

Family Office Custody Solutions

Problem

The "Asset Location" Gap

How Families Miss Out on Tax-Free Compounding

Families forfeit meaningful tax-free compounding by keeping their best-performing private assets in taxable accounts.

Key Challenges:

- **The "Tax Drag" Reality:** Most Family Offices hold their highest-growth assets (PE, Venture, Real Estate) in taxable accounts.
- **The Timing Gap:** Families often identify assets at "distressed" or "seed" valuations but lack the custodial agility to move them into tax-free environments before they appreciate.
- **The Consequence:** Significant wealth erodes through annual taxation instead of compounding tax-free.

Solution

Closing the “Asset Location” Gap

How AET helps families
realize growth opportunity

Custody that works for your
family office

Removing Custodial Barriers that Prevent “Tax Drag”

Key Solutions:

- **Compliance for Private Assets:**
AET’s compliance ecosystem was designed to handle complex deal structures and investment types to ensure timely funding without roadblocks and delays.
- **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:**
AET enables IRAs and qualified accounts for private assets, helping families and LPs capture tax-free or tax-deferred growth on high-upside investments.
- **Nominee Services:**
AET maintains a sub-ledger that tracks the fractional ownership of each specific family account, reducing administrative burden, simplifying capital calls, and maintaining privacy.
- **Dedicated Support:**
Assigned representative who understands your family office’s structure, objectives, and investment strategy, ensuring tailored guidance at every step.
- **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 actively invest in private assets, but do not have the infrastructure to track, manage, or advise effectively.

- **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

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 Managers)

Manage all 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 portfolio 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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