Capital Raising

EMPOWERED WITH TAX-ADVANTAGED INVESTING

STRATA TRUST COMPANY

Private placement investments in self-directed IRAs

Are you raising capital for Reg D, private equity, or debt investment deals from high-net-worth or accredited investors?

Giving investors the option to invest through a self-directed IRA can be smart for you and your investors—you get to tap an often overlooked source of funding for your investment deals, while your investors can leverage the power of tax-advantaged growth in their retirement account.

IRAs account for more than one-third of total retirement market assets

In the first quarter of 2026, IRAs represented $18.2 trillion or 38% of total assets in the $47.6 trillion U.S. retirement market.[1] More than seven in ten had retirement plans through work or IRAs; near-retiree households held more than eight in ten.[2] Every year more and more investors are seeking alternative investment IRA options to diversify their portfolios and take control of their retirement.

IRA market share growth projections are exciting

IRA market share is expected to grow from 38% to 41% by 2027.[3] Fueling the rapid growth are investors who roll over money balances from workplace retirement plans, namely 401(k) plans. Rollovers help workers consolidate and preserve these tax-advantaged balances. By mid-2025, 61% of all U.S. households that owned Traditional IRAs included rollover balances.[4] Switching jobs is one of the most common reasons that prompts an IRA rollover – and today's average worker changes jobs 12 times during his or her career. As investors move their savings from workplace retirement plans to IRAs, they will increasingly look to diversify monies into alternative investments.

Benefits of tax-advantaged investing for investors

How taxes are applied to an investment can make an incredible difference for an investor. IRAs enjoy tax-deferred growth (in a Traditional IRA) or tax-free growth (in a Roth IRA). The decision of whether to invest on a taxable or tax-advantaged basis will often depend on the investor's personal tax situation. The higher their marginal tax bracket, the more they stand to gain by avoiding investment taxes.



Use our Taxable vs. Tax-Deferred (or Tax-Free) Calculator to help compare a normal taxable investment to the two most common tax-advantaged situations: (1) an investment where taxes are deferred until withdrawals are made (Traditional IRA), and (2) an investment where taxes are paid on money that goes into the account, but all withdrawals are tax free (Roth IRA).

[1] ICI, *The U.S. Retirement Market, First Quarter 2026* (June 2026)
[2,4] ICI Research Perspective, *The Role of IRAs in US Households' Saving for Retirement, 2025*. (June 2026)
[3] Cerulli Associates, *IRA Assets Reach Nearly $14 Trillion* (January 2023)

Seamless custody, *endless possibilities*

Alternative assets—expert custody, defined by experience, distinguished by service.

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How it works for investment sponsors

Step 1: Include language for investors

Work with your attorneys and tax advisors to ensure that your investment's offering documents contains the appropriate language for investors, including suitability statements, leverage disclosures, tax implications, prohibited transactions, disqualified persons, administrative responsibilities, and plan asset rules. Consult with your professional advisors to ensure that you understand the tax, legal or investment issues related to the use of IRA funds in private placement investments. You may find it helpful to refer to IRC 4975, Prohibited Transaction and DOL Plan Asset Rules, IRS 590 and 598.

Step 2: Onboard your investment

Onboard your investment to STRATA Trust Company's ("STRATA") platform through Investment Hub. Select the investment type, then electronically submit your documents.

How it works for investors



OPEN

Open an account with STRATA's easy online application.

FUND

Fund the account (by transfer, rollover, or contribution).

INVEST

Submit investment direction instructions to STRATA.

About STRATA

Since 2008, STRATA has helped thousands of investors diversify their retirement portfolio across a broad range of traditional and alternative assets using tax-advantaged retirement accounts. By having an established relationship with alternative asset custodian like STRATA, you'll have an edge when it comes to capital raising.

- Over 350 years of collective experience
- Custodian regulated by the Texas
- Department of Banking–Texas Trust Charter
- Specializes in the custody of alternative investments and non-exchange-traded investments
- Unmatched personalized service and dedication

Questions?

If you're interested in custodial services for your investors or investment platform, connect with one of our team members today!

» **866.461.9284**

» **BusDev@StrataTrust.com**

www.StrataTrust.com

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