

Self-Directed IRA

Bank of Utah offers Self-Directed IRAs (Individual Retirement Accounts) and Managed IRAs. Both products allow you to make investments that will benefit you at retirement. We can help you determine which is best for you, based on your desired level of involvement and the types of assets you wish to hold in the IRA. Give us a call to schedule a free estate plan review at [877-268-9327](tel:877-268-9327). If you can't come to one of our branches, we'll come to you.

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Benefits of a Self-Directed IRA

A self-directed IRA is an excellent place to start building wealth for your future. It is a tax-advantaged retirement account that allows you to choose which investments are made. The range of possible investments through self-directed IRAs far exceeds traditional IRA choices, allowing account owners a more proactive approach toward improving investment returns and managing risk. One of the most common products is a real estate IRA which is used to purchase and manage real estate properties.

We strongly recommend that you consult with your tax advisor before entering into this type of investment to consider the ramifications for your specific situation.

Investment choices for a self-directed IRA with Bank of Utah may include:

- CDs
- Stocks, Bonds, Mutual Funds
- Real Estate IRA
- Note Receivables
- Trust Deed Notes
- Private Company Stock
- LLC IRA and Partnerships

Rolling Your Retirement Accounts Into a Self-Directed IRA

Bank of Utah advisors can help you transfer qualified funds into a Self-Directed IRA. Most types of retirement accounts can be transferred into a Self-Directed IRA, including IRAs, Roth IRAs, SEP IRAs, 401(k)s, 403(b)s, Qualified Annuities and Profit Sharing Plans.

Managed IRAs

Bank of Utah is one of the few financial institutions in Utah with trust powers and the ability to hold custodial IRAs.

Bank of Utah (as custodian) safeguards your funds by:

- Providing guidance and professional expertise
- Managing assets according to the direction of the owner
- Filing reports in compliance with IRA regulations
- Issuing bank statements of net gains and losses
- Recording all transactions pertaining to the IRA

You've built your legacy—now protect it.

We invite you to come in for a **free** estate planning consultation at Bank of Utah. We believe serving as your trustee is about more than simply keeping records and managing investments. A good trust administrator must blend objectivity, experience and compassion to act in the best interest of the trust.

Already have an estate plan? We'll help you review it.

Don't have one? We'll help you establish one that accomplishes your goals.

For more information about Bank of Utah's Self-directed IRAs, contact one of our Trust Officers:

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