



Labrador Lending, LLC

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SDIRA Custodian Directory

Self-directed IRA custodians that support investments in mortgage notes, private lending, and alternative assets.

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A RESOURCE FROM

Labrador Lending, LLC

labradorlending.com | Integrity Income Fund

QUICK OVERVIEW

What is a Self-Directed IRA?

A **self-directed IRA (SDIRA)** is an Individual Retirement Account that lets you invest in alternative assets — real estate, mortgage notes, private lending, precious metals — with the same tax advantages as a traditional IRA.

You **do NOT need to close your existing IRA or 401(k)**. You can have multiple IRAs simultaneously — many investors keep a Vanguard or Fidelity account for stocks and open a separate SDIRA for alternative investments.

Traditional SDIRA	Tax-deferred growth. Pay taxes on withdrawal in retirement.
Roth SDIRA	After-tax contributions. Qualified withdrawals 100% tax-free.
Solo 401(k)	For self-employed. Highest contribution limits. Can be self-directed.
SEP IRA	For self-employed and small business owners. Higher contribution limits.

Distribution Timing: Invest before the end of the month → start earning the following month → first distribution on the 1st of the month after that.

Example: Invest by April 30 → earn in May → **first distribution June 1**.

Note on Accreditation: You do NOT need to be an accredited investor to open an SDIRA or invest in mortgage notes in general. Accreditation is only required for specific Reg D private placement funds like the Integrity Income Fund.

CUSTODIAN DIRECTORY

Custodians That Support Alternative Investments

All custodians below specialize in self-directed IRAs and support alternative asset investments. Custodians marked ★ have been used by Integrity Income Fund investors at Labrador Lending.

Custodian	Website	Notes
★ Equity Trust Company	equitytrust.com	Largest U.S. SDIRA custodian with \$70B+ AUC. Well-established for alternative asset investments.



★ Inspira Financial	inspirafinancial.com	Used by many of our largest Integrity Income Fund investors. Full-service retirement solutions.
★ Directed IRA	directedira.com	Investment Sponsor program for funds. Used by Integrity Income Fund investors.
★ Madison Trust Company	madisontrust.com	A+ BBB. \$4B+ AUC. 20,000+ clients. Used by Integrity Income Fund investors.
★ Mainstar Trust	mainstartrust.com	Alternative asset specialist. Experience in private lending and mortgage notes.
★ STRATA Trust Company	stratatrust.com	Supports private debt, structured notes, and fund-level private placements.
★ Forge Trust	forgetrust.com	SDIRA specialist. Traditional, Roth, SEP accounts. Alternative investment focus.
ADDITIONAL CUSTODIANS		
The Entrust Group	theentrustgroup.com	40+ years in business. One of the most established SDIRA custodians.
uDirect IRA	udirectira.com	Lower fee structure. Cost-conscious option for investors.
Millennium Trust	mtrustcompany.com	Institutional-grade custodian.
Alto IRA	altoira.com	Tech-forward platform for alternative asset investors.
Rocket Dollar	rocketdollar.com	SDIRA + Solo 401(k). Streamlined digital experience.
CamaPlan	camaplan.com	Founded by investors, for investors. Wide range of account types.
MountainWest IRA	mountainwestira.com	Independent SDIRA & Solo 401(k) administrator.
Next Generation Trust	nextgenerationtrust.com	Watch our webinar: youtu.be/2nC0H1bP9RE
Kingdom Trust	kingdomtrust.com	Alternative asset specialist.
Advanta IRA	advantaira.com	Private lending & private placements specialist.

Learn More

Self-Directed IRA & Mortgage Note Investing

labradorlending.com/self-directed-ira-mortgage-note-fund/

Invest in the Integrity Income Fund

labradorlending.com/passive-investors/

Traditional vs. Roth Self-Directed IRA

labradorlending.com/blog/self-directed-roth-vs-traditional-ira/

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