









## UBIT and UDFI

- ◆ All UBIT must be made out of the IRA account. You can transfer or rollover money from other retirement funds into the IRA to pay the tax, or make a contribution.
- ◆ Your IRA is required to file Form 990-T if the UBIT is over \$1,000. Each IRA must file its own Form 990-T. If a single IRA has multiple UBIT generating activities, all taxes are reported on the same form.
- ◆ If your IRA is investing through a partnership or LLC, make sure that it is clear who is responsible for filing Form 990-T. Tax forms for the partnership or LLC do not replace Form 990-T.

### The Entrust Group

With over 30 years of experience in the self-directed arena, Entrust understands the regulations, the investment options, and the value of personal service. We provide the administration, information, and tools to make self-direction straightforward and compliant.

We are committed to providing you with outstanding service. If you have questions on UBIT, UDFI, or self-direction, please contact us at any time.