

Raising Capital from Retirement Accounts

Problem

Trillions in Deployable Investor Capital, Underutilized

How are deal sponsors are missing out?

LPs want to diversify their tax-advantaged wealth into private assets, But GPs are missing the boat.

Key Challenges:

- Investors have retirement savings locked up in traditional stocks, bonds, and mutual funds
- LPs want to diversify their retirement savings, but traditional custodians make it nearly impossible.
- GPs are missing out on trillions in potential funds

Solution

Making Qualified Funding Easy to Manage

How AET helps deal sponsors tap into qualified capital

Custody solutions built for deal sponsors

Removing Custodial Barriers that Prevent “Tax Drag”

Key Solutions:

- **Custody of Private Assets:**
AET’s compliance ecosystem was designed to handle complex deal structures and investment types to ensure timely funding without roadblocks and delays.
- **Tax-Advantaged Funding:**
AET enables sponsors to source funds from IRAs and qualified accounts, helping LPs capture tax-free or tax-deferred growth on high-upside investments.
- **Dedicated Support:**
Assigned representative who understands your deal and objectives, ensuring tailored guidance at every step.
- **Technology Integration:**
Private assets appear in your existing platform alongside traditional holdings. No separate logins, complete portfolio reporting on valuations, cost basis, and dividends
- **Management & Investor Portals**
AET’s investor portals allow LPs to contribute directly to your opportunity, streamlining administration, reporting, and compliance.
- **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

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

- **Who We Serve**

Professionals who manage private assets, but do not have the infrastructure to enable qualified funding.

- **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 tools
- Flat-fee pricing with no minimums
- White-glove service with dedicated support

Private Assets

How can we classify private, or “alternative” assets?

What qualifies as a “private asset”?

Any investment not traded on public exchanges that your clients hold **outside brokerage accounts**

- **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

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

A consolidated custody suite to streamline the investment lifecycle.

Business Portal (For Sponsors)

Manage funding for private assets and accounts 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 asset management software.

Investor Portal (For End-Investors)

Offer transparency and reporting on investments for members and clients.

- **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
- **Complete Documentation:** Interactive API explorer and code examples 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

Columbia Advisors: adding \$5M in assets in 30 days

How Columbia increased their wallet share through a private asset fundraising campaign with AET

- Columbia Advisory Partners needed to meet their growing demand for alternative investments but did not have adequate custodial or technical support to reach their goals.
- Powered by AET's Qualified Custody, they received the support they needed to close funding on a \$5 million private real estate deal.
- AET made it easy for Columbia to integrate their platform into their existing process, so they didn't need to engage multiple vendors to support their investments.

Book a 30– Min Custody Fit Call

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