



VERMONT
COMMUNITY
LOAN FUND
Invest in Vermont

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investinvermont.org

THANK YOU for investing with the Vermont Community Loan Fund using a Self-Directed IRA (SDIRA)!

IF YOU ALREADY HAVE A SELF-DIRECTED IRA, please contact your custodian and put them in touch with us (Jake Ide, Director of Investment & Philanthropy, 802-223-4423, jake@vclf.org) to begin the investment process.

IF YOU NEED TO OPEN A SELF-DIRECTED IRA, you may choose to work with our SDIRA custodian partner, [STRATA Trust Company](#)¹, to set up your own Flex IRA, into which you'll transfer funds to be invested with the Vermont Community Loan Fund.

Our contact at STRATA is:

Dan Rupper

dan.rupper@stratatrust.com

P: 512-221-4853

Please contact Dan if you have any questions at any point in the process of opening your STRATA Self-Directed IRA.

Here's how it works:

1. First, you'll need to open your STRATA Flex IRA.

[CLICK HERE](#)² to fill out STRATA Trust Company's Flex IRA application online, or [CLICK HERE](#)³ to print out the forms to fill out by hand and scan/email or fax to Amanda. Whenever you're asked for your Business Development Representative, enter "04" to have your forms directed to Dan.

There is no account opening fee for online submissions; there is a \$50 fee for scanned/emailed or faxed applications. Annual fees vary between \$125 and \$300, depending on the value of your SDIRA. [CLICK HERE](#)⁴ for STRATA's Fee Schedule.

2. Second, you'll need to transfer funds into your new STRATA Flex IRA.

If you haven't already, [CLICK HERE](#)⁵ to fill out STRATA's Transfer Request Form, to transfer funds from an existing IRA, or [CLICK HERE](#)⁶ to fill out a Deposit Certification, to be used if you're transferring funds from a 401K account, or depositing funds from any other non-IRA account.

3. Finally, you'll need to invest with the Vermont Community Loan Fund, transferring the funds to be invested from your STRATA SDIRA to us.

[CLICK HERE](#)⁷ to download and complete the Vermont Community Loan Fund's Investor Response Form. [CLICK HERE](#)⁸ to fill out STRATA's Investment Direction Form to transfer funds from your STRATA SDIRA to the Vermont Community Loan Fund. Send both signed forms to us at VCLF (PO Box 827, Montpelier, VT, 05601) and we'll take care of the rest!

1

<https://www.stratatrust.com/self-directed-iras/investment-options/private-debt/>

2

https://us.agreementexpress.net/api/TemplateServices/v2/publishTransaction?agexp_transrefid=selfservetransaction&agexp_transfolderid=10651&agexp_transcompany=1091&allRecipients=Merchant:merchant&aex_direct=true&STIRAAA_ClientInvestmentOpportunity=private.equity&ST_BDID=4&STIRAAA_AccountCategory=FLX

3

<https://www.investinvermont.org/publications/STRATATrustApplication-VermontCommunityLoanFund.pdf>

4

<https://www.stratatrust.com/resource-center/fees/>

5

<https://quikforms.com/viewform/zpWO-e5ABFmLA>

6

<https://quikforms.com/viewform/zpWO-I3D1AT6Q>

7

<https://www.investinvermont.org/publications/VermontCommunityLoanFundInvestorPacket.pdf>

8

<https://quikforms.com/viewform/zpWO-eMQ4enaQ>