

Review Process

As part of Millennium's role as a custodian, each investment is administratively reviewed to determine if it is acceptable for custody in a retirement account. Millennium Trust does not give tax, legal or investment advice and does not recommend or endorse any particular investment strategy or lender.

Prior to allowing investors to use retirement funds for the investment, Millennium requires the submission of several documents related to the investment including the prospectus, offering memorandum, operating agreement, subscription agreement and other documents related to the investment. A completed Millennium Trust Private Placement Certification is also required.

Once we receive the complete package of investment documents, our review may take 2 to 5 business days to complete.

Prohibited Transactions

While self-directing retirement accounts offers investors a wider range of investment choices, there are Government rules and regulations that must be abided.

Prohibited Transactions with Disqualified Persons are described in detail in Internal Revenue Code Section 4975 and should be discussed with tax and legal advisors prior to making an alternative asset investment.

Additionally, the Department of Labor's statement on Plan Asset Rules and amendments resulting from the Pension Protection Act of 2006 should be reviewed by investment sponsors to insure that the investment is structured properly for retirement account investors.



Millennium Trust leads the industry in administrative and custodial services. Millennium custodies alternative and traditional assets in Self-Directed IRAs and Solo 401(k)s, creates customized Automatic Rollover programs, provides integrated Health Savings Account solutions, designs unique trading platforms for Investment Advisors and supplies valued Personal Trust Administration.

Whether you are an individual investor, investment sponsor or professional, Millennium Trust Company has the knowledge, expertise and commitment to provide exceptional services and solutions to meet your every need. We pride ourselves on our ability to employ leading edge technology and customized operational support services to provide cost-effective specialized services.

www.mtrustcompany.com

Alternative Investments in Self-Directed Retirement Accounts



820 Jorie Boulevard
Suite 420
Oak Brook, Illinois 60523
800.258.7878
www.mtrustcompany.com

TheSmartAlternative



An Untapped Market for Alternatives

The Employee Benefit Research Institute projects that “Baby Boomers” hold \$1.75 trillion in 401(k) plans and much of this will be rolled over into self-directed IRAs as they reach retirement. In 2008 alone, Cerulli Associates expects a record \$300 billion to move into IRAs from employer-sponsored plans. This number is expected to increase to \$450 billion by the year 2010. According to current estimates, there is over \$4.5 trillion invested in IRAs in the U.S.

The Opportunity

Individuals planning for their future are seeking further diversification in their retirement portfolios and are searching for alternative investments in hedge funds, real estate, and private equity.

Industry research indicates that approximately 35% of IRA assets have account values greater than \$100,000 yet less than 5% of total IRA assets are invested in alternatives. One of the barriers to further asset allocation has been the lack of qualified and knowledgeable custodians to handle the alternative asset transaction.



Millennium Trust as a Valued Partner

Millennium Trust was founded on the belief that there is a growing need for innovative and flexible providers of financial administrative and custodial services. Today, we are one of the fastest growing financial services firms providing custody of IRAs holding traditional and alternative assets, Solo 401(k)s, customized Automatic Rollover programs, integrated Health Savings Account solutions and convenient, low-cost trading platforms for Investment Advisors.

The alternative assets we custody and administer include:

- Hedge Funds
- Mortgages/Deeds of Trust
- Private Equity
- Promissory Notes
- Real Estate
- Gold and other precious metal certificates
- Futures

Millennium Trust is uniquely positioned to partner with investment professionals to assist them in tapping into this marketplace. We are committed to bringing the best people and technology to your business. The management team has broad alternative investment background. Client service and operations personnel are extremely knowledgeable and experienced.

Millennium Trust offers:

- Expanded FDIC insurance to \$1 million on non-invested cash
- Nominal liquidity requirement
- 24 hour response to inquiries
- Online resources for clients and advisors
- Offshore fund capabilities

Make Millennium Trust one of your valued partners today.

Safeguards at Millennium Trust

- Regulatory Oversight
 - Examined each year by the Illinois Department of Financial and Professional Regulation (DFPR)
 - Audited annually by two separate independent audit firms
- Insurance Coverage
 - Covered with a Financial Institution Bond and Professional Liability with The Travelers.
- Trusted Service Relationships
 - Metavante Corporation (Trust accounting system)
 - MSCS Financial Services (Mutual fund platform)
 - BNY ConvergeX Group (Equity execution and clearing services)
 - Cole Taylor Bank, First DuPage Bank, Hinsdale Bank and Trust, The Leaders Bank, The Northern Trust Corporation (FDIC coverage for money market assets)

For More Information Contact:

Scott Foster (Alternative Investments)
(630)368.5673
sfoster@mtrustcompany.com

Sandra Reese (Real Estate Investments)
(630)368.5645
sreese@mtrustcompany.com

www.mtrustcompany.com



TheSmartAlternative