



# Financial Success Institute Special Report - Real Estate IRA Study Preliminary Findings

## Real Estate IRA: How To Free Your Funds From Wall Street and Retire Rich

The real estate IRA is actually much more than an IRA capable of buying and profiting in real estate with the full tax deferral protection available to IRAs. The fact is a real estate IRA allows for investments in almost anything you can imagine.

That's GREAT NEWS because...

### More Options Mean Better Decisions

What you are about to read, teaches you about the many many options you have available to secure your future with a well funded retirement account - and how you can solve several financial problems (like paying off any extensive credit card debt) you are dealing with right now! Today!

Thousands of investment options exist. How many can you name?

Sit back for a moment and think about the investing options you actually know about. If you are the typical, hard working American, I'll bet you can't come up with more than a handful. Let's start with the ones that most financial advisors push on us because it's all they

know about:

1. Wall Street stock shares
2. Wall Street and Municipal bonds

BEGIN TODAY



3. Bank Certificates of Deposit

4. Life Insurance Policies

If you're a more sophisticated investor, you probably know there is more to it than only those four. There are all kinds of risky derivatives to these basic investment vehicles. There are short calls, short puts, long calls, and long puts where you bet on the future of a particular stock's price.

Of course, you can also invest in the stocks of companies listed on the Tokyo Stock Exchange or the London Stock Exchange, or the Hong Kong Stock Exchange, and any other of the major exchanges around the world.

Do you know more about business on Main Street or the Tokyo Stock Exchange?

Another option available to sophisticated global investors is betting on the fluctuation of global currencies. Will the European Euro go up or down against the U.S. Dollar this week? What's going to happen with the British Pound in the next several days? Or maybe you prefer to follow the hourly changes in the value of the Australian Dollar?

Okay, my point is that very few of us understand or have time to follow these traditional types of investments with any success (not that the big institutions making money on your trades want you to succeed).



## How Risk Free Are CDs?

FDIC insured banks are failing left and right

Oh, there are those bank CDs offering high security by being backed by the Federal Deposit Insurance Corporation (FDIC). The government has so much faith in the big banks that in addition to the gigantic bailouts with taxpayer money, in the fall of 2008, they increased your insured savings from \$100K to \$250K.

Kind of hard to have much faith in the banks since 327 failed since the financial crisis began in 2008 until the third quarter of 2011. By comparison, when the economy was white hot, in 2007, only 3 banks were closed by the FDIC.

2007	3
2008	30
2009	140
2010	157
2011	72*
<hr/>	
Total 08 - 11	327
*Through Sept 23, 2011	

Through 2010, the closures cost the FDIC \$76.8 billion.

Yeah - it looks like that's a well-run and dependable industry (sarcasm intended). I'm not even going to go into how the big banks brought the recession on themselves but once it started they were at the front of the line for taxpayer generosity through hundreds of billions and trillions of dollars in bailouts along with a government backed insurance increase for the hundreds and hundreds that failed.



Top National CD Rates as of 3rd Quarter 2011					
Institution	6 Mo.	1 Year	2 Year	3 Year	5 Year
Ally Bank	0.94%	1.20%	—-%	1.74%	2.34%
Aurora Bank FSB	1.04%	1.19%	1.45%	1.71%	2.31%
Bank of America, NC	—-%	0.45%	0.60%	1.01%	1.75%

Getting back to those risk-free CDs. Look at the chart above to see what banks are offering taxpayers in return for the bailout?

That risk-free CD is currently earning you about 1% interest. However, most banks require you deposit at least \$10,000 to earn those measly rates. If you only put in \$1,000, the rate drops way below 1%.

This will make you either laugh or cry. Go ahead and calculate the risk-free earnings on Bank of America's ultra low interest rate of 0.45% when you guarantee to leave \$10,000 on deposit with them for 1 year. I kid you not, your \$10,000 investment will earn a meaningless \$45.

*HEWLO?*

CD interest does not give you security

You can't even get more than 1% unless you commit your money for a minimum of two years. Investing \$1,000 with Aurora for two years at 1.45% will pay you \$29.21. How do you like that for generosity after what the taxpayers did for them? How far do you think a retiree can stretch \$29.21 for two years?





We are being legally robbed by the already wealthy

Considering that inflation averages about 3% each year, you don't want to be parking your money where it will be worth less when you withdraw it than it was worth when you deposited it.

After a little studying, it looks to me like the traditional investment options are extremely limited and/or don't even pay enough to keep up with inflation. The truth is most people have actually lost money for the past ten years from traditional investing.

### The Truth Sets You Free to Retire Wealthy

What is happening right now is a massive transfer of wealth from the working people to the already ultra-wealthy. It's being done legally and with the full backing of the U.S. Government.

By printing money for nothing, the Federal Reserve is tripling and quadrupling the rich bank owner's ability to use the official "money multiplier" to take "sweat of the brow money" away from working Americans to give to the already wealthy by letting them profit so much that inflation is meaningless to them.

That same high inflation rate is what makes it all but impossible for retirees to make it on a fixed income. And the same inflation trickles down to those that planned to retire in the near future. They now realize they too cannot survive comfortably on what they have stashed away for a nest egg.



By the millions, ageing Americans are delaying well-deserved retirements because all of their hard work has been devastated by Wall Street and Inflation.

Even if you don't plan to retire until decades from now, be wary, very wary, of what inflation is always doing to your retirement account. If you don't have an inflation proof retirement plan, you don't have a plan for retirement.



What comes next is not speculation. This is what the lemmings and unprepared are in for...

*REVEALED!*

### The Future of Retiree's That Fail to Take Action

As I see it, there are two distinct economies at work in our country today. Clearly, the "FIRE" economy dominates over the "Sweat of Your Brow" economy.

Paper profits versus hard earned money

FIRE economy stands for: **Finance, Insurance, and Real Estate**. It's a paper driven economy that relies little on using resources to produce products. Instead, it generates large profits through a credit-financed, asset-price-inflation machine organized around one tenet: that the value of one's assets, which used to fluctuate in response to the business cycle and the financial markets, now goes in only one direction, up, with no more than occasional short-term reversals.



For FIRE economists, “Recovery” is a big word. It means the financial markets are dependable again. It means having survived the very down turn that they created. “Normal” is having consumers drive 71% of the economy by borrowing like crazy.

To the banks and financial industry, the Great Recession meant they were wondering if consumers had enough family jewels that could be melted into gold to repay the ultra wealthy the money borrowed for mortgages, a car, student loans, and covering medical emergencies.

Endless  
borrowing  
delays  
retiring  
to repay  
the debt

With the government and taxpayer bailout in the Trillions, Wall Street and Banks are hoping the new normal looks just like the old normal. Borrowing money created from thin air to again finance eating out three times a week, a new car every two years, and an extravagant trip through Europe on an office clerk's salary.

And it's the Sweat of Your Brow crowd that will once again finance a FIRE economy recovery. These are the people willing to finance their "fantasy life" today in exchange for not being able to retire tomorrow. They'll borrow and borrow and borrow until there is no tomorrow.



A few of them will invest in a retirement account but it'll be on Wall Street, right where the FIRE group can easily get at it.

Those that don't learn from history are doomed to fail again

Unfortunately, neither of these economies is sustainable long-term. Eventually, the Fire economy will over heat as it always does when it becomes too greedy. The stock and financial markets will tank again and the government will bail everyone out once again by quadrupling the public debt, driving higher inflation, and lowering the standard of living.

HERE'S THE SOLUTION

Don't be part of it. Engage your entrepreneurial mind set with a

Here's how to begin getting out of the cycle of failure

Real Estate Retirement Account. Invest in inflation proof hard assets where revenues go up with inflation. Brick and mortar properties that neither the government or Wall Street can take away as if erasing them from the paper they are recorded on.

When you are ready to take control of your own retirement, contact us and we will help you get started right ([ira@GetRapidHelp.com](mailto:ira@GetRapidHelp.com)).

### Real Estate IRA - What You Need to Know

When the US congress created individual retirement accounts (IRAs) in 1974, they didn't restrict what you can invest in to only stocks and bonds. In fact, they left the choice completely up to YOU. It's the super greedy financial investment world that swayed us into





believing Wall Street is the only place for the public to invest our cumulative \$15.9 TRILLION retirement savings with them. Many believe it's either Wall Street or a low interest bearing CD account.

The truly rich understand that 90% of Wall Street investors lose their money while only the extremely astute 10% make any money by investing with Wall Street Financers.

60% of workers over age 60 have to put off retiring - don't be one of them

The unfortunate truth is the economy shows no signs of turning around and millions upon millions of people will continue to see their retirement savings dwindle away. According to a survey by CareerBuilder, "six-in-ten workers (60%) over the age of 60 say they are putting off their retirement due to the impact of the U.S.

financial crisis on their long-term savings".

But that doesn't have to be you....

### You Should Have a Real Estate IRA if You Want:

➤ To put the "INDIVIDUAL" back into your individual retirement account.

Why you need a Checkbook Retirement Account

➤ Immediate access to your own assets with full decision-making authority.

- Clearly understand that you must diligently manage these funds to prevent them from being treated as distributions.
- You want to stop paying transaction and asset based fees to a financial advisor that severely limits your investment options.
- Have all profits from your investments build your retirement account tax-free.
- Earn compounded earnings including the compounding of deferred tax dollars.
- Your retirement account will become more diversified than it could ever possibly be when it's not on Wall Street.

Take  
control  
of your  
IRA  
today!

The great thing about a real estate IRA is that you have all the freedom you need to manage your investments as you see fit. You're not restricted to investing only in traditional retirement account assets such as publicly

traded stocks, bonds, mutual funds, Treasuries, and money market instruments.

By thinking "out of the box" with a Real Estate IRA, your foundation of wealth for those fast-approaching retirement years could become much more satisfying.

A few of  
the many  
highly  
attractive  
options  
available  
for  
investing

### **A Few Examples of Alternative Investing**

Here are only a few of the creative alternative investments that stand to earn you a much higher return

than the rip-off Wall Street “buy and hold” method that has seen millions lose 30%, 40%, or more in the past few years.

- **Tax certificates** pay upwards of **18%** year in and year out. You don't have to guess what the stock market will do. The interest on tax certificates is locked in with a lien on real property.
- Buy foreclosed houses at a deep discount and seller-finance for 50% to 100% more than you bought for. Carry or sell the promissory note paying an interest rate of 10% or more.
- **Buy a vacation home.** You can buy the lakefront or ocean front house you have always dreamed of. Rent it out to generate tax-free income to your IRA and then move into it at retirement.
- **Pay mortgage interest to yourself.** Use your Real Estate IRA to finance your home and pay the interest, tax free, to your retirement account instead of to the bank - and still write the interest off your IRS tax bill.

Other higher paying choices are plentiful

- **Pay off credit card debt.** Depending on your individual circumstances, there is more than one way to accomplish this. One way is to borrow money from your account to pay off the high interest debt while paying a reasonable interest rate to your retirement account.

- **Buy a cash flowing business.** You can buy a franchise or any other business where profits cash flow, tax-free, right into your retirement account.



- **Invest with the smart money.** Hedge funds are invested in by pension funds, insurance companies, and other financially savvy investors. You to can have an expert, with his own money in the fund, create real wealth for your retirement.

### **Real Estate IRA Study Preliminary Summary**

The Financial Success Institute Real Estate IRA Study found clear and impressive reasons many Americans should rethink their Wall Street investing strategy and consider outright owning assets with a real estate IRA.

As impressive as these preliminary conclusions are, the final report will consider advantages the Solo 401K Retirement account offers well beyond the incredible benefits investors can gain with the real estate IRA.

When investors are fully informed about the investment options they have, they understand there is no reason for them to continue investing in Wall Street where they are continuously robbed of their retirement funds. Buying and owning real assets is far superior to owning Wall Street paper.

Be sure to check back in a day or so, when the comprehensive Financial Success Institute Real Estate IRA Study is released.

**If you are ready to take control of your own retirement right NOW, contact us and we will help you get started the right way ([ira@GetRapidHelp.com](mailto:ira@GetRapidHelp.com)).**