RETIREMENT SERVICES

Take Control of Your Retirement Savings

A retirement account from your former employer has been automatically rolled over into a self-directed Individual Retirement Account (IRA) at Millennium Trust on your behalf. Explore additional options you have to build your retirement savings.

YOU HAVE A CHOICE OF INVESTMENTS

MUTUAL FUNDS
An easy, low cost option to diversify your retirement portfolio. Each mutual fund is a "group" of stocks, and/or bonds that are managed by a portfolio manager or managers.

EXCHANGE TRADED FUNDS (ETFs)
ETFs are a basket of securities similar to mutual funds. However, they trade on exchanges (like stocks) and are only available for purchase during market hours.

STOCKS
Stocks allow you to buy ownership in a company. "Public" companies offer shares to investors. They are traded on exchanges.

BONDS
Governments, government agencies, and corporations sell bonds as a way to raise money. You are essentially lending them money for the promise of repayment in addition to a specified annual return.

CERTIFICATES OF DEPOSIT (CDs)
A savings certificate issued by a bank. When a CD reaches its maturity date, usually from one month to five years, the bearer receives the original amount plus interest.

Wide Range of Custody Options

You have choices when saving for retirement that include:

- Traditional, Roth, SIMPLE, and SEP IRAs
- Holding investments such as mutual funds, ETFs, stocks, bonds and CDs

Make Decisions with Confidence

Online analysis tools and content can help you make well-informed decisions when managing assets.[1]

- Financial calculators can help you look at retirement funding and spending options
- Through Morningstar Investment Tools, you can screen mutual funds to find the best one to fit your portfolio and review investment profiles

Manage your Account Online

- View all your account activity such as balances, holdings, transaction history and account statements
- Buy and sell mutual funds, stocks, ETFs and other publicly traded securities, including a choice of over 10,000 mutual funds and 6,500 no-transaction-fee funds[2]

To get started, make sure you have access to Millennium Trust Online and online trading access. You can complete a Web Access Form to initiate the process. For more information, visit our website at mtrustcompany.com.

10,000+ available mutual funds | **6,500** no-transaction fee funds

[1] Millennium Trust does not give investment advice. Financial calculators and Morningstar Investment Tools are provided for education purposes only.

[2] Please see the Self Directed IRA & Custody Account Fee Schedule for full details. Millennium Trust directs all transactions in publicly-traded securities for clients to a registered broker-dealer for execution.

Take Control of Your Retirement Savings

We are committed to ensuring retirement readiness is attainable at all levels of the retirement industry. From our institutional allies to the participants they serve, we are passionate about encouraging, protecting, and growing retirement savings.

Service

Millennium Trust is wholly committed to providing exceptional service. From our institutional allies to our Fortune 1000 clients to our individual IRA clients, our goal is to provide the service and support required to create an environment where retirement readiness is the norm, not the exception.

Access

We work with all levels of the retirement industry to ensure that every American benefits from the money they've earned. From reconnecting participants with their retirement funds to creating flexible and affordable workplace savings solutions for small businesses and their employees, Millennium is a leader in increasing retirement access.

Expertise

As an original provider of solutions related to missing participants, Millennium Trust has grown as a company while simultaneously helping advance the retirement industry itself. With 19 years of experience and more than 350 employees, we are an industry leader that uses our accumulated expertise to drive positive change toward retirement readiness.

ABOUT MILLENNIUM TRUST

Privately-owned trust company headquartered in Chicago area

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Specializing in retirement and custody services

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Over 1.2 million client accounts

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More than $26.4 billion assets under custody

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Nearly 100,000 plan sponsor agreements

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Regulated by the State of Illinois

Established in 2000, Millennium Trust is an expert provider of retirement and custody solutions committed to the evolving needs of advisors, financial institutions, businesses, and individual investors. Millennium Trust empowers clients with trusted expertise, exceptional service and access to a wide range of custody solutions. Whether you are managing alternative assets, investment accounts or retirement funds, we are uniquely qualified to service your custody needs.

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Oak Brook, IL 60523

For more information, visit us at mtrustcompany.com or call us at 877.682.4727

Millennium Trust Company performs the duties of a directed custodian, and as such does not provide due diligence to third parties on prospective investments, platforms, sponsors or service providers and does not sell investment or provide investment, legal, or tax advice.

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ABOVE AND BEYOND CUSTODY®

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