

# i-Management End-of-Year Recap

**2021**

Pat



**Portfolio Profile**

A close-up photograph of a pond filled with lily pads. The water is dark, and the lily pads are various shades of green, some showing signs of aging or damage. A single, small white lily flower with a yellow center is in bloom, positioned slightly above the center of the frame. The text 'Lily Pad' is overlaid in a large, white, serif font across the middle of the image.

# Lily Pad

2016			
Stage			
Acquisition	66%	49	\$ 58,285,604
Development	18%	22	\$ 16,076,750
Construction	16%	37	\$ 14,302,300
	100%	108	\$ 88,664,654
Type			
Residential	82%	96	\$ 72,556,850
Commercial	18%	12	\$ 16,107,804
	100%	108	\$ 88,664,654
Location			
Las Vegas	51%	51	\$ 45,270,804
Salt Lake City	16%	31	\$ 14,164,250
Denver	6%	4	\$ 4,988,750
Los Angeles	5%	10	\$ 4,025,000
St. George	4%	2	\$ 3,486,250
Reno	4%	1	\$ 3,350,000
Albuquerque	3%	1	\$ 3,100,000
Klamath Falls	3%	1	\$ 2,750,000
Chicago	3%	2	\$ 2,725,000
Orlando	2%	1	\$ 1,600,000
Kingman	1%	1	\$ 1,300,000
Houston	1%	1	\$ 742,600
Seattle	1%	1	\$ 587,000
Lake Havasu	1%	1	\$ 575,000
	100%	108	\$ 88,664,654

2016			
Borrower			
Harmony	16%	24	\$ 14,338,450
REO	15%	7	\$ 13,585,554
AllWest Homes	13%	10	\$ 11,579,800
Tallor Built	8%	10	\$ 7,325,000
Vince Schettler	8%	9	\$ 6,791,000
Sanjiv Chopra	7%	2	\$ 5,850,000
Lokal Homes	6%	4	\$ 4,988,750
Jaimee Yoshizawa	4%	1	\$ 3,350,000
BlueHeron	3%	1	\$ 2,650,000
BlueMountain	3%	18	\$ 2,580,000
Jack Fisher	3%	2	\$ 2,376,500
Yousef	2%	1	\$ 1,650,000
Spiro Slavellis	2%	1	\$ 1,600,000
RMB	2%	5	\$ 1,585,000
Ron Zimmerman	1%	1	\$ 1,300,000
John Ritter	1%	1	\$ 1,235,000
Pacella Family	1%	1	\$ 1,075,000
Patrick Higgins	1%	1	\$ 850,000
Doug Ansell	1%	3	\$ 840,000
Watt Funding	1%	1	\$ 750,000
Doug Franklin	1%	1	\$ 742,600
Buck Buys	1%	1	\$ 587,000
Biz Masters	1%	1	\$ 575,000
Brock Metzka	0%	1	\$ 260,000
Russ Jacoby	0%	1	\$ 200,000
	100%	108	\$ 88,664,654

2017			
Stage			
Acquisition	41%	24	\$ 45,082,800
Development	23%	19	\$ 25,126,025
Construction	37%	68	\$ 40,456,100
	100%	111	\$ 110,664,925
Type			
Residential	84%	102	\$ 92,554,925
Commercial	16%	9	\$ 18,110,000
	100%	111	\$ 110,664,925
Location			
Las Vegas	42%	46	\$ 45,365,300
Salt Lake City	22%	52	\$ 24,591,500
Denver	20%	5	\$ 21,955,525
Albuquerque	6%	1	\$ 6,650,000
Tacoma	3%	1	\$ 3,350,000
St. George	3%	1	\$ 2,960,000
Chicago	1%	1	\$ 1,650,000
Kingman	1%	1	\$ 1,300,000
Orlando	1%	1	\$ 750,000
Houston	1%	1	\$ 742,600
Seattle	0%	1	\$ 350,000
	100%	111	\$ 110,664,925

2017			
Borrower			
Lokal Homes	20%	5	\$ 21,955,525
Harmony	14%	18	\$ 15,282,500
Tallor Built	12%	20	\$ 13,441,000
AllWest Homes	10%	11	\$ 11,516,800
Sanjiv Chopra	9%	2	\$ 10,000,000
Vince Schettler	6%	5	\$ 7,070,000
REO	5%	2	\$ 5,060,000
BlueMountain	4%	20	\$ 4,654,500
Caldwell	4%	11	\$ 4,396,000
Target Dev	4%	1	\$ 3,900,000
BlueHeron	2%	1	\$ 2,650,000
RMB	2%	4	\$ 2,241,000
Yousef	1%	1	\$ 1,650,000
Elation	1%	1	\$ 1,400,000
Kingman	1%	1	\$ 1,300,000
John Ritter	1%	1	\$ 1,235,000
Doug Ansell	1%	4	\$ 1,070,000
Spiro Slavellis	1%	1	\$ 750,000
Doug Franklin	1%	1	\$ 742,600
Buck Buys	0%	1	\$ 350,000
	100%	111	\$ 110,664,925

2018			
Stage			
Acquisition	36%	29	\$ 47,349,600
Development	26%	23	\$ 34,597,396
Construction	38%	54	\$ 50,424,500
	100%	106	\$ 132,371,496
Type			
Residential	69%	86	\$ 91,914,996
Commercial	31%	20	\$ 40,456,500
	100%	106	\$ 132,371,496
Location			
Las Vegas	32%	37	\$ 41,881,196
Seattle	19%	10	\$ 25,756,000
Denver	18%	9	\$ 24,391,200
Salt Lake City	18%	31	\$ 23,542,000
Ogden	10%	16	\$ 13,665,500
Chicago	1%	1	\$ 1,643,000
Orlando	1%	1	\$ 750,000
Houston	1%	1	\$ 742,600
	100%	106	\$ 132,371,496

2018			
Borrower			
Lokal Homes	18%	9	\$ 24,391,200
Sanjiv Chopra	18%	8	\$ 24,135,000
Harmony	12%	16	\$ 15,441,500
Tallor Built	11%	22	\$ 15,045,000
Caldwell	9%	11	\$ 11,993,500
Brock Metzka	5%	6	\$ 7,152,396
AllWest Homes	4%	6	\$ 5,719,300
FIG	3%	1	\$ 4,600,000
BlueHeron	3%	1	\$ 3,900,000
Target Dev	3%	1	\$ 3,900,000
BlueMountain	3%	12	\$ 3,469,000
REO	2%	1	\$ 2,100,000
Vince Schettler	1%	2	\$ 1,729,000
Yousef	1%	1	\$ 1,643,000
Buck Buys	1%	2	\$ 1,621,000
John Ritter	1%	1	\$ 1,235,000
Touchstone	1%	1	\$ 1,095,000
RMB	1%	1	\$ 810,000
Spiro Slavellis	1%	1	\$ 750,000
Doug Franklin	1%	1	\$ 742,600
Elation	0%	1	\$ 600,000
Russ Jacoby	0%	1	\$ 299,000
	100%	106	\$ 132,371,496

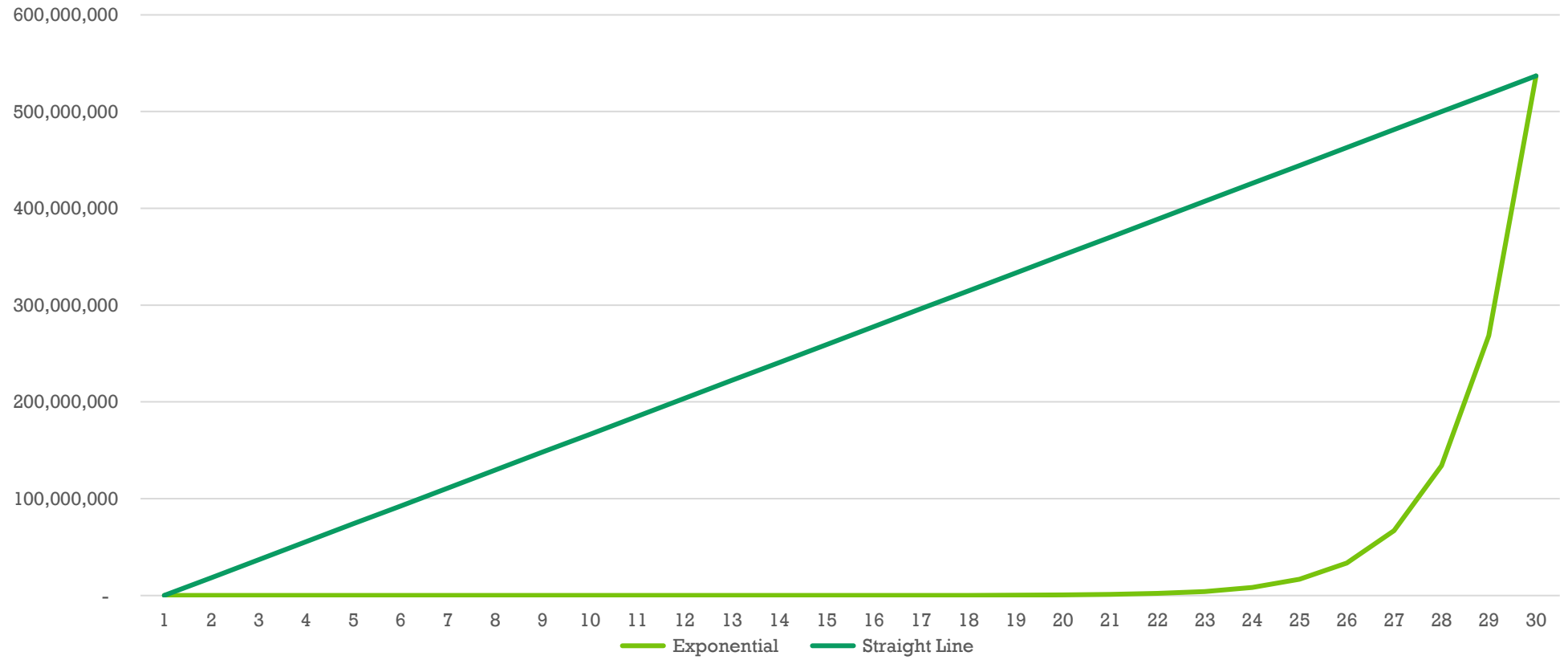
2019			
Stage			
Construction	22%	30	\$ 29,761,886
Acquisition	59%	32	\$ 77,805,935
Development	19%	12	\$ 25,245,250
	100%	74	\$ 132,813,070
Type			
Residential	54%	58	\$ 72,035,436
Commercial	46%	16	\$ 60,777,635
	100%	74	\$ 132,813,070
Location			
Las Vegas	27%	28	\$ 35,404,592
Seattle	15%	3	\$ 20,550,000
Boise	14%	3	\$ 19,200,000
Salt Lake City	14%	17	\$ 18,130,944
Phoenix	9%	3	\$ 12,000,000
Denver	8%	9	\$ 10,371,800
Oregon	6%	1	\$ 8,000,000
Ogden	5%	6	\$ 6,101,295
Houston	1%	2	\$ 1,848,100
Orlando	1%	1	\$ 750,000
Chicago	0%	1	\$ 456,340
	100%	74	\$ 132,813,070

2019			
Borrower			
Sanjiv Chopra	29%	4	\$ 39,100,000
Harmony	8%	9	\$ 10,967,000
Lokal Homes	8%	9	\$ 10,371,800
FIG	7%	3	\$ 9,305,500
Brock Metzka	6%	3	\$ 8,618,525
Whitaker	6%	1	\$ 8,077,750
REO	6%	15	\$ 7,671,133
Caldwell	5%	6	\$ 6,101,295
Target Dev	4%	3	\$ 5,450,000
Giasir CP	4%	1	\$ 4,700,000
AllWest Homes	3%	6	\$ 4,512,068
Vince Schettler	2%	3	\$ 3,300,000
BlueHeron	2%	1	\$ 3,030,000
Chermine	2%	1	\$ 2,570,000
Big Red	1%	1	\$ 1,773,000
Cultum Homes	1%	1	\$ 1,700,000
Tallor Built	1%	1	\$ 1,350,000
John Ritter	1%	1	\$ 1,235,000
RMB	1%	1	\$ 810,000
Spiro Slavellis	1%	1	\$ 750,000
Elation	0%	1	\$ 512,000
Sean Flynn	0%	1	\$ 450,000
BlueMountain	0%	1	\$ 458,000
	100%	74	\$ 132,813,070

2020			
Stage			
Construction	17%	17	\$ 31,578,928
Acquisition	64%	76	\$ 118,107,140
Development	19%	135	\$ 34,203,376
	100%	228	\$ 183,889,444
Type			
Residential	39%	201	\$ 70,839,604
Commercial	61%	27	\$ 113,049,840
	100%	228	\$ 183,889,444
Location			
Las Vegas	45%	161	\$ 82,145,468
Salt Lake City	6%	6	\$ 15,380,242
Boise	7%	1	\$ 13,600,000
Kansas	6%	2	\$ 10,600,000
Oregon	4%	1	\$ 8,000,000
Denver	4%	42	\$ 7,821,000
Phoenix	4%	1	\$ 6,800,000
Michigan	3%	1	\$ 6,100,000
Tucson	3%	2	\$ 5,750,000
Seattle	3%	1	\$ 5,400,000
New Mexico	3%	1	\$ 4,800,000
Chicago	2%	2	\$ 4,306,340
Raleigh	2%	1	\$ 2,810,000
Georgia	1%	1	\$ 2,700,000
Wisconsin	1%	1	\$ 2,450,000
Reno	1%	1	\$ 2,400,000
Ogden	1%	2	\$ 2,083,795
Houston	0%	1	\$ 742,600
	100%	228	\$ 183,889,444

2020			
Borrower			
Sanjiv Chopra	29%	10	\$ 53,400,000
Harmony	13%	132	\$ 24,136,400
Brock	8%	3	\$ 14,650,000
Stable Dev	7%	1	\$ 12,500,000
Whitaker	6%	1	\$ 11,900,000
Lokal	4%	42	\$ 7,821,000
Tyler Feqert	4%	4	\$ 7,700,000
Gold Rose	4%	5	\$ 7,568,000
Delta Quad	4%	1	\$ 6,500,000
Mosaic	3%	4	\$ 5,365,000
Giasir	3%	1	\$ 4,700,000
AllWest Homes	2%	6	\$ 4,512,068
Blue Heron	2%	1	\$ 3,030,000
Green Level	2%	1	\$ 2,810,000
Chernine	1%	1	\$ 2,600,000
REO	1%	6	\$ 2,412,100
Dapper	1%	1	\$ 2,250,000
Patrick Ln	1%	1	\$ 2,240,000
Russ	1%	1	\$ 2,095,000
Caldwell	1%	1	\$ 1,850,000
Tallor Built	1%	1	\$ 1,298,500
Big Red	1%	1	\$ 1,202,376
RMB	0%	1	\$ 810,000
Elation	0%	1	\$ 380,000
Sequoia	0%	1	\$ 159,000
	100%	228	\$ 183,889,444

## Lily Pad Growth



Lori





# Accounting Department

- **Lori Agar – Controller**

*Handles financial audits and produces audited financial statement for both Preferred Trust and Ignite , Ignite annual Loan Portfolio Performance Record and monthly Asset Management Performance updates, produces Ignite monthly financial statements*

- **Andrew Ervin – Sr. Accountant**

*Andrew does EVERYTHING Accounting - he has learned how to do almost every accounting task that is done in both companies, he supervises Didra and Brian, produces Preferred Trust monthly financial statements, processes payoffs and loan servicing*

- **Didra Reese – Client Services Accounting Clerk**

*Didra can handle every accounting task at Preferred Trust which entails a large volume of processing and rarely makes a mistake, she is training Brian on all procedures to be just as good as she is and will eventually take over the bulk of the processes when Brian is completely trained*

- **Brian Perez – Client Services Accountant**

*Brian is currently training to be able to handle all Preferred Trust accounting processes, he will eventually be trained to do the general ledger accounting and produce Preferred Trust monthly financial statements, he will continue to support Didra with some of the daily PTC processing*

- **David Tran – Compliance Processing Coordinator (Accountant in Training)**

*David handles the Ignite investor Capital Trust deposits, he is currently training with Andrew to process payoffs and loan servicing, he will eventually be trained as backup to Ignite general ledger accounting and will continue to support Loan Processing during high volume periods*

# Preferred Trust Company

ACCOUNTING DEPARTMENT	Incoming	Outgoing
<b>Average Transaction Amounts Per Day (01/1/21-6/30/21)</b>	\$524,005.53	\$444,541.64
Average Transaction Amounts Per Day By Month		
<b>Jan-21</b>	\$346,231.45	\$353,189.61
<b>Feb-21</b>	\$571,356.91	\$212,875.36
<b>Mar-21</b>	\$604,388.51	\$458,305.18
<b>Apr-21</b>	\$666,343.26	\$602,727.45
<b>May-21</b>	\$318,311.12	\$479,582.04
<b>Jun-21</b>	\$637,401.93	\$560,570.18

<b>Total Transactions (1/1/21-6/30/21)</b>	63,269
<b>Days Worked</b>	122
<b>Average Transactions Per Day</b>	519
Average Transactions Per Month	
<b>Jan-21</b>	482
<b>Feb-21</b>	464
<b>Mar-21</b>	548
<b>Apr-21</b>	532
<b>May-21</b>	535
<b>Jun-21</b>	550

These numbers do not include the numerous emails and phones calls they handle!!



# ASSET MANAGEMENT PERFORMANCE RECORD

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Las Vegas, NV 89123  
PHONE 702.739.9053 | 877.739.9094  
FAX 702.739.7735  
IGNITEFUNDING.COM



Ignite Funding facilitates the role of Default Coordinator when a borrower defaults on a loan, and the property needs to be taken back through foreclosure or a Deed in Lieu of Foreclosure. Upon completion of a foreclosure or execution of a Deed in Lieu of Foreclosure the investors transition from a Lender to an Owner of a Real Estate Owned (REO) asset. Likewise Ignite Funding's role changes from Loan Servicer to Asset Manager for the property. In this role, Ignite Funding coordinates ownership responsibilities on behalf of the investors and markets the asset for sale.

Our top priority is protecting our investors principal investment. We take great pride in the assets we underwrite and offer as investments. We also recognize the risk of the investment and the trust our investors place in us when a borrower goes into default.

Ignite Funding stands by its investors throughout the entire investment process and when a default occurs, we move quickly to protect the investment and our investors capital. Ignite Funding takes the following steps on behalf of investors:

**STEP ONE:** Ignite Funding may (at its discretion) pay the costs to take back a property, to be repaid upon the sale of the property.

**STEP TWO:** Internal and external property marketing.

**STEP THREE:** Negotiate property sale price and/or joint venture agreements.

**STEP FOUR:** Keep investors informed through property updates and proposal communications.

**STEP FIVE:** Ignite Funding may (at its discretion) pay the carrying costs on the property, to be repaid upon the sale of the property.

TOTAL LOANS FUNDED **\$981,455,250**  
As of 7.1.21

Total Loans Foreclosed	\$41,269,100
Total Percent of Foreclosed Loans to Total Loans Funded	4.20%
Total Principal and Interest Returned to Investors of Foreclosed Loans (includes: Resolved, Partially Resolved and Capital Principal Returns of Unresolved REOs)	\$38,742,845
Remaining REO Loan Amount Outstanding	\$1,410,909
Current Percent of Unresolved Foreclosed Loans to Total Loans Funded	0.14%

## Resolved REO Assets

Original Defaulted Principal Loan Amount Resolved REOs	\$36,876,500
Total Number of Loans in Full Resolution Status	34
Total Interest Paid, Principal Returned, and Capital Gains to Date	\$36,239,368

## Partially Resolved REO Assets

Original Defaulted Principal Loan Amount REOs with Partial Resolution	\$2,000,000
Total Number of Loans in Partial Resolution Status	3
Total Principal Returned to Date	\$942,261
Total Interest Paid to Date	\$65,497

## Unresolved REO Assets

Original Defaulted Principal Loan Amount Unresolved REOs (marketing for sale)	\$2,392,600
Total Number of Loans in No Resolution Status	2
Total Principal Returned to Date	\$1,193,660
Total Interest Paid to Date	\$302,060

# Ignite Funding Highlights

## LOAN FUNDINGS COMPARISON:

Total amount of loans funded so far in 2021 (as of 6/30/21)	\$100,681,100
Total amount of loans funded in 2020	\$177,089,400
Total amount of loans funded all time (3/31/2011 - 6/30/2021)	\$981,455,250

## RELATIONSHIP WITH PREFERRED TRUST:

\* There are currently 1,842 active investor accounts at Ignite and 836 of those accounts are Preferred Trust accounts. That is 45% of all accounts. Preferred Trust has provided a line of credit and has funded \$35,175,900 in loans so far this year. That is 35% of the total loans funded amount.

## TOTAL AMOUNT OF INTEREST PAID TO INVESTORS:

YEAR 2011	\$994,932
YEAR 2012	\$3,377,246
YEAR 2013	\$4,923,256
YEAR 2014	\$6,508,698
YEAR 2015	\$5,952,073
YEAR 2016	\$6,588,737
YEAR 2017	\$8,698,040
YEAR 2018	\$10,449,912
YEAR 2019	\$10,878,195
YEAR 2020	\$14,310,068
YEAR 2021 (AS OF 5/31/21)	\$7,680,517
<b>TOTAL AMOUNT OF INTEREST PAID TO INVESTORS (AS OF 5/31/21)</b>	<b>\$80,361,674</b>

## LOAN PORTFOLIO SERVICING COMPARISON:

YEAR 2011	\$25M
YEAR 2012	\$37M
YEAR 2013	\$48M
YEAR 2014	\$68M
YEAR 2015	\$73M
YEAR 2016	\$89M
YEAR 2017	\$111M
YEAR 2018	\$132M
YEAR 2019	\$132M
YEAR 2020	\$184M
YEAR 2021 (AS OF 6/30/21)	\$218M

TOTAL AMOUNT OF COMMISSIONS PAID SO FAR THIS YEAR: \$350,000

TOTAL COMMISSIONS PAID IN 2020 \$700,000

“You can do what I cannot do. I can do what you cannot do. Together we can do great things” - Mother Teresa

Misty



**Main Objective for 2021 - Reinvestments**

# SALES – Where Were We at the End of 2020

Reinvestment Rate at 89% (up from 76% at the end of 2019)



# Continued Focus on Reinvestments for 2021



## 2021 Reinvestment Goal : 95%

- 1 Continue to build on progress of 2020
- 2 CSR Department a well-oiled retention machine
- 3 Freeing BDEs up to pursue new accounts and new money. Growth!

# Mid Year Progress Report

*Mid Year Reinvestment Rate*

**83%\***



# Mid Year Progress Report



**Does this mean ALOHA to  
Hawaii?**

# Mid Year Progress Report

*Mid Year Reinvestment Rate*

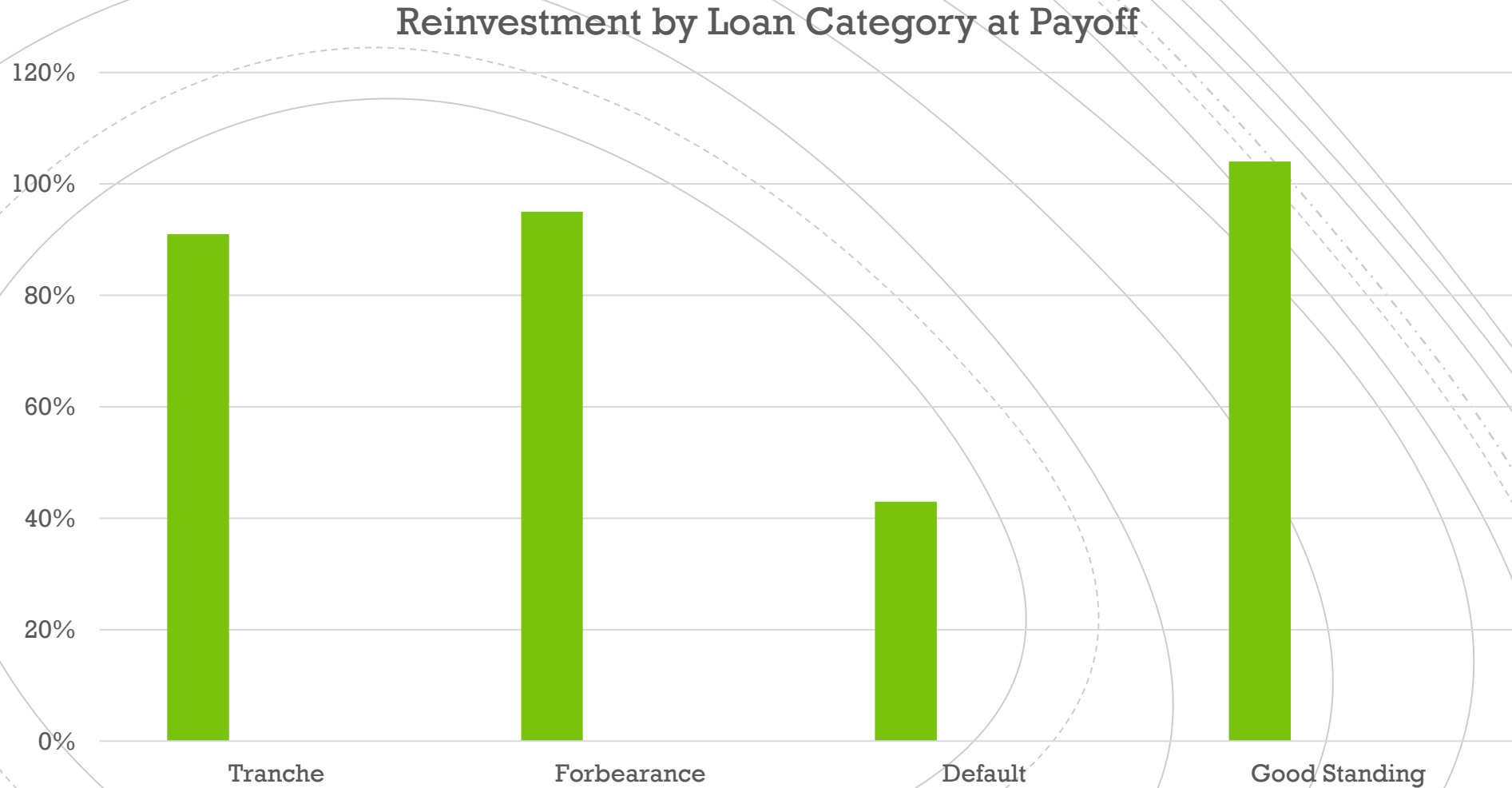
83%\*

- \$9,072,000 sidelined currently due to ONE institutional investor receiving over \$10m in payoffs in the month of June.
- REINVESTMENT RATE w/o this 1 payoff: 97%

**COMPANY POLICY CHANGE 2021:** Limits on how much any one investor can have with Ignite. Just one more reason this will help keep the Company strong for years to come.

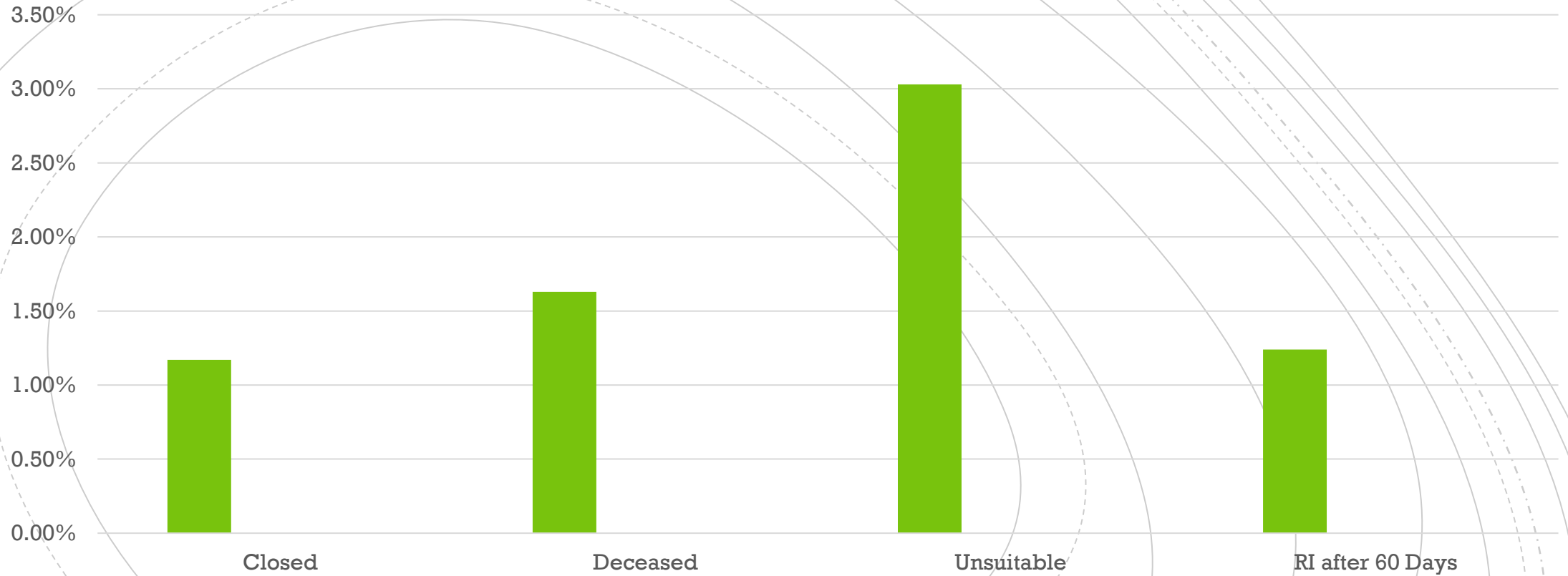


# Digging Deeper – Analysis of Payoffs: Reinvestments



# Digging Deeper – Analysis of Payoffs: Reinvestments

Reinvestment by Loan Category at Payoff



## Changes for 2021

Everyone's favorite purveyor of Dad Jokes retired.

What would become of the RIA partnerships?



**RIA partnerships  
are flourishing  
across the  
Company**



**43 New RIA Investor  
Accounts (50 opened  
in all of 2020)**



**Two New RIAs added  
in the first 6 months of  
2021, our first Money  
Manager structured  
RIA**

# Client Services and Accounting



## SYMBIOSIS:

Interaction between two different organisms living in close physical association, usually to advantage of both.



# STEPS TO SUCCESS

- I. Accounting Notifies Misty when payoff received
- II. Misty sends payoff report to CSRs
- III. CSRs coordinate with BDE buddies to tackle investor notifications
- IV. Average of 5 days to reinvest client and hold funds in house

Average RI Rate by CSRs

**104.73%**



Izzy



**Marketing Strategy**

# New Accounts YTD

- Colby – 52 new accounts (Client Referral)
- Dawn – 34 new accounts (Client Referral)
- Howard – 57 new accounts (Client Referral)
- Kate – 16 new accounts (Advertising)  
+ 9 resurrected
- Misty – 74 new accounts (RIA Program)
  
- Total – **233 new accounts**



# Ignite

2020

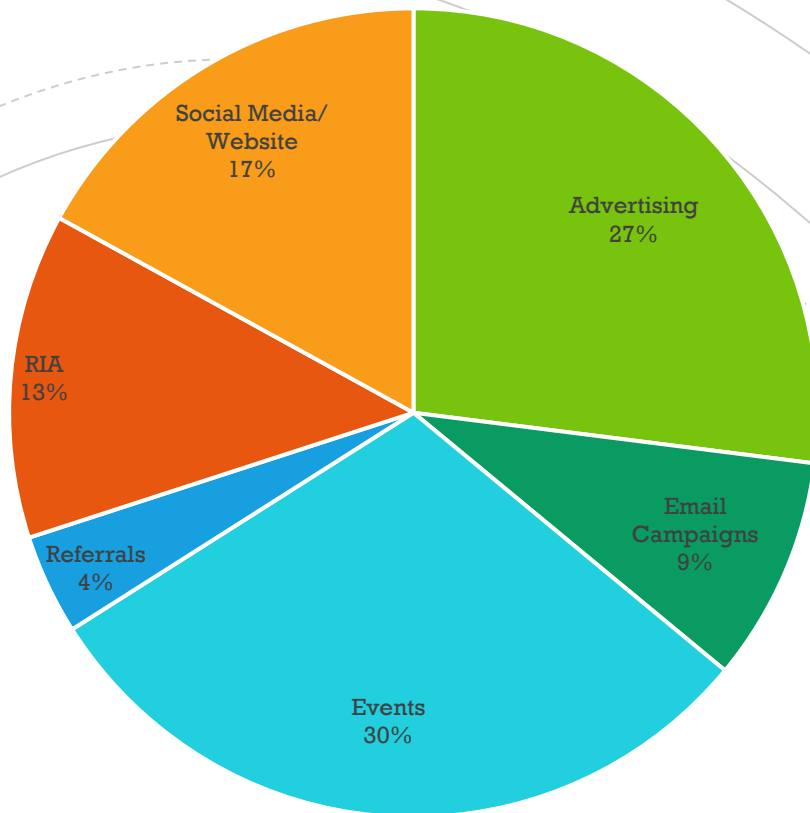
<b>Lead Source</b>	<b>New Money</b>	<b>Percentage</b>
Advertising	\$ 6,442,247.33	27%
Email Campaigns	\$ 2,219,104.60	9%
Events	\$ 6,988,120.04	30%
Referral Program	\$ 949,297.00	4%
RIA Marketing	\$ 2,993,112.31	13%
Social Media/Website	\$ 4,067,228.28	17%
<b>Total</b>	<b>\$ 23,659,109.56</b>	<b>100%</b>

2021

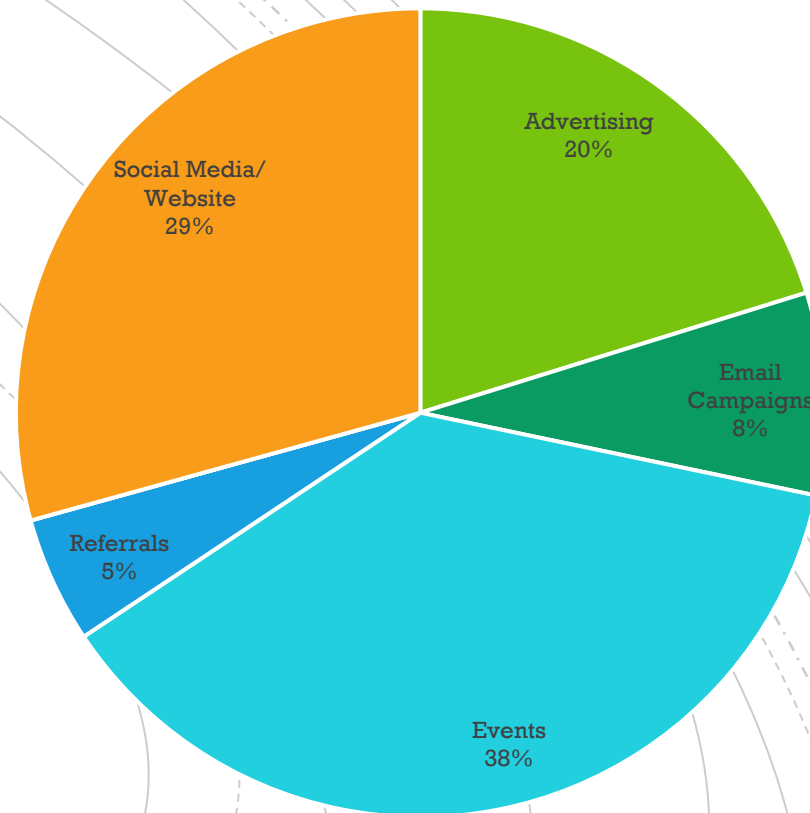
<b>Lead Source</b>	<b>New Money</b>	<b>Percentage</b>
Advertising	\$ 3,811,437.28	20%
Email Campaigns	\$ 1,621,116.05	8%
Events	\$ 7,206,881.88	37%
Referral Program	\$ 981,000.00	5%
Social Media/Website	\$ 5,629,590.04	29%
<b>Total</b>	<b>\$ 19,250,025.25</b>	<b>100%</b>

ignite

2020 New Money



2021 New Money



# Trumpia Opt In

- Colby – 29%
  - Dawn – 32%
  - Howard – 38%
  - Kate – 16%
  - CSR – 24%
- 
- Q1 to Q2 growth: **10.2%**

# Reviews

- Colby – 8%
  - Dawn – 19%
  - Howard – 12%
  - Kate – 2%
  - CSR – 11%
- 
- Q1 to Q2 growth: **2.4%**

## What We Did Right

- Increased engagement
- Learned from our mistakes
- Stayed consistent
- Teamwork

## What We Could've Done Better

- Reviews
- New client education
- Utilizing our network

Marketing is  
About Values



# PTC

2021 Company Partnership	Number of Accounts Opened
Priority Gold   DD	52
Ignite Funding	48
EPM	11
St. Joseph Partners	11
SWP	10
Digital One IRA	6
BI   DC	5
Money Metals Exchange	3
March Capital Corp	2
Entrust	2
Gold Co Direct	1
<b>Total</b>	<b>151</b>

New Accounts by Source	
Events	3
Self-Generated	1
Social Media/Digital Ads/Website	14
Referral Program	6
<b>Total</b>	<b>24</b>

<b>Combined Total</b>	<b>175</b>
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2020 Company Partnership	Number of Accounts Opened
BI   DC	87
Ignite Funding	63
SWP	15
EPM	16
Priority Gold   DD	12
Oakhurst Metals	9
Provident Metals	6
Birch Gold   IDS	5
St. Joseph Partners	3
AM	2
DAIM	1
USMR	1
PMC   DD	1
Eckard	1
<b>Total</b>	<b>222</b>

New Accounts by Source	
Events	1
Social Media/Digital Ads/Website	11
Referral Program	5
<b>Total</b>	<b>17</b>

<b>Combined Total</b>	<b>239</b>
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# PTC

Month	2021 Contribution Amount	2020 Contribution Amount
January	\$114,062.66	\$107,538.33
February	\$15,322.66	\$73,155.00
March	\$114,777.66	\$229,608.35
April	\$153,330.95	\$78,894.47
May	\$97,323.33	\$49,335.00
June	\$157,183.19	\$44,905.00
July		\$132,056.00
August		\$80,905.00
September		\$34,880.00
October		\$231,200.00
November		\$37,592.84
December		\$72,582.66
<b>Total</b>	<b>\$652,000.45</b>	<b>\$1,172,652.65</b>

A diver in a dark underwater environment is illuminated by a bright flashlight beam. The diver is wearing a black wetsuit and a scuba tank. The seabed is sandy and covered with small rocks and coral. A large crab is visible on the seabed in the foreground, illuminated by the flashlight. The background is dark and filled with small particles of sand or silt.

Diving into  
the  
Unknown



Bread  
&  
Butter



Bread  
&  
Butter

# Learning from Our Competitors



EQUITY  
TRUST®



QUEST TRUST  
COMPANY

DIRECTED | IRA

by Directed Trust Company

## Learning from Our Competitors

- Own your backyard.
- Offer more services.
- Good sales staff.

Chris



**Preferred Trust Company**

# Digital Currency - Real Time Pricing

Each Asset/Class value is also reflected as a **Percentage** and will total 100%.

The **Shares** represent the **number of units** of a type of digital currency currently held in the account.

The **Price** column provides the current price of the digital currency per unit as of the close of business from the previous day.

The **Cost** column represents the total amount you paid at the time of the purchase of the digital currency.

The **Market Value** column reflects the number of units of digital currency owned multiplied by the price.

Holdings Report As Of 06/23/2021

All Holdings

Asset/Class	Ticker	Percentage	Shares	Price	Cost	Market Value
<b>Cash Equivalents</b>						
<u>Money Market</u>						
Client Cash Fund		3.43	3,172.8400	1.0000	3,172.84	3,172.84
			Money Market Sub-total:		3,172.84	3,172.84
<u>Money Market Fees Withheld</u>						
Client Cash Fund   Admin Fee 2022		0.43	400.0000	1.0000	400.00	400.00
Client Cash Fund   Admin Fee 2023		0.43	400.0000	1.0000	400.00	400.00
Client Cash Fund   Depository Fee 2022		0.32	300.0000	1.0000	300.00	300.00
Client Cash Fund   Depository Fee 2023		0.32	300.0000	1.0000	300.00	300.00
			Money Market Fees Withheld Sub-total:		1,400.00	1,400.00
			Cash Equivalents Sub-total:		4,572.84	4,572.84
<u>Other</u>						
		<b>Percentage</b>	<b>Shares</b>	<b>Price</b>	<b>Cost</b>	<b>Market Value</b>
<u>Digital Currency</u>						
Bitcoin		73.84	2.0972	32,559.6200	16,114.74	68,283.25
Ethereum		21.21	10.4058	1,884.8600	26,680.00	19,613.43
			Digital Currency Sub-total:		42,794.74	87,896.68
			Other Sub-total:		42,794.74	87,896.68
			Grand Total:		47,367.58	92,469.52



# Updated Fee Schedule



**Client Services** | 888.990.7892  
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 F: 702.946.0136  
 W: [www.preferredtrustcompany.com](http://www.preferredtrustcompany.com)  
 2140 E. Pebble Road, Suite 140  
 Las Vegas, NV 89123

## Fee Schedule As of 3.1.2021. Traditional | Roth | SEP | SIMPLE

### IRA ACCOUNT ADMINISTRATION FEE

**Annual IRA Account Administration Fee**  
 The annual IRA Account Administration Fee is assessed based on the total account value of assets and cash combined. The annual IRA Account Administration Fee is due upon the establishment of the IRA and every year thereafter. The fee will be deducted from the IRA or charged to the authorized credit card on file. The annual IRA Account Administration Fee includes the following services: unlimited contributions and distribution processing, fair market adjustments upon request, annual statements, state and federal tax reporting, 24/7 online account access, and IRA education throughout the year.

IRA Account Value	Annual IRA Account Administration Fee
\$0 - \$50,000	\$300
\$50,001 - \$100,000	\$400
\$100,001 - \$200,000	\$500
\$200,001 - \$300,000	\$600
\$300,001 - \$400,000	\$700
\$400,001 - \$500,000	\$800
\$500,001 - \$600,000	\$900
\$600,001 and up	\$1,000

### CONTRIBUTION ONLY ACCOUNTS | Exclusive Account Fees\*

**Contribution Only IRA Account Administration Fee** \$100  
 To qualify as a Contribution Only Account, the IRA Account must make a **minimum annual contribution of \$500.00** and **maintain only cash holdings** in the account.

### OTHER SERVICE RELATED ACCOUNT FEES

<b>Expedited Processing Fee</b> All documents must be <b>submitted by 10:00 am</b> (PST) for same day service.	\$200
Proof of Funds Letter	FREE
Notary Service	FREE
Contributions	FREE
Distribution (not only)	FREE
Demand for Payout	FREE
Partial Transfer Out Fee	\$100
Full Transfer Out or Account Termination Fee	\$300
Incoming / Outgoing Wire Fee	\$30
Overnight Delivery Fee	\$40
Stop Payment / Return Check Fee	\$30
Cashier's Check Fee	\$50
IRA Account Conversion Fee	\$50
Corrected Form 1099-R or Form 5498	\$30
ACI/Wire Rejection Fee	\$30
IRA Service/Research Fee	\$100 per hour

The Preferred Trust Company Fee Schedule is intended to be the most transparent in the custodial industry. We are not salespeople. Our fees are earned from hard work in completing your requested transaction compliantly and as quickly as possible with the highest level of customer service. The left side of the Fee Schedule outlines IRA Account Administrative Fees and miscellaneous fees. The right side of the Fee Schedule outlines the various fees by investment type.

If you have questions about this Fee Schedule email us at [info@ptccmail.com](mailto:info@ptccmail.com).

### REAL ESTATE INVESTMENTS\*

**Real Estate Asset Transaction Fee** \$300  
 The Real Estate Asset Transaction Fee is charged for the purchase and the sale of each property.

**Real Estate Asset Administration Fee** \$300  
 The Real Estate Asset Administration Fee is charged annually for each property in the IRA. The Real Estate Asset Administration Fee will be assessed in the anniversary month of purchase each year. The Real Estate Asset Administration Fee includes, confirmation and remittance of property taxes, insurance, receipt of rents and/or other proceeds from investment, processing of property related expenses, handling of correspondence related to conditions of property, municipal issues, insurance matters, HOA matters (if applicable), property management inquiries, and any compliance matters to ensure identity as an IRA investment.

### TRUST DEED INVESTMENTS

**Trust Deed Investment Transaction Fee** \$20  
 The Trust Deed Investment Transaction Fee will be assessed upon the initial funding of the Trust Deed Investment. This fee includes the initial purchase transaction, obtaining applicable post-processing investment documentation, processing monthly/quarterly/annual interest earned, processing pay downs (if applicable) and processing the payoff of the Trust Deed Investment.

### DIGITAL CURRENCY INVESTMENTS

**Digital Currency Account Set-up Fee** \$500  
 The Digital Currency Account Set-up Fee will be due prior to the initial digital currency purchase. This fee includes the purchase and set-up of the cold storage device.

**Digital Currency Transaction Fee** \$200  
 Each Digital Currency purchase or sale transaction will be assessed per transaction fee.

**Digital Currency Annual Depository Fee** \$300  
 The Digital Currency Depository Fee will be assessed annually during the anniversary month of the initial purchase of digital currency.

### PRECIOUS METAL INVESTMENTS | Exclusive Account Fees\*\*

**Precious Metal IRA Account Administration Fee (Annual Fee)** \$100  
**Precious Metal Transaction Fee** \$50  
**Shipping / Storage Fee** Varies\*\*\*

### IRS ALLOWED ALTERNATIVE INVESTMENTS


**Alternative Investment Transaction Fee** \$200  
 If the investment type is not listed above in the Fee Schedule an Alternative Investment Transaction Fee will apply upon the initial funding, subsequent purchases and final payoff of the transaction from the IRA. Investments **not allowed** are life insurance and collectibles.

A fee is charged to the IRA upon the completion of the requested service as defined in the Preferred Trust Company, LLC Fee Schedule. An IRA must maintain a minimum cash balance of \$500.00. If fees remain outstanding past 30 days and the IRA has no assets in the IRA, Preferred Trust Company, LLC reserves the right to close the IRA without prior notice to the Account Owner. In the event of the account closure, Preferred Trust Company, LLC reserves the right to assess (from the cash value of the IRA) the Account Termination Fee. Preferred Trust Company, LLC reserves the right to increase the initial annual IRA Account Administration Fee to the appropriate account value tier if, within thirty (30) days after the date in which said fee was paid, the account value exceeds the estimated fee level assessed, due to an account transfer, rollover, conversion, or re-characterization. In the event of an increase as Preferred Trust Company, LLC additionally reserves the right to obtain the excess amount owed. Preferred Trust Company, LLC reserves the right to effect changes to the Fee Schedule upon thirty (30) days written notice to the IRA Account Owner at the address/email shown on record. \*It is the policy of Preferred Trust Company that each real estate investment (i.e. property) held within an IRA must maintain a 5% cash balance to pay applicable property expenses (taxes, insurance, HOA dues, mortgage/rent payments, property management fees, utilities, repairs, etc.). \*\*Precious Metal and Contribution Only exclusive IRA Account must solely be used for the intent of precious metal investing or cash holdings. † If IRA Owner elects to add other asset holdings, the IRA Account will be automatically converted to the standard fee schedule and assessed an additional Annual Account Administration Fee based on the current account value, minus the exclusive IRA Account Administration Fee paid in the current year. \*\*\*Precious metal investments may incur shipping fees and/or storage fees. Storage fees may vary based on depository selected and type of segregation.



## SELF-DIRECTED TRADITIONAL IRA ESign

Options ▾ Please sign: PTC\_Traditional Inherited IRA APPLICATION\_3.1.21 flat... Next required field 29



**Client Services** | 888.990.7892  
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 F. 702.946.0136  
 W. www.preferredtrustcompany.com  
 2140 E. Pebble Road, Suite 140  
 Las Vegas, NV 89123

### Individual Retirement Arrangement (IRA) Application

Traditional Application

PTC IRA Account Number

Where did you hear about Preferred Trust Company?

**SECTION 1 | Type of Account and Title**

Traditional  Inherited IRA

Vesting (Ownership Title)

Example: TRADITIONAL: Preferred Trust Company, LLC FBO (For the Benefit Of) Jane Doe, IRA or INHERITED: Preferred Trust Company, LLC FBO Jane Doe ,

**SECTION 2 | IRA Account Owner Information**

To help the government fight the funding of terrorism and money laundering activities, Federal law (Section 326 of the USA PATRIOT Act of 2001) requires all financial institutions to obtain, verify and record information that identifies each individual or institution who opens an account with Preferred Trust Company. When you open an account, we are required to obtain your name, address, date of birth, social security number or tax identification number and other information that will allow us to identify you. As appropriate, we may also ask to see your driver's license or other identifying documents. This information will be verified to ensure the identity of all persons opening an account. The information may be compared to information obtained through third party sources, as permitted by law. If we cannot verify this information, your account may not be opened, or it may be restricted and/or closed. Preferred Trust Company is not responsible for any losses or damages including, but not limited to, lost opportunities you may incur.

First Name  Initial  Last Name

SSN  DOB (MM/DD/YY)  Email

Phone Number  Cell Phone Number

Street Address  City  State  Zip Code

↑ ↓ 1 / 18 | ⌂ ⊕
✕

POWERED BY Adobe Sign

Updated Forms

PTC Sales  
Department



IRA LLCs



# Future Changes:

- **Digital Currency purchases for current clients**
- **Mobile app**

IGNITE FUNDING



PREFERRED TRUST  
COMPANY