



CASE STUDIES

PRIVATE BANK STOCK

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 account's investment(s). Midland IRA has no responsibility 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.



SMALL INVESTMENT IN PRIVATE BANK STOCK OFFERS HUGE RETURN

Charles, a retired school principal who currently lives in Southwest Florida, has had success with a small investment in private bank stock. By taking advantage of the opportunity to invest in the early stages of a growing bank, Charles was able to turn \$10,005 into \$31,900.

Taking Advantage of Local Growth

In December of 2009 Charles used his Midland Self-Directed Traditional IRA to purchase shares of Sanibel Captiva Community Bank private stock for \$10,005. He chose to invest in Sanibel Captiva Community Bank stock because he and his wife Barbara lived on Sanibel Island for over ten years and knew so many reputable people involved with the bank, such as board members and employees. He has held this private stock in his self-directed IRA at Midland for 11 years and has never sold any shares or taken any in-kind distributions. He never imagined that this investment would be such a success and that the quarterly dividends alone would be enough to cover his yearly required minimum distribution. Furthermore, Charles has reaped the benefit of consistent stock price appreciation and now fast forward to 2020, the market value of his investment is \$31,900.

Diversifying With Private Stock

Charles was fortunate enough to work for a Georgia school system that offered an excellent employer-sponsored retirement plan, but he recognized the importance of diversifying beyond the market even after retirement. He knew that he needed to make a smart investment that

would provide an income stream to cover every day expenses but also be in line with his risk tolerance.

Southwest Florida was experiencing a tremendous amount of growth at the time, so the Sanibel Captiva Community Bank stock was a pure play. Charles believes that this is one of the best investments that he has ever made and attributes a lot of the credit to his ability to self-direct it. By self-directing this investment, all of the dividends go right back into his Traditional IRA account tax deferred. And since Midland is not a fiduciary, Charles does not have to pay any commissions or advisor fees. Another great aspect of this investment is the fact that Midland safeguards his original stock certificates in a vault so Charles has always had peace of mind knowing the certificates are in good hands.

Charles has been a long time, happy Midland client. When asked if he would recommend self-direction to others, Charles stated the following, "Of course, just look at what the account has done for me, not to mention the customer service at Midland is world-class!"

THE INVESTMENT

Initial Price Per Share:	\$13.80
Shares Purchased:	725
Initial Investment Total:	\$10,005.00
Total Dividends Paid:	\$11,708.75
Last Known Price Per Share:	\$44.00
Last Known Total Value:	\$31,900.00
Calculated Return:	335.87%*



ABOUT MIDLAND

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Midland specializes in administering Self-Directed IRAs that help clients purchase alternative assets. Get started today.

Please feel free to call Midland at (239) 333-1032, or visit our website to open an account today.

AVAILABLE SELF-DIRECTED IRA ASSETS

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- Private Placements (Private Equity/Stock)
- Closely-Held LLCs
- Hedge Funds
- Futures
- Forex
- Equities (Stocks, Bonds, & Mutual Funds)
- Precious Metals (Gold & Silver)

MIDLAND IS NOT A FIDUCIARY

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