

Building Your Wealth With a Quick Guide

Self Directed Investing



IRA Club

Self Directed IRAs & Solo 401ks

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Investing In What You Know Best

Many investors are surprised to learn they are not limited to stocks, bonds, and mutual funds when it comes to retirement investing.

You can use Self Directed IRAs or other retirement accounts to invest in a variety of alternative assets, including Real Estate, Energy, Tax Liens, Promissory Notes, Private Entities (such as an LLC), Cryptocurrency, and more.

Investors who open Self Directed accounts often do so to strengthen their portfolios with diverse alternative investments, while staying in a tax-advantaged environment.

Some investors have never heard of Self Directed retirement investing, but the concept is not new. Since the inception of IRAs in 1974, the IRS has only listed a handful of items that are not permitted in an IRA, which are listed in [IRS Publication 590](#). These items include things like collectibles (art, wine, antique rugs, baseball cards, etc.)



Why Invest With a Self Directed IRA?

Should you consider an IRA?

The government established the IRA to help you save for your future in a tax-advantaged environment.

Three Ways an IRA Could Benefit You:

Tax Benefits

- Profits in an IRA are not subject to capital gains taxes. In a Roth IRA, distributions are also not taxable.

Mega-compound Interest

- Earn interest on your investment, and then interest on that interest! These effects are further multiplied in your tax-advantaged IRA.

Preserve Your Wealth

- Your account stays with you even if you change employers, and can be passed down to your beneficiaries. Some plans even allow the passing of assets without incurring any taxes.



Diversify Your Retirement

Endless Possibilities

A Self Directed IRA broadens your investing possibilities. Here are just some of the many investment possibilities available to you with a Self Directed retirement account.

Need Inspiration? Visit [Investor's Row](#)



- Residential Property
- Commercial Property
 - Developed Land
 - Undeveloped Land
 - Foreclosures
 - Mobile Homes



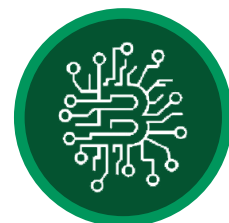
- Private Placements
- Limited Liability Companies (LLC)
- Limited Partnerships



- Stocks
- Exchange Traded Funds (ETFs)



- Tax Liens / Tax Deeds
- Promissory Notes / Private Debt
- Mortgages / Deeds of Trust
 - Secured Notes
 - Unsecured Notes



- Digital Currency (Crypto)
- Oil and Gas Investments
 - Equipment Leasing
 - Life Settlements

How Self Directed IRAs Work

Wondering how the investing process differs inside an IRA vs. outside? At IRA Club, it's easy to invest once you have your account established. Here are the steps:

- Identify your investment. (No investment opportunity yet? Visit the [Investor's Row](#) online marketplace to browse potential investment opportunities.) Choose the type of investment you want to initiate and follow the instructions on the page to direct IRA Club to send the funds for your investment.
- Once submitted, IRA Club will review your transaction, and work with you and/or designated third parties to obtain all necessary information/ documentation for your request.
- An Investment Directions Form will be sent to you via HelloSign for electronic signature. Once the form has been signed, your investment funds will be remitted during normal business hours.

Questions?

Click here to schedule
a call with our Investment Team



Investor
(You)



Fund Your IRA Club
Self Directed Account



Investment

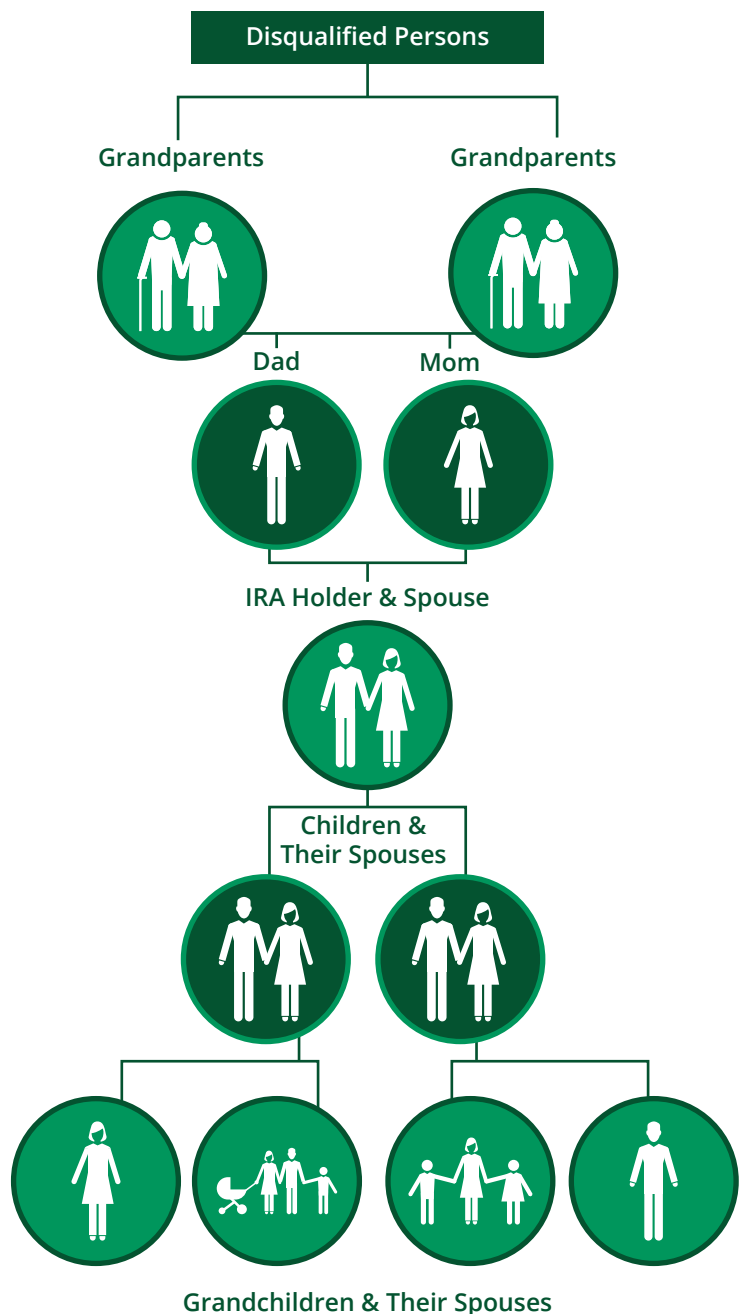


Tax Free / Deferred
Income / Profits
From Investment

Understanding Prohibited Transactions

When it comes to Self Directed IRA investing, there are certain transactions that the IRS considers to be prohibited. It would be best if you steered clear of these to avoid any unintended tax consequences. The prohibited transactions are straightforward. Simply put, no self-dealing. Before investing, be sure to familiarize yourself with the IRS rules regarding disqualified persons and prohibited transactions.

[Click here to learn more](#)



Things You Should Know Before Self Directing

Selecting a Plan

IRA Club offers many tax-advantaged accounts such as an [HSA](#), [ROTH IRA](#), [Traditional IRA](#), [SEP-IRA](#), [SIMPLE IRA](#), Inherited IRA, [Solo 401\(k\)](#), and even Minor IRAs for your children or grandchildren. Selecting the correct account type will best be determined by examining your current plans and retirement goals. A knowledgeable IRA Club specialist will help position the right fit. A simple phone call to **312-795-0988** will get you pointed in the right direction.

Investing In What You Know

With control comes responsibility. Understanding what you are investing in is just as important as choosing the type of investment. A good rule of thumb is to invest in what you know. This will allow you to ask the right questions and perform precise due diligence. Remember, IRA Club does not provide investment, tax, financial, or legal advice.

Your Responsibilities

As with any powerful tool, there are a few obligations you should be aware of. It is your responsibility to:

- Select your IRA investments
- IRA Club cannot recommend an investment.
- Monitor the investments that your IRA owns
 - Are things progressing as they should?
 - Are your time targets being met?
- Report to IRA Club (no less than annually) the fair market value of the assets in your IRA
 - Has the value of the asset changed (up or down) since you last let us know? The asset's value that appears on your IRA Club statement will be the value you provide to us. IRA Club cannot make up a value.
 - In most cases, the asset value information you provide to IRA Club does not require an appraisal.

Types of Self Directed Retirement Accounts

Traditional IRA

ROTH IRA

SEP IRA

Simple IRA

Health Saving
Account (HSA)

Solo 401(k)

ROTH Solo
401(k)

Inherited IRA

Minor IRA

IRA - LLC



The Process

1. Open

Establish Your Account

- Complete your application
- Submit a photo ID

Questions?

Visit our [Contact](#) page, or give us a call at 312-795-0988.

2. Fund

Fund Your Account

Once your new Self Directed IRA, HSA, or Solo 401(k) account is open, there are a few options for funding the account.

- IRA Transfer
- Previous Employer Plan; 401(k), 403(b), 457(b), 503, TSP Rollover
- Contribution

3. Invest

Online Applicants

Start your [account](#) today!

Select the Investment

Remember, with a Self Directed IRA, YOU pick the investment. Contact IRA Club so we can walk you through the process of your specific investment. Need Inspiration? Check out [Investor's Row](#) to see some investment options.

Client Case Study

1

Mark opened an IRA Club Self Directed ROTH IRA in 2018 and transferred \$275,000 from his IRA at a classic brokerage firm.

2

He then purchased 3 single-family homes; 2 in Indiana and 1 in North Carolina. The average purchase price was \$72,321.

3

He hired a property management company who takes care of the day-to-day tenant issues, maintenance, and rent collection.

4

After expenses and a real estate management fee, on average, the IRA collects \$800 of rent per month, per home.

5

Mark's IRA is collecting an average of \$2,400 income-tax free every month.

Why IRA Club



- 15 years of industry experience
- White-glove concierge service to help keep your account IRS compliant
- Phone and email support available Monday-Friday 9:00 AM–5:00 PM CT
- Streamlined e-signature processes
- Strong monitoring system to prevent fraud and cybercrime
- Connect partners and trusted professionals as collaborator
- Free allowable transaction analysis on [Investments](#) to help keep your account IRS compliant
- Up to date [Educational Resources](#) on IRS regulations
- Free consultation with your attorney or tax professional
- Nationwide service
 - Polish, Spanish, Arabic, Cantonese, Albanian-speaking experts
- A+ Better Business Bureau rating
- Your IRA cash is FDIC insured
- [Flat Fees](#) and straightforward pricing
- Free online summaries
 - Account activity is posted daily. (i.e., dividends, interest payments, contributions, and other investment income)
 - Statements are posted quarterly
- Free annual IRA tax reporting
 - Filing of IRS Tax Form 5498 (reports contributions to IRAs) and 1099-R (reports the distributions made to you)

“ I highly recommend working with the IRA Club! They have done a lot of transactions for me and are so great at explaining all the correct documents that need to be complete and jumping on a call with my partner or my prior IRA lender! I do mostly lending out of my SDIRA. They have the lowest fees I have found when searching around! I highly recommend them!”

- Lindsey

“ Using IRA Club's Self Directed Roth has given me enormous amounts of freedom to get some of my retirement investments out of the topsy turvy stock market and into what I consider to be far safer AND more lucrative investment types. It's allowed me to further invest into real estate in new ways while reaping enhanced tax benefits over my usual investment strategies. I love working with this group of people - they're so quick to respond to phone calls and emails, and they provide an unparalleled level of customer service when I need help. Their expertise manifests itself with their attention to detail, ensuring that all paperwork is absolutely perfectly done.”

- Daniel



[Click here to see what else our clients are saying?](#)

Let's Get Started!

Establish your account with an online application

Traditional

ROTH

SEP

Solo 401(k)

HSA





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IRA Club does not offer investment, tax, financial, or legal advice, nor do we endorse any products, investments, or companies that provide such advice and investments. All parties are strongly encouraged to perform their due diligence and consult with the appropriate professional(s) licensed in that area before entering any investment. Performing due diligence helps protect against fraud.