KONZORTIA CAPITAL

IRA INVESTMENT PROGRAM

ACCREDITED INVESTORS · SELF-DIRECTED IRA

You May Already Have the Capital to Invest.

If you hold a Traditional, Roth, SEP, or SIMPLE IRA, a portion of those funds can be invested in Konzortia Capital — tax-free or tax-deferred, with no penalties, and without touching the rest of your retirement account. This is not a brokerage rule. It is a custodian rule. A Self-Directed IRA unlocks access the IRS has always permitted.

$5,000 MINIMUM INVESTMENT	**4** ELIGIBLE IRA TYPES	**0%** TAX ON ROTH SDIRA GAINS	**5 Steps** TO COMPLETE THE PROCESS

WHICH IRA DO YOU HAVE?

MOST COMMON

Traditional IRA

Tax-deductible contributions. Earnings grow tax-deferred. Taxes paid at retirement. Your Konzortia Capital investment compounds without annual tax liability.

MOST POWERFUL FOR GROWTH

Roth IRA

After-tax contributions. Growth and withdrawals are entirely tax-free. The most powerful vehicle for early-stage private equity. Any gains on your investment are never taxed.

SELF-EMPLOYED

SEP IRA

For self-employed individuals and business owners. Higher contribution limits. Functions like a Traditional IRA for tax purposes and is eligible for SDIRA conversion.

EMPLOYER-SPONSORED

SIMPLE IRA

Employer-sponsored with pretax contributions. Must be open for two years before rollovers are permitted. Fully eligible once the two-year requirement is met.

A Self-Directed IRA is not a new account. It is your existing IRA moved to a custodian that allows private equity investments. The tax rules remain identical. Konzortia Capital can provide custodian referrals if needed.

TAX TREATMENT

MOST POWERFUL

Roth SDIRA

Gains are 100% tax-free. Future liquidity events, distributions, or exits are entirely untaxed. Every dollar of growth compounds without ever being taxed.

ALSO ELIGIBLE

Traditional SDIRA

Gains are tax-deferred. No annual tax liability on growth. Taxes are paid only when you withdraw funds in retirement.

HOW IT WORKS — FIVE STEPS

01 **Open a Self-Directed IRA**
Select an SDIRA custodian that specializes in private company investments. Typically takes 10–15 minutes online.

02 **Transfer only the amount you want to invest**
Custodian-to-custodian transfer. No taxes, no penalties, no early withdrawal issues. Your remaining IRA stays untouched at your original brokerage.

03 **Authorize the investment**
Instruct your SDIRA custodian to invest in Konzortia Capital. Minimum investment is $5,000 USD.

04 **Receive investment documents**
We provide the Subscription Agreement, PPM, Operating Agreement, cap table, and wire instructions. Your custodian reviews and executes on your behalf.

05 **Equity issued to your IRA**
Your ownership stake is issued to your SDIRA custodian, keeping the investment tax-advantaged and fully compliant with IRS rules.

NEXT STEP

Ready to get started?

Book a meeting → Access the data room →

konzortiacapital.com · alpha-hub.ai