

Trading Futures or Forex in a Self-directed IRA

Foreign Currency Trading

Investments can be made in small amounts and foreign currency offers diversification across foreign countries.

Futures Trading

Sellers set a price based on their speculation; buyer agrees based on their expectation. Investments include assets such as stocks, stock indices, interest rates, currencies, securities and agricultural commodities.



Types of Trading

- **Managed futures** are for investors interested in different markets but who feel they don't have the expertise. Investments are made with a CTA who performs trades in your account along with the accounts of other individuals.
- **Self-directed futures** trading accounts are for those who have an understanding of market conditions for a specific commodity, index, or the market and prefer to execute their own trades. Brokers provide platforms, technology, and service.
- **Systems trading** is a mix of managed and self-directed accounts. Account owners make decisions and trade as they see fit, using a system that provides proprietary indicators on when to execute a trade.

FAQs

Q: How much of my IRA can I invest?

A: There are no minimums or maximums on the size of the investments you can hold at Midland.

Q: How quickly can I fund my futures account?

A: While transferring funds from your existing IRA or old 401(k) can take about 1-2 weeks, we make sure that as soon as funds are available in your Midland IRA, they are wired to your new trading account the next business day.

Q: Once I set up an account with a futures company, can I control my trades?

A: You can set up a total self-directed futures trading account where you place all trades.

Q: Does Midland charge me every time I execute a trade in my account?

A: No, trading fees are handled by your trading company, We do not charge trading fees or commissions for any activity within the trading account.

Steps to Invest in Futures or Forex with a Self-directed IRA

1. Set up and fund an account with Midland.
2. Select an introducing broker registered with the NFA/CFTC.
3. Complete an account application with the Futures Commission Merchant (FCM) that your broker routes you through.
4. Provide Midland with a letter of direction to wire funds to your trading account.

Midland IRA IS NOT A FIDUCIARY. Midland IRA's role as the administrator of self-directed retirement accounts is non-discretionary and/or administrative in nature. The Account holder or his/her authorized representative must direct all investment transactions and choose the investment(s) for the account. Midland IRA has no re-sponsibility or involvement in selecting or evaluating any investment. Nothing contained herein shall be construed as investment, legal, tax or financial advice or as a guarantee, endorsement, or certification of any investments.

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