

IRA Services Announces Major Year-End Fee Discount

San Carlos, CA - November 21, 2004 -- IRA Services announced today that it is waiving all setup and current year annual fees on retirement accounts opened by investors before December 31, 2004. This represents a substantial savings for the retirement account investor investing in many of the direct investment and specialty assets such as private placements, LLCs, limited partnerships, real estate, subordinated debt, deeds of trust, etc. Customer Service Manager Michael McNair noted that "... clients have seen account servicing costs drop by as much as 75-80% when transferring their account to IRA Services."

Investors are increasingly seeking these specialty assets for their higher returns over the traditional bank and brokerage assets. IRA Services retirement accounts allow investors to invest in a wide variety of assets including the growing number of these direct investment and specialty assets. Many traditional retirement account providers do not permit these types of assets or if they allow them it is with much higher fees. IRA Services has been handling accounts with these direct purchase and alternative assets for many years and has developed systems and personal that have been able to keep the costs low and pass that advantage on to the investor.

Since fees can have a significant impact on an asset's return, the lower the fees, the better the return for the investor. Many providers charge fees based on the account value, while fees in an IRA Services account are based on assets held, which is a major savings over those accounts which base fees on value. IRA Services gives these investors a cost-effective way to add specialty assets to their retirement portfolio. IRA Services works with individual investors through the investor's financial representative and directly with financial product sponsors to provide an account that meets today's current investment needs at a price that maximizes investor returns.

IRA Services has been providing self-directed retirement accounts for the direct investment and specialty asset investor for over twenty-five years. Investors, financial representatives, sponsors and others interested in knowing more about IRA Services and the retirement account solutions available in today's financial marketplace, should visit our website at www.iraservices.com.

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