



ATG TRUST C O M P A N Y

YOUR IRA CAN TAKE YOU WHERE YOU WANT TO GO—INVEST IN REAL ESTATE THROUGH ATG TRUST

INVEST IN WHAT YOU KNOW | Real estate has become the investment of choice. Recent stock market volatility has left many people unsure about their investments. The workings of the stock market can be mystifying (e.g., “The company made a profit, so why did the stock price go down?”). Reports that several mutual funds have abused the trust of their investors only add to investors’ concerns. Real estate is a tangible asset that is less prone to wild fluctuations, usually appreciates steadily in value, and can provide a reliable income stream.

TAKE CONTROL OF YOUR IRA | Many investors are unaware of a valuable tool for building their real estate portfolios. A “self-directed” Individual Retirement Account (IRA) permits the owner to invest in any qualifying asset, not just the product being sold by the IRA custodian. ATG Trust Company (ATG Trust) offers investors an IRA that allows them to use these monies to purchase investment real estate.

TAX-DEFERRED OR TAX-FREE GROWTH | Taxes on income earned from real estate held in traditional IRAs are deferred until the monies are distributed to the taxpayer — Roth IRA gains distributions are *tax free!*

NO SELF-DEALING | Taxpayers can only be investors in the subject property. They cannot use it, sell it to the IRA, borrow money from the IRA, or use the IRA as security for a loan. The property cannot be purchased from a *disqualified person* (e.g., the owner or spouse, a descendant or ascendant, an entity owned 50% by a disqualified person, etc.). Siblings are not disqualified persons.

WE HAVE THE ANSWERS | ATG Trust, an independent trust company regulated by the state of Illinois, holds title to the subject property as custodian for the IRA account. For property held outside an IRA, ATG Trust also acts as a *Qualified Intermediary*, to facilitate tax-deferred exchanges under §1031 of the Internal Revenue Code.

For more information, complete and mail/fax the attached form to us or contact us by phone or e-mail (see below).

IRA INFORMATION REQUEST

NAME: _____

PHONE: _____

FAX: _____

E-MAIL: _____

ATG MEMBER NO.: _____ *(if applicable)*

ATG TRUST FORM 8046
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