

# Mutual Fund Only Option for IRAs

## Did You Know?

Close to \$7 trillion dollars in retirement assets are invested in mutual funds, making them the most popular investment for IRAs, 401(k)s and other employer-sponsored retirement plans.<sup>1</sup>

## Key Benefits

The Mutual Fund Only option for IRAs gives you the opportunity to:

- › Streamline your business to better serve clients.
- › Simplify account opening and management.
- › Potentially attract rollover assets.
- › Better monitor your clients' progress toward their retirement goals.
- › Serve small business owners.

## Potential Candidates

This option may be right for individuals who:

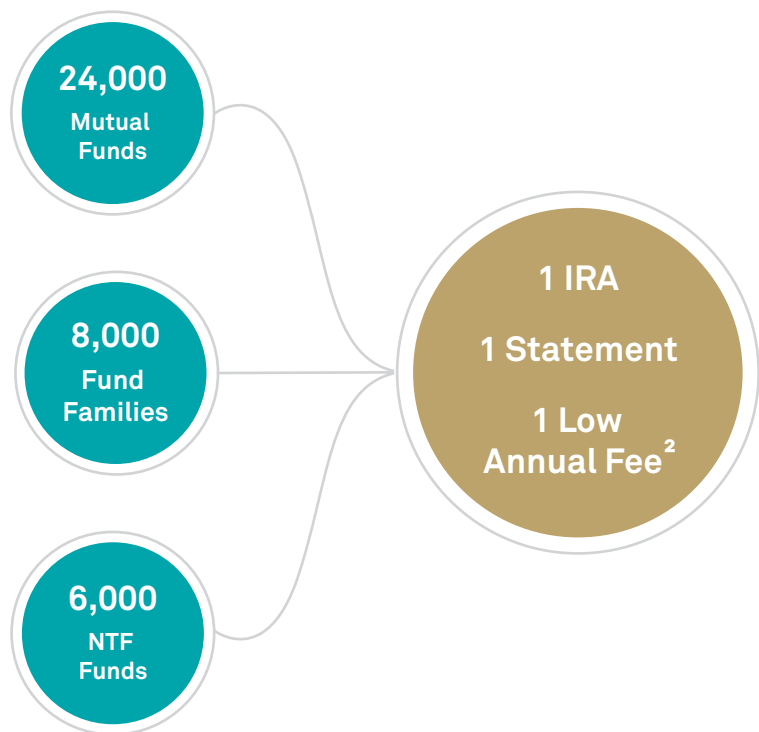
- › Invest only in mutual funds.
- › Have retirement plan assets at previous employers or multiple IRA accounts.
- › Are self employed or small business owners.
- › Want to consolidate retirement assets to maximize their investing potential.
- › Prefer to consolidate multiple mutual fund IRA accounts into one account.

For investors looking for a cost-effective plan, Pershing makes available a Mutual Fund Only option for IRAs.

The Mutual Fund Only option is available for all IRAs for which Pershing serves as custodian:

- › Traditional
- › Roth
- › Rollover
- › Simplified Employee Pension (SEP)
- › Savings Incentive Match Plan for Employees (SIMPLE)

This option gives your clients access to mutual funds from well-known fund families all in one account, with one consolidated statement for one low annual maintenance fee.



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## Pershing Enables You To:

### Expand the possibilities

- › 27,000 mutual funds from more than 800 fund families.<sup>3</sup>
- › More than 7,000 no-transaction-fee options from more than 300 fund families.<sup>3</sup>
- › Exchange traded funds (ETFs) to meet the needs of even the most sophisticated investors.

### Simplify your life

- › Consolidate taxable and retirement assets onto one platform.
- › Access the technology and tools to manage assets holistically, efficiently and cost effectively.

### Reinforce your value

- › Retain ownership and control over your client relationships.
- › Use the tools and support to identify and capitalize on retirement opportunities.

### Rely on our strength

- › \$1.5 trillion in assets under custody.<sup>4</sup>
- › \$362 billion in IRAs.<sup>3</sup>
- › \$24 billion in employer sponsored plans.<sup>1</sup>

Client Benefits	Business Benefits
Selection of well-know fund families	Automated commission and 12b-1 processing, with many fund families paying monthly
Online access to consolidated account information	Single account opening process and client view
Consistent reporting, on one statement, for all assets	Consolidated statements and simplified tax reporting
Low \$12 annual maintenance fee <sup>2</sup>	Streamlined sales process and centralized servicing
Simplified year-end tax reporting	Aggregated assets for breakpoint calculations
Ability to leverage assets for liquidity needs	Access to automated research, modeling and management tools
A cost-effective employer plan option for small business owners	Build your employer plan business by offering low-cost SEP and SIMPLE IRAs

**Visit the Marketing Center in NetX360<sup>®</sup> for marketing materials you can share with clients. To help compare and select IRAs, go to [retirementpowerplay.com/essentials](http://retirementpowerplay.com/essentials).**

<sup>1</sup> Investment Company Institute (ICI), *The U.S. Retirement Market, Third Quarter 2016*.

<sup>2</sup> There is a one-time fee of \$50 to convert from a brokerage IRA to the Mutual Fund Only IRA option. The \$12 maintenance fee is charged annually. Contact your financial organization if it does not currently offer the Mutual Fund Only option for IRAs.

<sup>3</sup> As of December 31, 2016

<sup>4</sup> As of September 30, 2016

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Pershing does not provide tax or legal advice. Clients should be advised to consult with a legal or tax advisor about their individual circumstances and responsibilities in maintaining a qualified plan.



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