

Sentinel Enterprises

Crypto IRA Playbook

Overview

This playbook introduces the concept of a crypto IRA in clear, simple language for readers who want to understand the opportunity, the structure, and the risks before taking action. It is designed as an educational resource that can be formatted into a polished PDF for lead generation, sales funnels, or digital product delivery.

What a Crypto IRA Means

A crypto IRA is generally a retirement account structure that allows exposure to digital assets within an IRA framework through a specialized custodian or platform arrangement. The exact setup, asset availability, fees, custody model, and tax treatment can vary by provider and account type.

Why People Consider Crypto IRAs

- Potential tax advantages associated with retirement accounts
- Exposure to digital assets within a longer-term investment strategy
- Portfolio diversification for investors who believe in blockchain growth
- Interest in combining retirement planning with emerging asset classes

Core IRA Types

Traditional IRA

Contributions may offer tax advantages now, while withdrawals in retirement are generally taxed based on applicable rules.

Roth IRA

Contributions are generally made with after-tax dollars, and qualified withdrawals may receive favorable tax treatment under applicable rules.

SEP IRA

This structure is often discussed by self-employed individuals and business owners, depending on eligibility and contribution rules.

Where Crypto Fits In

In a crypto IRA, the digital asset exposure is usually provided through a custodian, trust, or specialized account platform rather than a normal retail exchange account. Investors should understand who actually holds the assets, how trading works, what coins are supported, and what restrictions apply.

Key Questions Before Opening One

- What are the setup fees?
- What are the annual maintenance or custody fees?
- What trading fees apply?
- Which cryptocurrencies are available?
- Who is the custodian?
- How are assets stored?
- Are there insurance representations or security disclosures?
- How easy is it to roll over an existing retirement account?

Benefits to Understand

- Tax-advantaged retirement structure
- Potential long-term positioning in digital assets
- Centralized custody and reporting through a provider
- Appeal for investors who want structured exposure instead of managing everything manually

Risks to Understand

- Crypto price volatility
- Custody risk and platform risk
- Limited asset selection compared with open-market exchanges
- Layered fees that may reduce returns
- Regulatory and policy changes
- Liquidity, execution, or withdrawal constraints depending on provider terms

Fee Review Worksheet

Use this table before choosing a provider.

Fee Category	Provider A	Provider B	Provider C
Setup fee			
Annual account fee			

Fee Category	Provider A	Provider B	Provider C
Custody fee			
Trading fee			
Spread or markup			
Exit or transfer fee			

Rollover Planning Checklist

- Identify the current retirement account type.
- Confirm whether rollover eligibility exists.
- Ask about tax consequences before moving funds.
- Verify account-opening documents required.
- Review fee schedule in writing.
- Confirm supported digital assets.
- Understand storage and custody details.
- Ask how distributions work later in retirement.

Example Decision Framework

Use these questions to simplify the decision:

1. Is the goal long-term retirement exposure or short-term speculation?
2. Is the investor comfortable with crypto volatility inside a retirement account?
3. Are the provider fees reasonable relative to expected account size?
4. Is the custody arrangement trustworthy and clearly explained?
5. Does the available asset list match the investment thesis?

Red Flags

- Vague fee disclosures
- Aggressive promises of guaranteed growth
- No clear custody explanation
- Pressure to transfer retirement funds quickly
- Poor support or unclear withdrawal policies
- Marketing that emphasizes hype over documentation

Action Plan Page

Before Choosing a Provider

- Compare at least three providers.
- Read the full fee schedule.
- Confirm the legal account structure.
- Review risk disclosures carefully.
- Discuss tax consequences with a qualified professional.

Before Funding the Account

- Double-check transfer instructions.
- Keep records of every form submitted.
- Confirm timing for rollovers or transfers.
- Understand available trading windows and limitations.

Design Suggestions

For a polished PDF, organize the playbook into these pages:

1. Cover page with Sentinel Enterprises branding.
2. “What Is a Crypto IRA?” explainer page.
3. IRA type overview page.
4. Benefits and risks spread.
5. Fee comparison worksheet.
6. Rollover checklist page.
7. Action plan page.

Disclaimer

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