to provide administrative and custodial services for IRAs that choose this type of investment; however, Millennium Trust does not give tax, legal or investment advice; does not recommend any type of investment; and strongly encourages investors to seek the advice of knowledgeable professionals who specialize in this type of investing.

IRA NEWS

THINGS YOU SHOULD KNOW ABOUT YOUR IRA

2011 Contribution Information

Did you forget to make a contribution to your IRA in 2011? No worries! As you probably know, the IRS allows you to contribute to the previous year until the normal federal tax deadline. This tax season, April 15 falls on a Sunday, and Emancipation Day, a holiday observed in the District of Columbia, falls on Monday, April 16; therefore, the federal government has extended the deadline for most IRA accounts to April 17, 2012.



Remember, if you make your contribution after January 1 but before the April 17 deadline, you need to designate the contribution year on the check submitted or let us know in writing, if you're wiring the funds.

If you wish to establish another IRA or know someone who hasn't yet established an IRA, it's not too late. The federal government allows you, with some IRAs, to establish an account in 2012 for the previous tax year. The establishment deadline works like your taxes, your IRA must be established by midnight of the deadline to be valid. This applies to both Traditional IRA and Roth accounts.

For SEP IRAs, the contribution deadline is the same, but the establishment for creating a SEP IRA is the date that the employers tax filing date is due. Typically this is mid April, but it can vary.

Simple IRA rules dictate that this type of individual retirement account must be established by October 1. 401k plans also abide by the same contribution deadlines, but both Roth and Individual 401k plans must be established by December 31.

Please see the "[Important Info](#)" summary on page 4 and make sure you always consult your attorney or tax consultant.



Keep your questions coming... we received some great ones again this quarter. If you have a question or questions you'd like answered, please submit them by sending an e-mail to info@mtrustcompany.com. If you're not really one for writing, there's always the old standby of picking up the phone and calling us at 800.258.7878.

You Asked!

We'll get to the bulk of the questions soon. Before then, we're pleased to quickly address a question we received shortly after our last issue... which is this: Why are annual fees and transaction fees charged separately? We've heard this a few times and we've listened. As you're probably aware, a new, simplified [fee schedule](#) is in effect resulting in two big changes: 1) New account fees are now billed on an annual basis and 2) Transaction fees have been eliminated¹.

Now, on to some of the other questions...

Q: How do I update my credit card (fee payment method) on file?

A: You can update your credit card information either by going online at www.mtrustcompany.com/pay and following the instructions or by completing the [Payment of Fees Authorization form](#), which can be found in the [forms](#) section of our website. You will need to complete Section A and the credit card information in Section B (don't forget to check mark the box indicating you are updating this information). Once complete; sign, date and return the form by mailing it to Millennium Trust or by faxing it to 630.472.5395.

Q: Can I have the transfer/investment purchase expedited?

A: Transfers to Millennium Trust

Transferring funds or other assets from another trustee or custodian to Millennium Trust can be a lengthy process, over which Millennium Trust has limited control. IRA transfers may take three to four weeks or longer to complete. Millennium Trust follows up with the transferring custodian, but in some cases, the prior custodian does not provide Millennium Trust with status reports or the expected date of transfer. Another issue to be faced is the re-registration of your asset by the investment sponsor(s). If time is an issue, contact your existing IRA custodian or your broker and request that they do their best to expedite the transfer of funds.

Transfers from Millennium Trust

As mentioned above; transfers, especially with alternative assets, do take time. If you have a special time concern, we will try to accommodate your request; however a \$50 fee will be assessed.

Q: What are your wire instructions and where do I find these instructions?

A: Our wire instructions are indicated below. These instructions can also be found on the [Funding Form](#), located in the [forms](#) section of our website.

Wire funds to:

Cole Taylor Bank
1542 W. 47th St.
Chicago, IL 60609

Include in wire instructions:

ABA#: 0710-00343
Credit Acct#: 0691-76019
Acct. Name: Millennium Trust Company
For Further Credit: (Insert Account Owner's Name)
Millennium Acct#: (Insert Acct. #)

If funds are being wired, please fax the [funding form](#) to the attention of Millennium Trust Company's Balance and Control Department at 630.472.5308. If you are transferring funds to Millennium Trust Company, wire transfer fees from your bank or custodian may apply. Please check with your current custodian. If wiring funds from your Millennium Trust account, a \$30 wire fee will apply.

¹Additional fees apply for Real Estate, Promissory Note and Promissory Note Extensions. Optional Service Fees and Late Payment Fees, etc. still apply.

More MTC Fast Facts

- ✓ We now serve as custodian for over 170,000 client accounts with more than \$4.65 billion in assets.
- ✓ Within the next 3 weeks, we will complete the move to our new location at:
 - 2001 Spring Road, Suite 700
 - Oak Brook, IL 60523

As you may know from [last quarter's MTConnect](#), we previously had our employees split between two Oak Brook, IL area office locations. Roughly 48,000 sq. feet of space awaits us and all 151 employees will now work from [our new home](#) on Spring Road.
- ✓ We've added two more banks to our [Cash Investment Program](#); Citi and Texas Capital. In this program, Millennium Trust uses interest bearing daily demand accounts for client cash at four different unaffiliated banks to provide you FDIC insurance up to \$1,000,000.
- ✓ We have established a comprehensive disaster recovery plan utilizing business continuity services provided by SunGard Availability Services. Data is backed-up and saved at a secure off-site data storage facility.

Important Info

The chart below summarizes the information provided in the "[Retirement Account News](#)" section regarding IRA contribution limits and deadlines and establishment deadlines for the 2011 tax year.

<u>ACCOUNT TYPE</u>	<u>IRA CONTRIBUTION LIMIT</u>	<u>CONTRIBUTION (C) & ESTABLISHMENT (E) DEADLINES</u>
Traditional	\$5,000 (under 50) \$6,000 (over 50)	C: April 17, 2012 E: April 17, 2012
Roth	\$5,000 (under 50) \$6,000 (over 50)	C: April 17, 2012 E: April 17, 2012
SEP	\$49,000	C: April 17, 2012* E: by the employer's tax date
SIMPLE	\$11,500 (under 50) \$14,000 (over 50)	C: April 17, 2012* E: October 1, 2011
Solo 401(k)	\$49,000 (under 50) \$54,500 (over 50)	C: April 17, 2012* E: December 31, 2011
Roth Solo 401(k)	\$16,500 (under 50) \$22,000 (over 50)	C: April 17, 2012* E: December 31, 2011

*plus extensions

HOLIDAY SCHEDULE

Millennium Trust observes the same holiday schedule as the New York Stock Exchange. Our upcoming holidays are:

President's Day – Monday, February 20, 2012
Good Friday – Friday, April 6, 2012

WHAT CAN MILLENNIUM TRUST CUSTODY?

Our custody services allow you to take advantage of [traditional](#) and [alternative](#) investment opportunities and put you in charge of the investment decisions. Here are just a few of the assets we can custody:

- ▶ [Bonds](#)
- ▶ [Certificates of Deposit \(CDs\)](#)
- ▶ [Exchange Traded Funds \(ETFs\)](#)
- ▶ [Futures](#)
- ▶ [Hedge Funds](#)
- ▶ [Mutual Funds](#)
- ▶ [Precious Metals](#)
- ▶ [Promissory Notes](#)
- ▶ [Private Equity](#)
- ▶ [Real Estate](#)
- ▶ [Stocks](#)

Don't see your particular asset listed here? Don't fret because it's likely we can handle it. Call us if you have questions about a type of particular investment.



Alternative Investments

800.618.6177

alternatives@mtrustcompany.com

Futures

800.932.0053

futurescs@mtrustcompany.com

Millennium Trust performs the duties of a custodian and, as such, does not provide investment advice or sell investments, nor offer any tax or legal advice.

COMPANY PROFILE

Millennium Trust Company is an industry leader in administrative and custodial services. Millennium custodies alternative and traditional assets in IRAs, Solo 401(k)s and custody accounts, offers private fund custody services, creates customized Automatic Rollover programs, provides integrated Health Savings Account solutions and designs unique trading platforms for Investment Advisors.