AMERICAN IRA
Self-Directed IRAs and 401Ks

In-Kind Transfer Instruction Guide

This guide outlines the steps, documentation requirements, and compliance checks necessary to complete an In-Kind Transfer of assets into a self-directed retirement account held with New Vision Trust Company.

What Is an In-Kind Transfer?

An In-Kind Transfer is the movement of assets as-is, without liquidating them to cash. This allows clients to retain ownership of investments such as real estate, LLCs, or private stocks, while transferring custodians.

Fee Structure (Required Prior to Transfer Approval)

Fee Type	Amount	Notes
Reassignment	Refer to Client Fee Schedule	Must be paid before approval
Annual Fee	Refer to Client Fee Schedule	Applies if moving in an asset
Credit Card Fee	Refer to Client Fee Schedule	If paying fees by card, refer to schedule

Step-by-Step Transfer Instructions

Section 1: Personal Info

- Complete with your full legal name, contact, and account details.

Section 2: Current Custodian Info

- Provide the full name and contact info of your existing asset custodian.

In-Kind Transfer Instruction Guide Continued

Section 3: Transfer Details

- If Full Account Transfer, check appropriate box only. Do NOT enter a value or list assets.
- If Partial Transfer:
- If partial "Option 1", check box and list assets.
- If partial "Option 2", check box, list assets and specify the dollar amount.
- If partial "Option 3", check box and specify the dollar amount. .
- Disbursement Method: Choose Check or Wire.
- Delivery Method: Choose Certified Mail or Overnight (include physical address) or fax (include fax number).

Section 4: Signature

- Print and physically sign the form (e-signatures not accepted).

Important Questions

- Do you need to **liquidate** stock on exchange? (Not accepted in-kind)
- Does your **custodian require a Medallion Guarantee Stamp**?
- Will your custodian accept a **fax** or require **original signature**?

Asset-Specific Transfer Instructions

Real Estate

- Assignment of Real Estate
- Provide deed reassigning the property to:
  - New Vision Trust Company CFBO (Client Name) (Account Type)
- Client must engage an attorney to record deed with county.
- A scan of the updated deed is acceptable, originals not required.

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In-Kind Transfer Instruction Guide Continued

Asset-Specific Transfer Instructions Continued

LLC

- Assignment of LLC
- Provide updated documentation (Operating Agreement, Subscription Agreement,) reassigning the LLC to:
  New Vision Trust Company CFBO (Client Name) (Account Type)
- A scan of the updated documents are acceptable, originals not required.
- Client must notify LLC of change of ownership.

Stock / Private Stock / C-Corp

- Assignment of Stock
- Provide updated/reissued stock certificate or investment documents reassigning to:
  New Vision Trust Company CFBO (Client Name) (Account Type)
- Original updated stock certificate required.

Joint Venture

- Assignment of JV
- Provide updated JV Agreement (Or Amendment/joinder) reassigning JV to:
  New Vision Trust Company CFBO (Client Name) (Account Type)
- A scan of the updated documents are acceptable, originals not required.
- Client must notify JV of change of ownership.

Unsecured/Convertible Notes - We will not hold expired notes.

- Assignment of Note
- Provide updated note reassigning to:
  New Vision Trust Company CFBO (Client Name) (Account Type)
- Evidence of Ownership from the county, original required.

Secured Notes - We will not hold expired notes.

- Assignment of Note
- Provide updated Deed of Trust/Mortgage reassigning to:
  New Vision Trust Company CFBO (Client Name) (Account Type)
- Deed of Trust/Mortgage must be recorded with county,.
- Original updated deed of trust/mortgage required.

Precious Metals

- Proof of Depository Account.
- Client must:
  - Choose a depository.
  - Provide the depository application under retirement account: New Vision Trust Company CFBO (Client Name) (Account Type),
  - Await confirmation of account before custodian initiates transfer.

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Required Documentation by Asset Type

Asset Type (*= originals Required)	Required Documents (Assignments and updated documentation showing New Vision Trust Company as Custodian Required for all Assets)
LLC, Limited Partnership	Operating Agreement, Subscription Agreement, PPM, Exhibits, Investor Questionnaire (if any), Filed Articles, Assignment
Joint Venture	Executed Joint Venture Agreement, Assignment of Joint Venture
*Private Stock	Operating Agreement, PPM/Sub Doc + Exhibits, Stock Certificate (if applicable), Filed Articles
Land Trust	Executed Trust Agreement, Assignment
Options	Option Agreement
*Mobile Homes	Original title
Real Estate	Executed Deed, Assignment from previous Custodian to New Vision Trust Company
*Secured Note	Copy of Executed Note, Executed DOT Mortgage, Assignment of Note & DOT/Mortgage from previous Custodian to New Vision Trust Company
*Unsecured Note	Copy of Executed Note, Assignment of Note from previous Custodian to New Vision Trust Company
*Convertible Note	Copy of Executed Note, Assignment of Note
Lease Agreements	Lease or Agreement
Tax Lien	Evidence of Ownership from the county, copy of recorded assignment from prior Custodian to New Vision Trust Company

American IRA
Self-Directed IRAs and 401Ks
5015 S. Bur Oak Pl, Suite A, Sioux Falls, SD 57108
Phone: (828) 257-4949, Fax (828)257-4948
Email: NewAccounts@AmericanIRA.com

Transfer Form

NEW VISION TRUST COMPANY
Custodian,
A South Dakota Trust Company
5015 S. Bur Oak Pl, Suite B
Sioux Falls, SD 57108

1 Account Information

Your Name:	Social Security Number:
Address:	City, State, Zip:
Phone Number:	American IRA Account Number:

2 Current Custodian/Trustee Information (Where the funds originate from)

Name of Custodian/Trustee:	Account Number:	☐ I have attached a copy of my current statement **(Required)**
Address:	City, State, Zip:	
Phone Number: Fax Number:	Type of account: ☐ Traditional ☐ Roth ☐SEP ☐ 401k ☐ HSA ☐ CESA ☐ SIMPLE ☐ Inherited	

3 Transfer Details

(IRA/Other Accounts Minimum Cash Balance to maintain at all times: $750) (401(k) Minimum Cash Balance to maintain at all times: $1,500)

Full Account Transfer
(American IRA will not accept in-kind transfers of publicly traded securities)
☐ Option 1: Transfer all in-kind assets and cash.
☐ Option 2: Cash Only, liquidate and send all proceeds.

Please send cash via:☐ Wire or ☐ Check

Partial Account Transfer
(American IRA will not accept in-kind transfers of publicly traded securities)
☐ Option 1: Transfer the assets listed below.
☐ Option 2: Transfer assets listed below and cash - Send only $_______
☐ Option 3: Cash Only, liquidate. - Send only $_______
Please send cash via:☐ Wire or ☐ Check

How would you like this request sent to your current custodian? ☐ **Certified Mail** ☐ **Overnight Mail** ☐ **Fax**

Checks and In-Kind Transfers are to be titled as New Vision Trust Company CFBO (Account Name) (Account Type)

Wired funds are available following business day. Check funds are generally available after 10 business days from deposit.

Asset Description	Asset Value

4 Signature and Acknowledgement

1. I hereby agree to the terms and conditions set forth in the Type of Asset to be Transferred section and acknowledge having established a self-directed account through the execution of the (type of plan) account application.
2. I understand the rules and conditions applicable to an Account Transfer.
3. I qualify for the account transfer of assets listed in the Type of Asset to be Transferred section above and authorize such transactions.
4. I understand that no one at the Custodian and/or Administrator has authority to agree to anything different than my foregoing understandings of Custodian and/or Administrator policy.
5. By my signature below, I confirm that I have read and consent to the terms of this document and I further acknowledge that I have read and consent to the terms of the New Account Application, Custodial Agreement (Form 5305, 5305-A, 5305-RA, 5305-SA, 5305-SEP, 5305-C or 5305-EA, as application, "collectively referred to as "5305" or 401K Plan Agreement ("Sponsored Plan") as applicable, Fee Schedule, Account Disclosure Statement and any other documents that govern my Custodial Account or Sponsored Plan, as such documents are currently written, or as they may be amended from time to time, (the "Documents"), which are incorporated by reference herein. (In the event of a conflict between the Documents and the 5305 and/or Sponsored Plan applicable to my Custodial Account, the 5305 or Sponsored Plan shall govern).
6. I hereby consent to Custodian and/or Administrator entering my Account Number into this Transfer Form once an account number has been assigned or where otherwise omitted. Once assigned, Custodian shall provide notification to me, as the Account Holder, of the assigned Account Number.

Your Signature:____

Date:____

(Medallion Guarantee Stamp)

Acceptance of Receiving Custodian

By signing this form the Custodian accepts of the transfer, rollover or direct rollover described above and agrees to apply the proceeds upon receipt to the Account established by the Custodian, on your behalf. The Custodian ASSUMES NO TRUST OR FIDUCIARY OBLIGATIONS TO YOU AS IT HAS NO INVESTMENT CONTROL OVER YOUR FUNDS AND ACTS ONLY AS PASSIVE CUSTODIAN OF YOUR FUNDS.

New Vision Trust Company, A State Chartered South Dakota Trust Company

By: ____________________________________

Date: ____________________________________

Account Number:______________________________

Type of Account
☐ Traditional ☐ Roth ☐ SEP ☐ 401k ☐ HSA ☐ CESA
☐ Inherited ☐ SIMPLE