

Building Your Wealth With a Quick Guide

SELF-DIRECTED INVESTING

IRA CLUB



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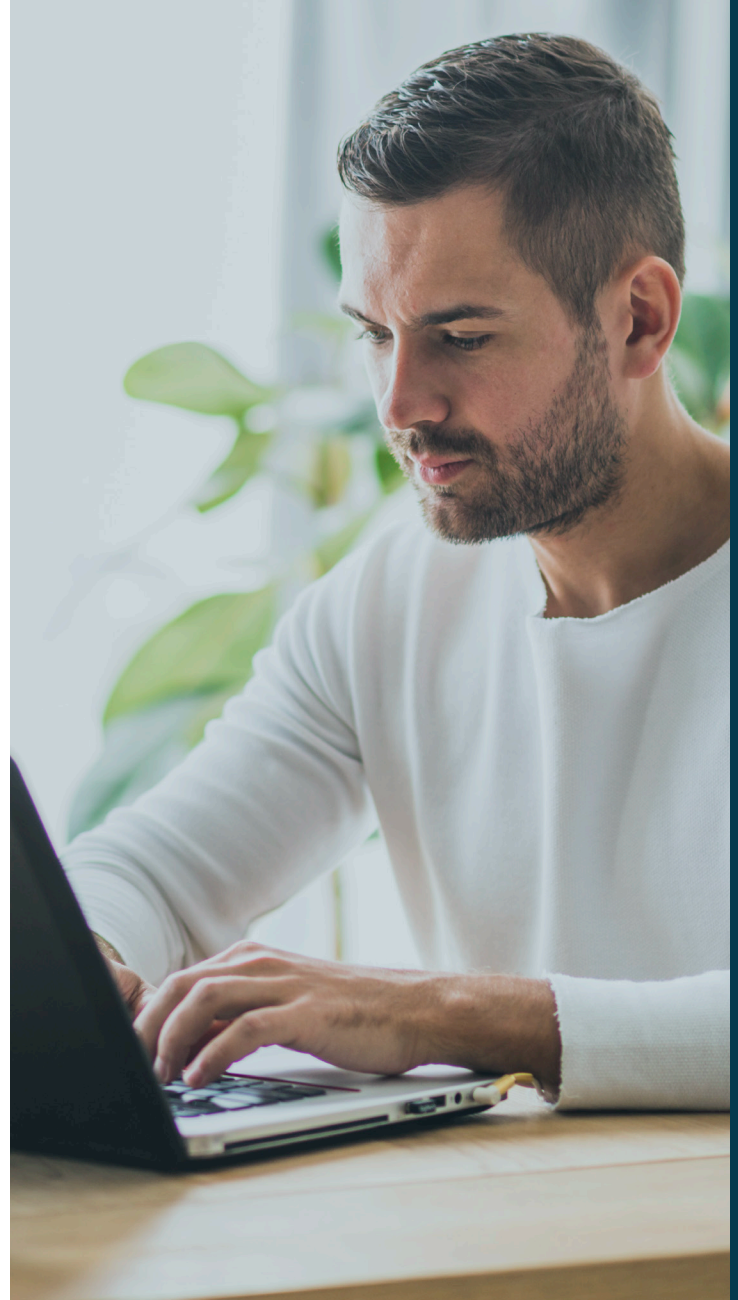
Investing in What You Know Best

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. This includes 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

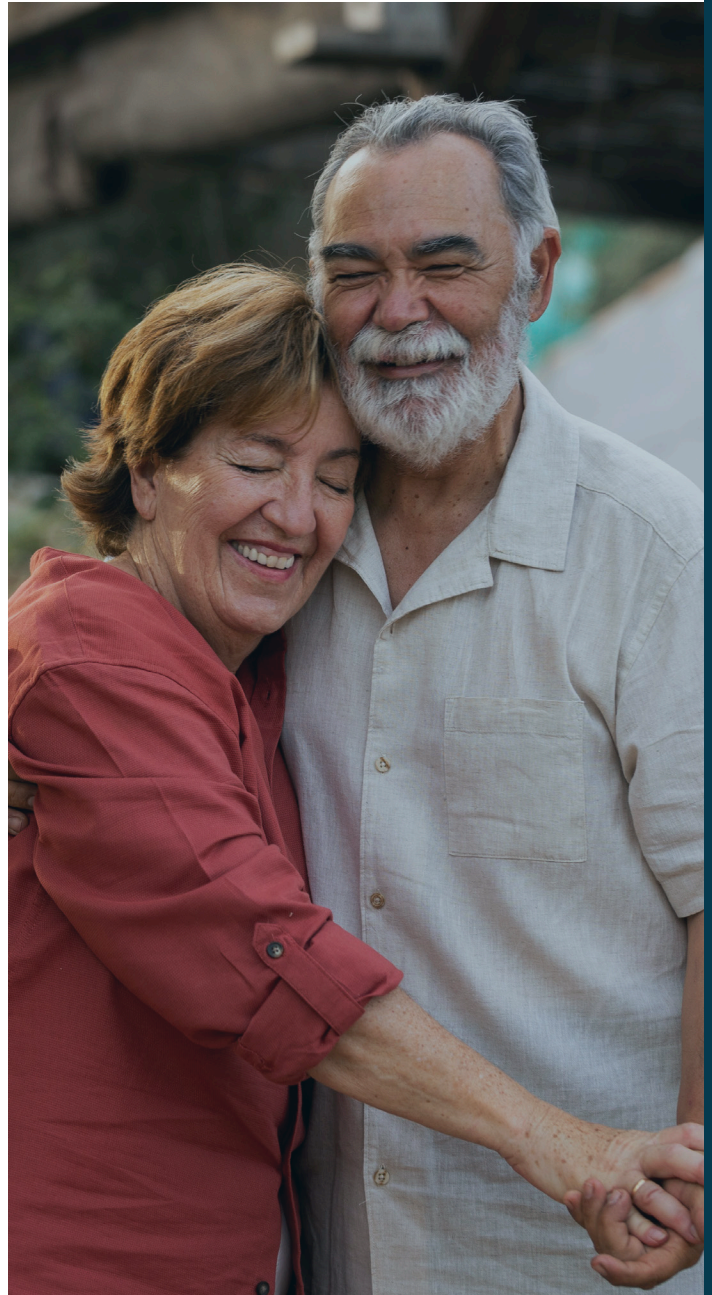
- Profits in an IRA are not subject to capital gains taxes. In a Roth IRA, distributions are also not taxable.

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

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



SINGLE FAMILY RESIDENTIAL

This investment can bring cash flowing into your IRA month-in and month-out from the rental income.



MULTI-FAMILY RESIDENTIAL

Your IRA can join with others to invest in large projects.



AIRBNB

Did you find a good location? Let your IRA buy a property to be used as an airbnb. Airbnb income can exceed local rental rates for a residence.



LENDING MONEY

Borrowers are paying high interest rates for money. Your IRA can be the banker and earn those high rates of return.



GOLD AND SILVER

Your IRA can own types of precious metals. Gold has long provided almost perfect protection against inflation.



COMMERCIAL REAL ESTATE

Strip malls are common. Pick good, stable tenants and they could stay for years.



MOBILE HOMES

This is a growing market because of the low cost of entry and potential for above-average returns.



OIL AND GAS

Your IRA can invest in oil and gas exploration or production or storage programs. Good for investors with a working knowledge of oil and gas.



AGRICULTURAL LAND

The IRA buys the land then leases the land to a farmer. This can be very profitable for anyone with an agriculture background.



BUY, FIX, FLIP

Investors with a higher risk tolerance can enjoy enhanced returns by flipping property.



CATTLE BREEDING AND CATTLE FEEDING PROGRAMS

These can be great for the person who has a great background in this area.



A CHRISTMAS TREE FARM

The IRA buys land and hires an agricultural company to plant and maintain the farm. It would then hire another company to harvest and ship the trees.

There are thousands of other investments your Self-Directed IRA may make. For more inspiration, check out IRA Club's [Investor's Row](#).

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 Dropbox Sign for electronic signature. Once the form has been signed, your investment funds will be remitted during normal business hours.



INVESTOR
(You)



Fund Your IRA Club
Self-Directed Account



INVESTMENT



TAX FREE/DEFERRED
Income/Profits
From Investment

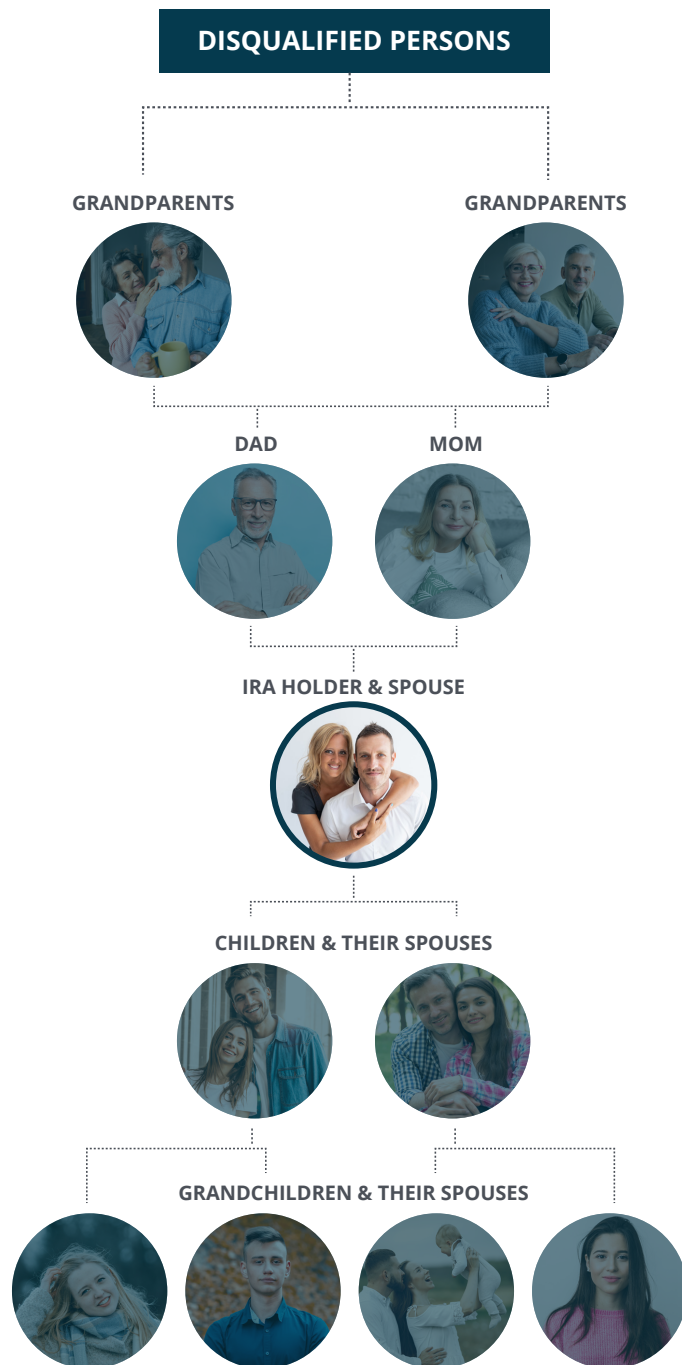
Questions?

Click [here](#) to schedule a call with our Team

Understanding Prohibited Transactions

When it comes to Self-Directed IRA investing, there are certain transactions that the IRS considers to be prohibited. If you steer clear of these you will 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](#)



The Process

1

Open

ESTABLISH YOUR ACCOUNT

- Complete and sign your application
- Submit a photo ID

2

Fund

FUND YOUR ACCOUNT

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

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

3

Invest

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 inspiration.

Questions?

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

Online Applicants!

Click [here](#) to start your account today!

Client Case Study

1

Mark opened a Self-Directed 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 that 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-deferred every month.

"We moved our Roth IRAs to IRA Club and have taken back control of our retirement funds. Very knowledgeable staff and they have been very accessible whenever we've needed them.

—Mark E.



Types of Self-Directed Retirement Accounts

TRADITIONAL IRA

ROTH IRA

SEP IRA

SIMPLE IRA

HEALTH SAVINGS
ACCOUNT (HSA)

SOLO 401(K)

ROTH SOLO 401(K)

INHERITED IRA

MINOR IRA

IRA - LLC



Things You Should Know Before Self-Directing

SELECTING A PLAN

IRA Club offers many tax-advantaged accounts such as a Traditional IRA, Roth 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.

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–4:00 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
- 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! ”

-Lyndsey

“ Using IRA Club’s Self Directed Roth IRA 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!](#)

Open an account today!



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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.