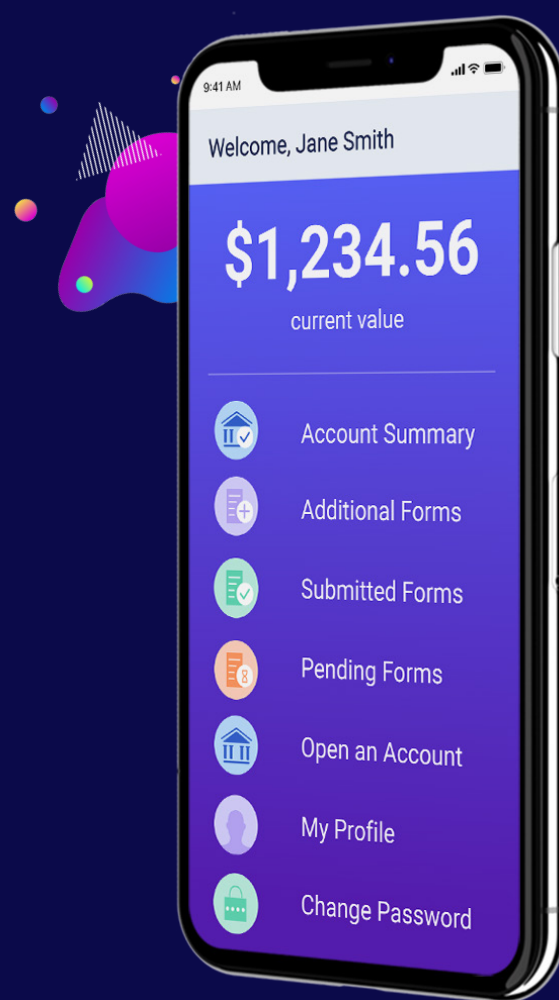
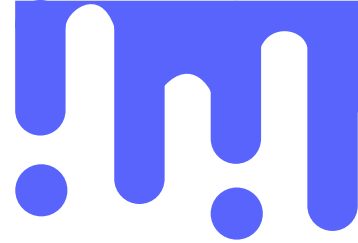




The Crypto IRA

guide to using
an IRA or 401(k)
to buy cryptos





In this info kit...

Invest in Cryptocurrency

1. Intro & The IRA Financial Advantage
2. What are Cryptocurrency and Bitcoin?
3. Cryptocurrency & the IRS
4. Best way to buy Cryptos with Your Retirement Account

Work with IRA Financial

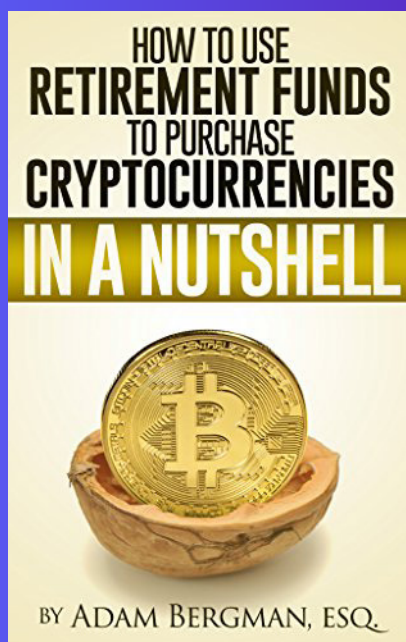
5. Do Everything in our App
6. Investing in Cryptos is Easy with IRA Financial
7. Smartest way to buy Cryptos
8. IRAFI Crypto™ Platform Fees & FAQs
11. How we're different
12. Getting Started

Intro to Cryptos

Invest in cryptocurrency, such as Bitcoin, tax-free and with **no annual asset value fees**.

Buy, sell, or hold cryptocurrencies in your IRA or 401(k) accounts and gain total control over your retirement assets, and trade or hold tax-free.

Our Book



The IRA Financial Advantage

Adam Bergman, Esq, the founder of IRA Financial was the first tax attorney to author a book on how to use retirement funds to buy cryptocurrencies. IRA Financial was one of the first self-directed IRA custodians to allow its IRA and 401(k) clients to use their retirement funds to buy cryptos.

The IRAFI Crypto™ platform brings together the leading self-directed retirement provider with a leading regulated crypto exchange to remake and enhance the self-directed retirement account crypto industry. Powered by Bitstamp, a global cryptocurrency leader, retirement account investor can now buy, sell, or hold cryptocurrency via the IRA Financial app or website quickly, easily, and cost effectively.



What is Cryptocurrency?

Cryptocurrency is a form of digital money that is designed to be secure and, in many cases, anonymous. It is a currency associated with the internet that uses cryptography, the process of converting legible information into an almost uncrackable code, to track purchases and transfers.

The first cryptocurrency was Bitcoin, which was created in 2009, and is still the best known. There has been a proliferation of cryptocurrencies in the past decade and there are now more than 1,000 available on the internet.



What is Bitcoin?

We call Bitcoin digital currency or money, but really it is just a computer program. People trade Bitcoin with each other directly or buy and sell through online exchanges.

Anyone with a computer and an internet connection can download the software, which comes with something called a wallet, a place to store your Bitcoin balance. A Bitcoin holds a very simple data ledger file called a block-

chain. Each blockchain is unique to each individual user and his/her personal Bitcoin wallet. That wallet has an address—a long string of numbers and letters, called the public key—that lets people find the account on the network. Anybody can send bitcoin into a wallet. Taking money out of that wallet, though, requires control of what is called the private key, another long string of letters and numbers.

Cryptocurrency and The IRS

How are Cryptocurrencies Treated by the IRS?

In the U.S even though Bitcoin is labeled as a "cryptocurrency," from a federal income tax standpoint, Bitcoin and other cryptocurrencies are not considered a "currency." On March 25, 2014, the IRS issued Notice 2014-21, which for the first time set forth the IRS position on the taxation of virtual currencies, such as Bitcoin. According to the IRS Notice, "Virtual currency is treated as property for U.S. federal tax purposes." The Notice further stated, "General tax principles that apply to property transactions apply to transactions using virtual currency."

In other words, the IRS is treating the income or gains from the sale of a virtual currency, such as Bitcoin, as a capital asset, subject to either short-term (ordinary income tax rates) or long-term capital gains tax rates, if the asset is held greater than twelve months (15% or 20% tax rates based on income). By treating Bitcoins and other virtual currencies as property and not currency, the IRS is imposing extensive record-keeping rules - and significant taxes - on its use.



Tax Advantage to Buying Cryptos with an IRA or 401(k)

The fact that you can buy and sell cryptos using a retirement account and pay no ordinary income or capital gains tax makes using a retirement account so tax advantageous. In addition, since no tax is due on any gains associated with an IRA or 401(k) that buys cryptos, there is no need for complex tax reporting requirements, such as calculating coin holding periods and basis. Plus, the fact that many crypto investors are long-term holders and expect the value of cryptos to significantly grow over time, having a retirement account own the asset which itself is characterized as a long-term saving vehicle, resonated with many investors.



Best way to buy cryptos with your retirement account

The IRAFI Crypto™ platform is a dedicated platform for crypto traders. The platform will offer all retirement account owners the ability to invest in the most popular cryptocurrencies offered by the Bitstamp exchange, including Bitcoin, Ethereum, XRP, and much more with no annual custody asset holding fees. IRA Financial clients will be able to buy and sell cryptos 24/7 instantly or via a limit trading feature. The platform is avail-

able on Apple, Android & desktop. Cryptocurrency prices are updated in real time with historical data on each coin, including total value & profit/loss at a glance.

Cryptocurrency investments, such as Bitcoin, are risky and highly volatile. Any investor interested in learning more about bitcoins should do their diligence and proceed with caution.

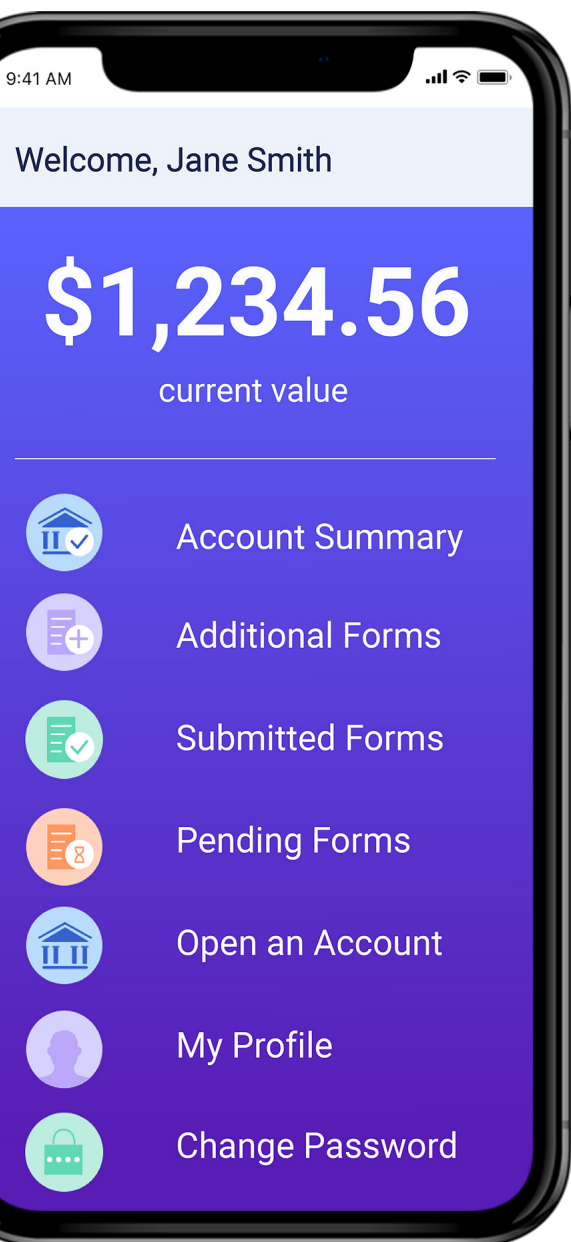


**The smart way to invest your IRA or 401(k)
in crypto.**



Get Started!

Do Everything in our App



1. Open an account

Open a Self-Directed IRA account on [our app](#) or call us at **800-472-1043**.



2. Roll Over Funds

[Transfer, rollover or make an IRA contribution](#) to your new Self-Directed IRA.



3. Invest

[Buy and Sell](#) cryptocurrency with Bitstamp on your own!



4. We'll handle Everything

We handle all [IRS reporting](#) regarding the Self-Directed IRA cryptocurrency investments.

Purchasing cryptocurrencies, such as **Bitcoin**,
is now easier than ever.

Investing in cryptos is easy with IRA Financial



STEP 01

Open an IRA or Solo 401(k) account at IRA Financial.

STEP 02

Move funds to IRA or Solo 401(k) account tax-free.



STEP 03

Buy and sell cryptocurrency with Bitstamp on your own!



Smartest way to buy cryptos with your IRA or Solo 401(k)

- ✓ Just \$100 a year flat
- ✓ Best platform to HODL
- ✓ No asset valuation fees
- ✓ No need for an LLC (Unless you control your own private keys)
- ✓ Control cryptos in Bitstamp
- ✓ Trade cryptos in Bitstamp on your device 24/7
- ✓ Control private keys via LLC
- ✓ Hold cryptos in cold wallet
- ✓ Pay no tax on crypto gains
- ✓ No broker fees

Get Started Today!

Bitstamp

The smart way,
smart people,
buy cryptos!



What are the IRAfi Crypto™ Platform Fees?

\$100 / annually

- ✓ Crypto Only Account
- ✓ 1% Custodial/recordkeeping fee per trade
- ✓ No Setup Cost
- ✓ Upgrade to a Full-Service Plan at any time

FAQs

How Does Your Fees Compare with other Self-Directed IRA Crypto Companies?

IRA Financial does not charge an annual asset custody or valuation fees which makes our fees significantly lower than the majority of the self-directed IRA crypto providers. For example, a number of self-directed IRA crypto providers will charge trading fees plus a 1% annual asset custody fee. Thus, if your IRA crypto has a value of \$85,000, you would pay an \$850 annual fee, plus trading fees. In contrast, IRA Financial has a flat annual \$100 fee, plus comparable trading fees.

Why is your Platform the best to HODL Cryptos?

We designed the IRAFI Crypto™ Platform with Crypto to HODLERS in mind. Our annual low flat fee of just \$100 and no annual asset valuation fee model is perfect for any crypto investor who wishes to buy Bitcoin or other cryptos and just hold the cryptos for a long period of time. Most self-directed IRA crypto providers charge a 1% annual asset valuation fee. With the price of bitcoin rising dramatically in the last 5 years, we believe that paying an annual asset valuation fee to an IRA custodian that is simply providing IRA administration services and not offering any investment advice is wrong. Choosing the wrong self-directed IRA custodian to invest in cryptos can end up costing your IRA tens of thousands of dollars of lost value.

Why did you select Bitstamp as your Crypto Partner?

Bitstamp is the oldest and most reputable cryptocurrency exchange in the industry and has been operating since 2011. Bitstamp is regulated by the New York State Department of Financial Services (NYDFS). Bitstamp uses 2FA, SSL encryption and cold storage for most of their crypto holdings, and have a dedicated security team working around the clock to prevent and respond to security attacks.

How long does it takes to make a Crypto Trade?

Your crypto trade on the IRAFI Crypto™ platform will instantaneously happen. There is no delay and you will receive confirmation of the trade directly on your screen.

What is the Difference between a SDIRA and an IRAFI Crypto™ account?

A Self-Directed IRA account with IRA Financial allows you to invest in any IRS approved alternative investment like real estate, private placements, gold, Investment funds, including cryptos for one low flat fee of \$460. Whereas, an IRAFI Crypto™ account will you to exclusively buy cryptos for the annual low fee of just \$100, plus trading fees. IRA Financial does not charge an annual custody fee based on the value of your cryptos.

If I Have a Self-Directed IRA or Solo 401(k) With IRA Financial How can I Buy Cryptos with You?

Simply go to our app or login to your account and select the IRAFI Crypto™ option. Complete a few short questions and you will be on your way to investing in cryptos tax-free using the IRAFI Crypto™ platform.

If I Have a IRAFI Crypto™ Account and want to invest in other Alternative Assets, Such as Real Estate, What do I Need to Do?

Simply go to our app or login to your account and select the "self-Directed IRA" or "Solo 401(k)" option. Complete a few short questions and you will be on your way to taking control of your retirement future.

Does IRA Financial Charge an Annual Asset Management or Custody fee for Crypto Investments?

No. IRA Financial is unique because it is one of the few self-directed IRA providers that does not impose an annual custody or valuation fee. Our fees are simple, flat, and transparent. \$100 flat irrespective of account size. We do not charge any annual asset management, custody or valuation fees. Why should we do so? You control your IRAFI Crypto™ account and are doing all the investing – not us.



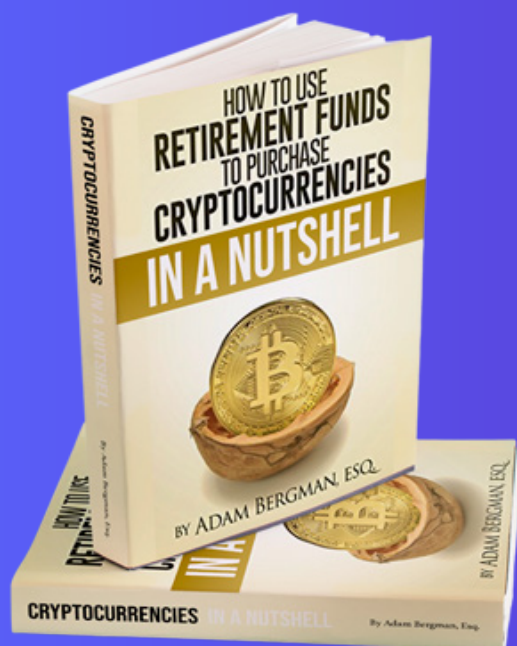


Is Tax Due When I Sell Cryptos on the IRAFI Crypto™ Platform?

In IRS Notice 2014-21, the IRS issued guidance on the tax treatment of cryptos. In the Notice, the IRS confirmed that cryptos, such as Bitcoin would be treated from a tax perspective as a capital asset, such as property, like a stock or real estate. The sale of a cryptocurrency is not subject to tax and all gains are tax-deferred or tax-free in the case of a Roth IRA or Roth 401(k).

How do I get Control Over My Crypto Private Keys?

Using an LLC wholly owned by an IRA has become a popular way to purchase cryptos. Opening a crypto IRA using an LLC will allow the IRA owner to essentially use any cryptocurrency exchange they wish to buy and sell cryptos, in the U.S. as well as internationally. In addition, using a crypto IRA LLC solution will offer the IRA owner with the ability to hold the crypto private key on a cold wallet. Considering the FTX bankruptcy, holding one's crypto private key has become almost a requirement from a security standpoint. This is especially important when one owns cryptos in a retirement account. Moreover, using a Crypto IRA LLC solution would allow one to open a crypto exchange account at a foreign exchange and purchase cryptos that may not be available in the United States. Although, one should be cautious about holding cryptos on a foreign exchange.



Learn everything you need to know!

Purchase our book on
amazon.com

How We're Different



Experience

Our tax and ERISA experts have helped over **23,000 clients** invest \$4.6 billion in alternative assets.



Prestige

Our founder, Adam Bergman, is the author of **eight books** on self-directed retirement plans.



Dedicated Support

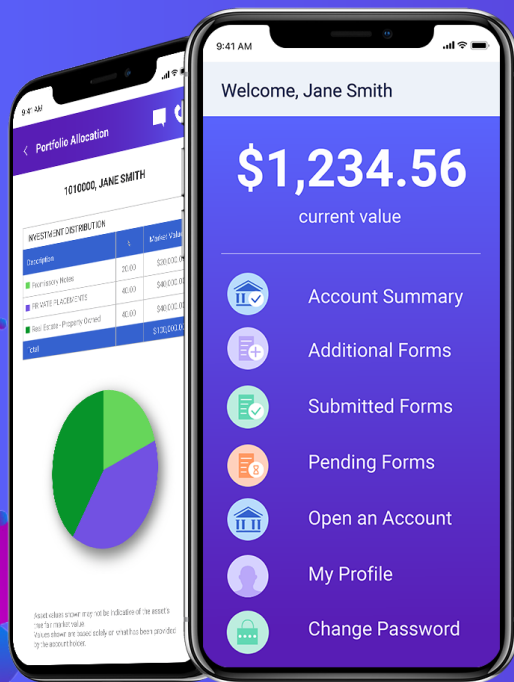
A specialist will work **one-on-one** with you to establish a Self-Directed IRA, Solo 401(k) or ROBS.

The smart way to invest your IRA or 401(k)
in crypto.

Get Started!

One Low Annual Fee with No Asset
Management or Minimum Balance Fees

Getting started is easy with IRA Financial



**Take control over
your crypto!**

Call IRA Financial Trust at
1-800-472-1043 to learn more
about cryptocurrency and get
started today!

Get Started

Contact Us

IRA Financial

info@irafinancial.com

1-800-472-1043

