Guide

American Estate & Trust

Navigating Private Assets

The Growing Opportunity for Wealth Management Firms

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Problem

The Opportunity

Private Assets in Retirement Accounts

American Estate & Trust (AET) is a specialized custodian for non-traditional assets in retirement accounts

Key Challenges:

- Clients increasingly want to hold **non-traditional assets** in **tax-advantaged accounts**. Most custodians can't accommodate these assets well.
- AET custodies **private assets** in **IRAs, Roth IRAs, 401(k)s, and other qualified accounts**, enabling your clients to defer or eliminate taxes on high-growth investments.
- Our platform **puts advisors in control**. With proper authorization, you can execute investments, process distributions, and manage accounts directly.
- Data feeds into your existing systems. **No retooling required**. For custom integrations, our API is fully open and documented.
- **Quick turnaround times** for investor and fund onboarding. Create investor templates to onboard many clients into a single deal.

Definitions

Supported Assets

What qualifies as a “private asset”?

Assets We Support

- **Direct Investments:** Startup equity, private company shares, LP interests in funds
- **Real Estate:** Investment properties, REITs, syndications, crowdfunded deals
- **Alternative Strategies:** Hedge funds, private credit, venture capital, private equity
- **Digital Assets:** Cryptocurrency such as bitcoin and ethereum
- **Precious metals:** Gold, Silver, Platinum, and Palladium

Solution

Visibility for the Whole Portfolio

One platform for all private assets

Turn invisible assets into billable AUM

Key Solutions:

- **Full Portfolio Visibility & Billing:** Custody private assets on-platform to bill your standard advisory fees on crypto, real estate, startups, and private placements—instantly increasing wallet share with existing clients
- **Technology Integration:** Private assets appear in your existing platform alongside traditional holdings. No separate logins, complete portfolio reporting on valuations, cost basis, and dividends
- **Tax-Advantaged Strategies:** Specialize in IRAs and qualified accounts for private assets, helping clients achieve tax-free gains on high-growth investments - a proven differentiator for winning HNW clients
- **Streamlined Operations:** "Deals" functionality with DocuSign integration enables bulk investor onboarding. Move multiple clients into opportunities in days, not weeks
- **Dedicated success representative** who understands the mechanics of your business
- **Direct access** to decision makers at AET who actually implement your feedback

About

American Estate & Trust

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

Who We Serve

RIAs and wealth managers who need custody, compliance, and reporting infrastructure for private assets.

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 private assets
- Simple integration with your existing platforms
- Flat-fee pricing with no minimums
- White-glove service with dedicated support

Solution

Built for Speed

We understand that deals have deadlines. Our processing is designed to keep pace with your opportunities.

- **Account Approval:** 5 minutes (automated KYC/AML)
- **Investment Approval:** 48 hours for most investment types, including capital calls, private placements, loans, and stock purchases. Real estate and tax liens: 3–5 business days.
- **Transfer-Ins:** Sent to prior custodian within one business day of receiving the request

Complete documentation submitted with a funded account moves through compliance quickly. No waiting weeks for approvals.

Fast processing when timing matters

Solution

Advisor Control

Advisor-led execution

Take Action on Behalf of Your Clients
With proper authorization (LPOA), advisors can execute directly through our Business Portal:

- **Submit capital calls on behalf of clients**
- **Process distributions and vendor payments**
- **Initiate new investments**
- **Manage account documention**

You control how involved you want to be. Handle everything for your clients, or let them self-serve through the Investor Portal. Either way, you maintain the primary relationship.

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
- Locate old 401(k) accounts
- Confirm account suitability

3. Subscription

- Ensure proper titling of assets in subscription documents
- Screen for prohibited transactions
- Communicate with client, firm and/or fund admin regarding custodial process

4. Custody

- Hold the investment under custody
- Provide FMV (fair market value) reporting
- Reflect FMV 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 asset values

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

Technology

All-in-one Platform for Private Assets

Three powerful tools, one experience

Business Portal (For Advisors)

Manage Everything From One Dashboard

- **Management:** Track your entire book, onboard digitally with DocuSign, open/rollover accounts
- **Execution:** Create investment templates, automate investor onboarding, distribute dividends, handle tax reporting
- **Integration:** Morningstar ByAllAccounts sends data directly to your TAMP—no manual work needed

Investor Portal (For Your Clients)

Give Clients the Modern Experience They Expect

- **Visibility** into funding progress and investment status
- **Data:** All documents, performance data, and communications in one secure location
- **Intuitive** interface that builds trust and deepens relationships

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
- **SOC Compliant:** Audited controls for security, availability, and data protection.
- **Complete Documentation:** Interactive API explorer and code examples at docs.aetrust.com

Book a 30-Min Custody Fit Call

Contact

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