



American Estate & Trust (AET) operates as Trustee and as IRA custodian. This provides Accuplan clients with Trustee services for our Trust related products as well as IRA custodian for our self directed IRAs.

Accuplan is a leading provider of self directed IRA and self directed 401k products, administrative and custodial services. Accuplan is one of two sister companies that work together to bring complete, end to end service, support and one stop solutions solutions to clients and members. Both divisions are held by common ownership.

Safety of Your Deposits With American Estate & Trust

1. AET is a licensed, bonded and regulated trust company under the state laws of Nevada (see references below)
2. AET is audited by the State of Nevada Division of Financial Institutions. Audits require proven financials along with proof of cash reserves.
3. As a trust company, funds are 100% available unlike banks that are required to keep 3-5% of clients funds on-hand.
4. Maintain cash reserves per state law guidelines
5. AET does not lend or leverage client deposits, nor does it offer checking accounts. This insures that client funds are available and liquid.
6. AET is regulated by the same laws as other banks and financial institutions.
7. Funds are held in an FDIC insured account at Wells Fargo
8. Funds are swept overnight into a money market account. This insures that funds are not held by the bank overnight in the event of a bank failure. This also insures that all deposits are pushed out in a cash form each night therefore not limiting the funds to the 3-5% cash reserves of the bank. All funds are returned to the bank each morning in the form of a new deposit. This is better than FDIC insurance because there would be no waiting for funds or any issues should there ever be a bank failure or a failure of AET.
9. AET employees are bonded against theft and dishonesty
10. AET's principals have undergone FBI background checks
11. Wells Fargo is AET's bank and Wells has one of the best balance sheet of any major bank
12. Accredited by the better business bureau

AET and Accuplan References

- **Trust Website:**
www.iracentral.com and www.americanestateandtrust.com

- **Search American Estate and Trust on Nevada FID Website.**
- **Click link below then click on public license search**

<https://fid.online.nv.gov/datamart/mainMenu.do;jsessionid=E8D4BEAB5859D4CDF5C4F3CF76DBCDDF>

- **AET BBB Report:**
<http://www.bbb.org/southern-nevada/business-reviews/trust-companies/american-estate-and-trust-in-las-vegas-nv-76630>
- **Accuplan Website:**
www.accuplan.net
- **Accuplan BBB Report:**
<http://www.bbb.org/utah/business-reviews/retirement-planning-service/accuplan-in-salt-lake-city-ut-22312298#bbblogo>