

EXHIBIT C

Celebrating 30 Years of Genuine Self-Direction™

OPEN ACCOUNT
Set up a self-directed account in minutes online!



OUR STORY

In 1982 Ronald Reagan was President. Survivor rolled out their hit single "Eye of the Tiger", E.T. was a box office sensation, M*A*S*H and Magnum P.I. dominated evening television, and the US economy was in a severe recession.

I was launching American Pension Services, Inc.™

When I revisit that time in my life I can remember the simultaneous feelings of optimism and fear that inspired my success. At the time I had a young family and like other emerging business owners, I spent the majority of 1982-1984 suiting up 7am - 9pm while moonlighting in construction. I needed to support my company but mainly I could not fail my growing family.

I was compelled to work each day by the belief that Genuine Self-Direction™ is nothing if not genuine self-interest, and I knew I could sell self-interest. I trusted the nature of Genuine Self-Direction because I understood investors had the capacity to create tremendous wealth investing their retirement in what they knew. The idea of genuine self-direction was, and still is, a liberal approach to retirement plan administration - allow account owners the freedom to buy and sell assets according to their own investment savvy. Yet my freedom loving nature recognized the inherent value

I knew myself to be incapable of selling investment products I didn't believe in. Genuine Self-Direction however, was an investment tool for freedom seeking entrepreneurs like myself. I can still remember the sweet victory of the first billing completed on my Olympia typewriter. After one full year in business there was money to pay myself a small but essential sum. This paycheck represented a future void of moonlighting and more time for my family.

Our first custodian was Utah C.V. Federal Credit Union. Business grew quickly and within one year we had clients throughout the country. Our 1983 brochure boasted, "With our phenomenal growth, we are now serving clients in nearly every state of the Union . . ."

In 1983 we purchased an IBM XT, a Dot Matrix printer, and a basic accounting software package for a burdensome \$10,000. Shortly thereafter we hired a programmer who created the custom administration program that we use today. One early brochure lauded "On line computer maintenance of accounts." Having gained tremendous exposure to programmers over the last 30 years I cannot reflect on our "online computer maintenance" endeavor without a sense of awe. At the time, my naive 20 something mind did not recognize how lucky we were to find not a programmer, but a gifted programmer willing to work on the meager pay we could afford.

In the early 80's people had little money in retirement plans if they had a retirement plan at all. IRAs and 401(k)s were not yet a source of substantial wealth. Few people had 401(k)s to rollover and IRAs were generally startup, contribution accounts. In the 90's we established another custodial relationship and began working with our current custodian, First Utah Bank.

My marketing was a 'where the rubber meets the road' type concept. I was pedaling the idea of genuine self-direction door to door to penny stock houses and financial advisors. My radio advertising would reach one or two entrepreneurs but the general public had not yet caught the vision.

Things have changed. While I can still elicit a reaction with a statement like, "You can buy real estate in your IRA or 401(k).", over the last 30 years the idea of self-direction has spread. People are taking personal responsibility for their own retirement and justifiably perceive the opportunity to invest in what they know as a way to do that. Our early tagline "The benefits of an IRA are obvious: the advantages of a self-directed IRA are unlimited" has only become more potent.

When I look back I revel at the pioneering spirit of it all. I am inspired by the freedom APS™ has provided our maverick-like clientele over the last 30 years. I am tremendously grateful to our first clients and those clients who like me nurture their freedom loving spirit and use their self-directed plans to create wealth.

I would personally like to invite you to join in the celebration of this seminal event in our history. I hope that you will visit americanpension.com often and take advantage of the many online tools that will be made available throughout our 30-year celebration. I also hope that you will share the message of the freedom afforded genuine self-direction with friends and family: that they too might enjoy the opportunity

LEARN MORE ABOUT AMERICAN PENSION SERVICES, INC.

[ABOUT US](#)

FREQUENTLY ASKED QUESTIONS

[FAQ](#)

to accumulate wealth within the tax-protected environment of their IRAs and 401(k)s investing in what they know.

There are tremendous investment opportunities in this economy. I urge you to educate yourself about the investment flexibility available in your self-directed plan. To learn more about upcoming educational events please visit the Seminars & Events page at americanpension.com or contact my office. It has been our pleasure to serve, and to continue to serve you and your families.

Wishing you all the best.

Curtis L. DeYoung
Founder, President, CEO

Q: Why should I choose a self-directed retirement account?

The majority of IRA sponsors including banks, brokerage firms, and insurance companies limit your investment options to the financial products, which benefit them the most. The IRS allows a wide range of investment options in your retirement plan and American Pension Services, Inc.[®] self-directed accounts allow every type of investment for your maximum independent wealth accumulation.

Q: What can I buy with my Retirement Plan?

American Pension Services[™] neither limits investment options nor gives investment advice. With few exceptions your self-directed account gives you unlimited investment options including:

- Real Estate
- Private Stock Offerings
- Limited Liability Companies
- Trust Deeds
- Tax Lien Certificates
- Contracts
- Leases
- Commercial Paper
- Limited Partnerships
- Stocks
- Bonds
- Unsecured Loans
- Secured Loans
- Mortgage Notes
- US Treasury Gold & Silver Coins
- And more!

Q: What is the difference between an IRA and a Roth IRA?

Traditional IRA:

- Owner must have earned income.
- Maximum annual contribution = \$5,500 (2013 & 2014).
- Catch-up provision (50 & Older) = \$1000 (total 2013 or 2014 contribution = \$6,500).
- Contributions no longer accepted after age 70 ½.
- Earns tax-deferred income, and profit, from the sale of investments as long as the investments remain in the plan.
- Contributions may be tax-deductible or partially tax-deductible depending: 2013 IRA Deduction Information | 2014 IRA Deduction Information.
- After 70 ½ you must begin taking a minimum required distribution by April 1st of the following year.
- Retirement Distributions are taxed at your personal income tax rate.

ROTH IRA: a ROTH IRA has many characteristics of a Traditional IRA, some differences include...

- If AGI exceeds \$183,000 a year, personal contributions cannot be made to a ROTH IRA.
- There are no age limits for contributions.
- Roth IRA earns tax-free income and profit from the sale of investments.
- Contributions to the ROTH IRA are taxed.- Roth IRA's are not subject to a required minimum distribution age.
- Roth distributions are not taxed as long as they are taken after 59 ½ and the account has been established for 5 years or longer.

Q: How long has American Pension Services been in business?

American Pension Services was established in 1982, administering self-directed plans for over 30 years.

Q: How long does a typical transfer/rollover take?

Transfers/rollovers take an average of 3 to 6 weeks

Q: When will my transfer or rollover monies be available for investing?

5 Business days after American Pension Services receive the money.

Q: How long does it take to set up an IRA or 401(k) LLC?

An LLC can take anywhere from 2 to 6 weeks depending on your legal professionals.

Q: Can I invest my IRA money with a friend and/or family member's personal money?

Yes (requires knowledge of prohibited parties and transactions).

Q: How many IRAs can participate in one investment?

Unlimited

Q: Why should I choose American Pension Services?

American Pension Services was established in 1982, providing over 30 years of service to individuals who are actively involved in creating a great retirement for themselves and a legacy for their families.

Q: When I purchase an investment with my retirement money is there a time period in which the money needs to be paid back?

No, it just needs to be consistent with your documentation.

Q: Where can I learn how to use genuine self-direction?

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Q: What is a non-recourse loan?

The owner of the IRA account does not personally guarantee payment, the only recourse a lender has is to take back the property that was purchased with the borrowed funds.

Q: Why do I need a non-recourse loan?

A non-recourse loan is the only type of loan an IRA can acquire.

Q: What are the steps for buying an investment in my retirement plan?

Fill out a Buy Direction Letter that applies to your purchase. Return to APS with the appropriate documentation. (Buy direction letters can be found on the main menu under Online Forms).

Q: What services are included with the fees I pay American Pension Services?

Tax Reporting, Payments & bills per investment, handling of investment paperwork and documentation. APS maintains your IRA in tax deferred or tax free status, so you may buy and sell whatever makes the most sense to you.

Q: What is the difference between a BUY and a DISTRIBUTION?

Distribution: is a taxable event where the asset or retirement dollars go to the IRA owner, this can be triggered or created by a prohibited transaction or by taking money or assets out of the retirement plan. Buy: Purchase an asset for a retirement account.

Q: When I send a check to APS, what information is necessary to ensure accuracy and timeliness?

Please Include:

- Payment Coupon
- Account Number
- Asset Name
- Appropriate Accounting Information (Interest, Principal, Sold, or Gain)

Q: What transactions need a Direction Letter?

Direction Letters are needed for all transactions including:

- All Purchases.
- Request to Sign Title / Legal Documents.
- Transfers / Rollovers / Distributions.
- Bill Pay Request / Taxes.
- Change of Address.
- Recharacterization.

Most account management forms are available for download on our website under Online Forms.

Q: What format can I use to send you my Direction Letter?

A letter may be emailed, faxed, or mailed.

Q: How do I make sure the property taxes for investments in my retirement plan get paid by my RP?

APS needs documentation stating the following:

- A list of "Notice of Taxes Due" for each asset.
- Direction as to when the taxes should be paid, yearly / quarterly.
- Address of property.
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- Any other directions for payment.

Q: Can I use personal funds to maintain and manage my RP assets?

Assets are owned by the retirement plan not you, and have to be paid for by the retirement plan. If you pay with personal funds it is considered a Prohibited Transaction!

Q: Commonly misused words:

- Direction Letter: Tells administrator what to do.
- Transfer Letter (Trustee-to-Trustee Transfer): Transfers money in RP to a new Trustee or Administrator. No tax reporting.
- Distribution Letter: Tells administrator how much money you want to take out of your RP, reported / taxed. 1099 issued.
- Rollover: A tax-free transfer of funds / assets from one RP to another. Reported to IRS.

Q: What are the steps for purchasing property with my self-directed retirement plan?

- Find Property.
- Find a Title Company: They work up the Documents.
- Complete an APS Buy Direction Letter.
- Closing: all documents need to reflect American Pension Services, Inc. Administrator for IRA Owners name and Account number. All documents are signed by American Pension Services and returned to the title company with the appropriate funding.

Q: I have a retirement account at a different company (i.e. 401(k), IRA, Roth, SEP, etc.), and would like to move my money to a self-directed plan with American Pension Services. What now?

- We offer ONLINE & PDF applications. Click here to download your PDF application. Click here to begin your online application.
- Complete one Transfer Letter for each account you would like to transfer to American Pension Services (you will be prompted to complete a Transfer Letter in the application process).
- Send all documentation to American Pension Services- Once APS has submitted the Transfer Letter, contact your current custodian to confirm they will be able to process the transfer request. This may help prevent delays in processing.
- APS will notify you when your funds have arrived.

Disclaimer: While every effort has been made to present current and correct information, inadvertent errors may occur and the specific facts of each individual's situation may change the results and recommendations provided herein. Please consult with qualified professionals including legal, estate, and tax professionals to discuss this information in relation to your personal situation.

(Rev. Jan. 15, 2014)

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