

Custody Solutions for FinTech Platforms

Problem

The Untapped \$18 Trillion IRA Market

Why are investment platforms missing out on retirement funding for private assets?

Users want to invest retirement dollars into private assets, but platforms often don't know how to support it.

Key Challenges:

- **Access to Qualified Custody:** Platforms can't simply "add IRAs" without meeting strict IRS and custodial rules. They must work with a qualified custodian who maintains audit trails, AML/KYC, and adheres to federal & state regulations
- **Operational Burden:** IRA transactions aren't like standard brokerage flows. They involve contributions, rollovers, transfers, and distributions. They also require special workflows around valuations and tax reporting.
- **Technology Gaps:** Even if a platform has access to the necessary custodial environment, they still need to bridge the gaps between their platform and the supporting custodian via secure API connectivity.
- **Sacrificing User Experience:** Platforms struggle to integrate qualified funding without also compromising the user experience. Poor integration causes clunky paperwork, slow onboarding, confusing rollovers, and multiple portals and accounts.

Solution

Simplifying IRA Investing for Platforms

How AET addresses key challenges for investment platforms

Working with your platform to enable qualified funding for private assets

Removing Custodial & Compliance Barriers

Key Solutions:

- **Streamlined Custody & Compliance:** AET's compliance ecosystem was designed to handle complex deal structures and investment types to ensure timely funding without roadblocks and delays.
- **Qualified Accounts:** AET enables IRAs and qualified accounts for private assets, helping your platform users capture tax-free or tax-deferred growth on high-upside investments.
- **Dedicated Support:** Assigned representative who understands your platform's tech stack, user flows, and integration setup ensuring tailored guidance at every step.
- **API Integration:** AET's open API enables platforms to incorporate custodial functionality directly into an existing product. Run API calls for transfers, onboarding, investments, signature requests, and bill payments.
- **Private Assets:** Custody and workflows for any investments in real estate, cryptocurrency, private deals, natively inside your product.
- **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

\$2.5B+ AUC | 20 Years | Nevada Trust Company

- **Who We Serve**

Investment managers and FinTechs that need to support private assets and qualified accounts, but do not have the infrastructure to offer it.

- **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
- The only custodian built for FinTech
- 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 tax-advantaged gains for 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

Review our full documentation 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

Book a 30– Min Custody Fit Call

Contact

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