

Custody Solutions for IRA Providers

A Fragmented Ecosystem + Dated Technology

Why is the retirement industry still struggling to meet the growing demand for private assets?

TPAs are expected to coordinate between disconnected custodians, RIAs, sponsors, and tax professionals, all while maintaining compliance and client satisfaction.

Key Challenges:

- **Fragmented Custody:** TPAs often juggle multiple custodians, each with different rules, processes, portals, and turnaround times, creating inconsistent compliance standards, higher risk for error, and time wasted chasing paperwork.
- **Inefficient Processes:** There is often lots of wasted time spent on manually processing contributions, transfers, valuations, signatures, and document uploads across multiple systems.
- **Complex Investments:** Private assets can create administrative burden. TPAs must review documents, coordinate with issuers, monitor compliance rules, and manage valuations, placing strain on small teams.
- **Disconnected Technology:** Many TPAs rely on outdated, disconnected systems that don't integrate with modern investment platforms, sponsor tools, or client portals. As a result, data must be entered multiple times, workflows break across systems, and clients experience inconsistent or delayed service.

Solution

Streamlining IRA Administration for TPAs

How AET addresses key challenges for IRA providers

Working alongside your firm to offer easy workflows that keep your team on track.

Removing Custodial & Compliance Barriers

Key Solutions:

- **Streamlined Custody & Compliance:** AET's proprietary platform and proactive audit trails keep your plans secure and compliant, so you can focus on client service instead of back-office maintenance.
- **API Integration:** AET's open API enables platforms to incorporate custodial functionality directly into an existing platform. Run API calls for transfers, onboarding, investments, signature requests, and bill payments.
- **Qualified Accounts:** AET supports a wide range of retirement account structures (including IRAs and solo 401(k)s), while keeping reporting and recordkeeping clear and organized.
- **Private Assets:** Custody and workflows for investments in real estate, cryptocurrency, private deals, precious metals, or virtually any qualified asset type your clients demand.
- **Dedicated Support:** Assigned representative who understands your firm's tech stack, internal processes, ensuring tailored guidance at every step.
- **Direct access:** Clients have a direct line to AET leadership, ensuring rapid response and real-time support for product enhancements and strategic needs.

AET

American Estate & Trust

How AET differentiates
from traditional custodians

\$2B+ AUC | 20 Years | Nevada Trust Company

- **Who We Serve**

IRA providers that need to support qualified accounts and alternative assets, but do not have the infrastructure to scale.

- **What We Do**

Custody private assets inside traditional and tax-advantaged accounts such as trusts, IRAs, 401(k)s, and more.

- **How We're Different**

- Leading specialist custodian for qualified accounts
- Proprietary platform built with TPAs in mind
- Flat-fee pricing with no minimums
- White-glove service with dedicated support

Qualified Accounts

Here are the types of retirement accounts AET supports today

Tax-advantaged accounts + private assets

Working with AET means support for tax-advantaged investments in real estate, metals, crypto, private placements, and more.

- **Traditional IRA:** Investments grow tax-deferred until withdrawal at retirement
- **Roth IRA:** funded with after-tax dollars, investments grow tax-free
- **SEP & SIMPLE:** allow employers to make tax-advantaged contributions to employee accts
- **HSA:** tax-deductible contributions + tax-free growth and withdrawals for health expenses
- **401(k):** Employer retirement plan where employees contribute pre-tax or Roth dollars

Complete Investment Lifecycle Support

1. Onboarding

- KYC/KYB, AML, and sanctions screening
- Collect investor documents (IDs, entity docs, etc.)
- Custodial account setup (IRA, trust, solo 401(k), etc.)

2. Funding

- Facilitate IRA rollover or transfer of assets
- Cash reconciliation into custodied account
- Confirm account liquidity readiness

3. Subscription

- Custodial review of subscription documents
- Confirm authorization and suitability for the IRA
- Finalize asset approval for custody

4. Custody

- Hold the investment under custody
- Apply valuation policy
- Reflect FMV (fair market value) on client dashboards and tax forms

5. Capital calls

- Process sponsor-authorized capital calls
- Ensure cash is moved under dual control
- Track funding status per LP account

6. Distributions

- Receive and credit distributions to IRA account
- Allocate proceeds according to ownership %
- Update investor balances

7. Reporting & Taxes

- Issue year-end custodial tax forms (e.g., Form 5498, 1099-R)
- Track UBIT exposure and RMD obligations
- Provide investor-level reports via dashboard

8. Exit / Liquidation

- Process liquidation or sale proceeds
- Handle custody of return of capital
- Update FMV for tax and reporting

Trust API: Enterprise-Grade API for Scaled Operations

Automate Your Most Complex Workflows

- **RESTful Architecture:** Modern JSON-based API with comprehensive webhook support
- **Full Sandbox:** Test every workflow before going live with real client assets
- **Complete Documentation:** Interactive API explorer and code examples at docs.aetrust.com



Navigating IRA Compliance with Confidence

- **Prohibited transactions:** Transaction screening, compliance review, and upfront guidance on permitted investments
- **RMD Management :** Automated RMD tracking, distribution planning for illiquid holdings, and early liquidity preparation
- **UBIT Exposure:** UBIT risk flagging at intake, investment categorization and alerts for taxable events

AET solves the complex challenges of qualified investing

Book a 30– Min Custody Fit Call

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