



Frequently Asked Questions

Who is Qualified Trust Company (QTC)?

Qualified Trust Company is an IRA provider that specializes in auto-rollover IRAs for 401(k) plans. Qualified Trust Company is associated with Nova 401(k) Associates, a third party administrator for 401(k) plans.

Who is American Trust Custody (ATC)?

American Trust Custody (formerly known as Mid Atlantic Trust Company) is Qualified Trust Company's custodian. ATC holds the money for the IRAs and is responsible for sending and receiving funds.

Why wasn't my money left in my 401(k) plan?

Small balances are difficult for employers to maintain and as time goes on employers often lose touch with former employees. Thus, federal law allows for small balances to be rolled over to IRA providers.

May I add funds to this IRA?

No, at this time Qualified Trust Company is not accepting additional contributions or rollovers.

What are the fees associated with this account?

Enclosed you will find a disclosure of fees for this account.

May I rollover my balance to another IRA provider or 401(k) plan?

Yes.

How can I receive the funds in my QTC account?

Once your account is claimed, you can call us at (480) 629-5830 or email distributions@qualifiedtrust.com to obtain your account balance.