



Financial Success Institute

Health, Wealth, and Family

**Financial Success
Institute's
Expert Panel
Special Report:**



**REAL ESTATE IRAs
and
REAL ESTATE
401Ks**



Disclaimer - this limits our liability - Read it!

In plain English, the Financial Success Institute did its best to make this the best report it could write, for someone who wants to use the best techniques for building a wealthy retirement account eliminating credit problems, and other financial difficulties. But I am sure that I left stuff out, forgot some important stuff, and made some mistakes. Plus, I can't know the laws of your state, and the facts in your particular situation. And I'm not a lawyer nor do I play one on television. Some of this stuff MAY NOT WORK. Or it may be ILLEGAL. Who knows.

So...

You have to take responsibility for whatever you do or don't do after absorbing all of the information in the report. Don't blame me!! I am not responsible for what you do!!

If I were you, I'd find a good attorney or accountant to advise me. And I'd check out whatever it is that anyone tells you to do - the Financial Success Institute, the attorney, your mother-in-law, whoever.

Then I'd take my chances. Life is full of risks. You could do great following this advice. Or you could fall on your face. Who knows, maybe some of the stuff suggested is illegal in your state. I don't know. But regardless, you can't go after us for telling you to do something or not do it - because I am right now disclaiming any liability. You are on your own!!

And with that out of the way, read on...

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And another important note - this one about ethics

The techniques I outline in this report - some of them anyway - may strike you as pretty outrageous. Unethical perhaps. You may find a few techniques that you can swear are illegal.

I don't advocate anything illegal. And I don't want you to do anything unethical. These techniques exist. People do them all the time. I don't want you do be at a disadvantage by not knowing them. So I tell you about them, no holds barred.

I think it's too easy to judge others when you haven't been in their shoes. Some people are in frightful situations and they are frankly quite desperate. They need answers. I hope if this is your circumstance, you find answers, some of them here.

That doesn't mean I think you ought to do things that are unethical, or that things you choose to do are right for everyone. That is for you to decide. Okay?

And a final important note - this one about plagiarism!

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If you want another copy, contact me at ira@GetRapidHelp.com.

Thank you!



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Financial Success Institute Special Report - Real Estate IRA and Real Estate 401K Study



Richard Geller - CEO and Founder of Financial Success Institute

The [Financial Success Institute](#) Study of the Real Estate IRA and the Real Estate 401K retirement accounts concludes that for most people the Real Estate 401K account offers the most benefits and advantages. However, some people will prefer the Real Estate IRA because of their specific circumstances.

This report is intended for people frustrated and fed up with continuing losses from their retirement accounts invested in traditional stocks, bonds, and extremely low interest rate bank accounts. There are low risk, proven alternative investment methods that people can and should take advantage of. The Real Estate IRA and Real Estate 401K Retirement Accounts are among the best alternatives.

Disclaimer

Before we get started let's disclaim our conclusions: You simply MUST consult with a qualified tax advisor who knows the ins and outs of both your situation, and local and federal laws including tax laws as they pertain to retirement accounts.



The Financial Institute Panel

[Financial Success Institute](#), LLC was founded by Richard Geller.

Richard has over 110,000 subscribers and about 8,000 students all across the United States and worldwide.

At the Financial Success Institute, we teach courses from an unusual viewpoint from subject matter experts who are not afraid to go against the herd.

Currently we offer courses in hard money lending, buying and flipping real estate inside of a retirement plan, and wealth building strategies that protect your assets and let you legally avoid taxes.

You can contact us at [email:info@GetRapidHelp.com](mailto:info@GetRapidHelp.com) or phone us at 877-691-3328 extension 300. Or visit our website at:

www.financialsuccessinstitute.org.

In addition to Richard Geller, the panel includes a well-known tax attorney and a pension consultant of national renown. The report is

This report should be widely distributed and widely read so Americans know alternative investment opportunities

intended to offer readers solutions to problems most Middle Americans have been suffering with for years as they strive to build a much deserved retirement account but consistently find in being wiped out time and time again when it's invested with Wall Street. The approach taken by the Financial Success Institute is offering tested and proven alternative

investment methods that put individuals back in control of their finances.

Preliminary Report Summary

If you missed the [panel's preliminary report](#), it established the primary reasons this study was being conducted. They include:

- ❖ Wall Street investments have average losses amounting to more than 40% over the past decade when inflation is accounted for.
- ❖ From senior executives to independent financial planners, everyone involved with Wall Street has a conflict of interest regarding your retirement account (or any other investment account you have there).
 - Executives take multimillion dollar bonuses after delivering wealth destroying performances each



Stock markets are not the place to trust with your retirement future.
Photo courtesy of:
<http://www.flickr.com/photos/azrainman/955519535/>



year. These bonuses come at a cost to those invested through their firms.

- Financial planners sell you financial products they earn commissions from. Their interest is getting you into products earning them the fattest fees and commissions. They have no interest in showing you alternative investments where you will do much better.

- ❖ Bank CD rates, money markets, saving accounts and other highly secured investment options are paying next to nothing in interest rates. When inflation is taken into account, investors again find they are losing money.

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%

- ❖ Inflation may be mild today but steps taken by the U.S. Treasury, major banks, and other financial titans will soon [set inflation skyrocketing](#) at an unprecedented rate.

Americans deserve the truth.

The [American people have been hoodwinked](#) into thinking these are the only alternatives they have for investing and growing their retirement accounts.

Nothing could be further from the truth!

To be sure, the Real Estate IRA and Real Estate 401K are not for everyone. These highly profitable alternatives do require the investor be more active in managing what they own in retirement



accounts. However, there are several layers of participation. Some are essentially passive investments.

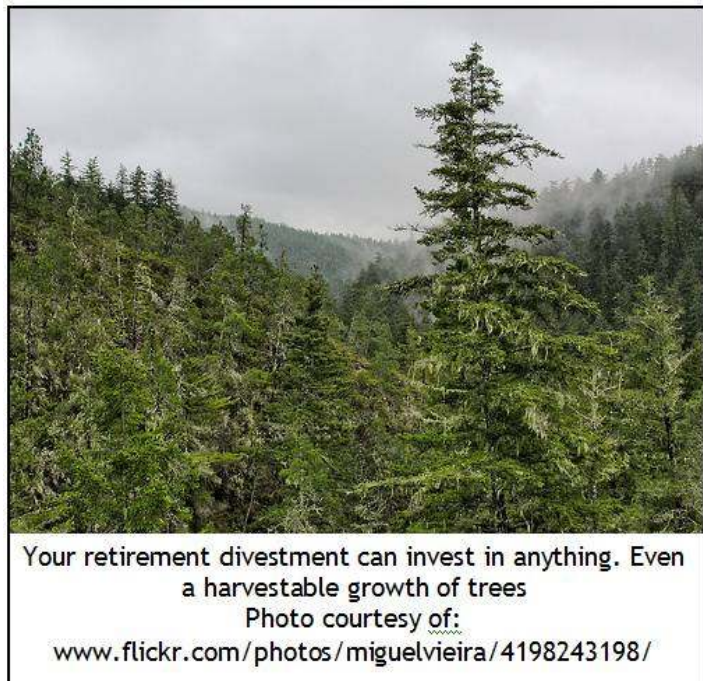
One of the most passive is when an investor buys a mortgage note and the monthly mortgage payment is deposited into his or her retirement account each month. No work required.

One of the more aggressive is when an investor searches out deeply discounted homes to invest in. They then find a buyer to sell the house to for full market value. They get top dollar by offering owner financing for the home. They can then recover their capital selling the note to a passive investor. Repeating and repeating the process grows their retirement account at a phenomenal rate.

And there is commercial real estate that generally provides a higher rate of return than

residential. Investors can use their retirement accounts to buy a strip mall and collect monthly rents from retail tenants. Or they can purchase a harvestable stand of Douglas Firs in Washington state.

[Retirement account](#)



Your retirement divestment can invest in anything. Even a harvestable growth of trees
Photo courtesy of:
www.flickr.com/photos/miguelvieira/4198243198/



[investment options are endless.](#)

Something important to understand is these real estate investments are secured with real property. [Physical tangible property](#) that you can touch and control. Unlike stock and bond investments where you get nothing more than a piece of paper (in most cases computer

It's called real estate because it really exists and the dirt it's built on can't be destroyed

1s and 0s) saying you own a portion of something you have no control of. There is no absolute guarantee your Real Estate IRA or 401k investment will grow or that it might not some how become worthless but it's much more secure than Wall Street investments.

What's most important is the investor understands the options and makes informed decisions that best fit there circumstances and needs.

The place to start is first [understanding what is involved with these alternative retirement accounts](#) and deciding which is best for them.

Real Estate IRA and 401K Fundamentals

This is what the Real Estate IRA and Real Estate 401K have in common.

First authorized by Congress in 1975, the traditional IRA was intended for people that don't participate in an employer sponsored retirement plan. Today, some individuals that have an employer



retirement plan also qualify for an IRA or 401K outside their employer's plan.



Typically, the plan is funded with cash contributions made by the plan owner. The contribution is tax deductible from the plan owner's income and earnings grow tax-free until distributions begin at retirement. Most people fall into a lower tax bracket after retiring.

Most everyone meets these easy conditions

Requirements to open an account are that you be under the age of 70 and have earned income. The allowable annual contribution cap has been increasing each year to offset inflation. In 2011, the Real Estate IRA limit was \$5,000 for an individual age 49 or younger.

People over 50 can contribute additional funds each year

There is a catch-up clause for those older than 50 (before the close of the taxable year), allowing an additional \$1,000 to be added to the fund.

In 2011, the Real Estate 401k contribution limit is much higher at \$49,000 or \$54,500 if age 50 or older. That's all tax deferred income. The Real Estate 401K contribution consists of 2 parts. A salary deferral contribution and a profit sharing contribution. The total allowable contribution adds these 2 parts together to get to the maximum Real Estate 401K contribution limit.



The annual deadline for contributions is usually tax day (April 15) after the year that the deduction applies to.

Alternative investing gives you the chance to actually retire at 59 1/2

All contributions and earnings remain tax-free as long as they remain in the account. Taxable distributions may begin as early as age 59 1/2 without incurring a 10% fine that is imposed prior to that age (hardship exceptions exist). Minimum distributions become mandatory on April 1 of the year you reach age 70.

Transfers and roll-overs to a Real Estate IRA account or Real Estate 401K account can come from other existing traditional IRA accounts as well as SEP, SIMPLE, and qualified retirement plans (401(k), 430(b), etc.). Transfers from existing SIMPLE accounts must meet a two-year rule for your participation.

The Only Three Rules Congress Put On Your IRA

This is simple. There are only three restrictions on how you invest your IRA or 401K.

Specifically excluded from IRA investments are:

Three short, easy to follow rules

1. Collectibles (gems, antiques, rare wines, most coins, etc.)
2. Life Insurance Contracts
3. Prohibited transactions with yourself and certain family members



That's it. You can invest in anything else. There are rules that need to be followed but they don't restrict what you can invest in. We've heard of people investing in fishing rights in Alaska, a rental home in New Zealand, and a charter fishing business. You can be very creative at earning money for your retirement.

Invested in Commercial Real Estate for 5 years @13%			
Year	Interest	Principal	Balance
1	\$11,182.86	\$13,845.52	\$86,154.48
2	\$10,205.07	\$17,098.62	\$69,055.86
3	\$7,844.90	\$19,458.79	\$49,597.07
4	\$5,158.96	\$22,144.73	\$27,452.34
5	\$2,126.65	\$27,452.00	\$0.00
\$36,518.44		Total Interest Earned	

Let's say you invest \$100,000 from your IRA or 401K by loaning an operating gym the money to expand the business because

of high demand. The plan is to open another gym in a neighboring town 20 miles away. It's a five year loan paying 13% interest. Here is what your return looks like:

Here's what you IRA should be earning

In that 5 years you earn \$36,518 while enjoying the security of the physical building as collateral that the loan will be repaid.

The reality is you'll earn even more because each month part of your principal is returned along with the earned interest. Of course, you'll reinvest that somewhere to continue earning more.



Invested in Bank CD for 5 years @3%		
Year	Interest	Balance
1	\$3,041.59	\$103,041.59
2	\$3,134.11	\$106,175.70
3	\$3,229.43	\$109,405.13
4	\$3,327.67	\$112,732.80
5	\$3,428.88	\$116,161.68
\$16,161.68 Total Interest Earned		

Now, let's contrast that with growth from a CD. To give this investment every chance to succeed, we'll use a generous 3% interest rate compounded monthly. In true life, CD interest rates are hovering around 2% or less - even for a

five year commitment. As you can easily see, the results are very inferior to the commercial real estate investment by \$20,356.76 (\$36,518.44 - \$16,161.68).

At least this is better than what Wall Street offers

And how secure is that money? In May of '09 Obama had the FDIC raise the maximum insurance rate to \$250,000 per account when banks started collapsing left and right. So, it would seem the CD account would be safe for many many years to come before that investment reaches the \$250,000 cap.

Why is the cap important? Because well over 300 banks have failed as a result of the ongoing financial crisis.

S&P 500 for 5 years @ -0.99%		
Year	Loss	Balance
1	\$994.50	\$99,005.50
2	\$984.61	\$98,020.89
3	\$974.82	\$97,046.07
4	\$965.13	\$96,080.94
5	\$955.53	\$95,125.41
\$4,874.59 Total Lost		

And if you think the return and risk on the five year CD is bad, take a look at reality on Wall Street. The compound average growth



rate for the Standard and Poor 500 is **-0.99%** from 2000 to the end of

Wall Street
- the last
runner up -
a real loser

2009. That's right about a negative 1 percent. Just think about it, if you have money in the stock market, I'll bet you have less now than you did in 2000. And

that doesn't account for inflation. **When inflation is include the loss is more than a staggering -40%**. Oh, and when it comes to security on Wall Street, I'll just mention one word - ENRON.

What the Expert Panel Found to Be Draw Backs of the Real Estate IRA

The biggest disadvantages to our thinking are the extra fees and restrictions they place on some investments they'll allow you to make, and the additional time it takes to get approval to make an investment. And the law requires a third party custodian that is not required for a Real Estate 401K.

Brokerage
accounts
are no help
with what
you are
trying to
accomplish

While traditional IRA custodians, such as brokerage firms, may claim to provide self-directed retirement accounts, most restrict the type of investments they allow to assets from which they will derive a commission.

Independent (not Wall Street based) IRA custodians however, allow individuals to select from a wider range of investment options, both traditional and non-traditional, such as notes, trust deeds, mortgages, tax liens, real estate, private equities, limited partnerships, and limited liability companies.



But be warned, these businesses have their own self interests to watch out for. They will try persuading you to do what they want you to do, much like a Wall Street broker does.

By law, to be a qualified retirement plan, every account must have a custodian or trustee approved by the IRS in accordance with the requirements of IRC section 408(n). Custodians are banks and other bodies specifically approved by the IRS to hold retirement funds. And like all banking style firms, they earn money through an asset and transaction fee structure. For a \$100,000 account, these fees typically range anywhere from \$300 to \$800 per year, depending upon the custodian chosen and the number of transactions executed.

The way these work, is you open an account with them and fund it. Every time you want to make an investment, you have to

Court step
foreclosure
auctions
are not an
option here
- or any
fast-paced
investment

obtain their approval. It involves filling out a long arduous form that is usually five pages or more in length. Your account custodian reviews your decision and if they understand what you are doing, they'll approve it. If they don't understand the investment, you'll probably argue with them for a few week's before you give up.

Account holders become frustrated with the delays, especially when transactions are time sensitive. The fact is, it's impossible to invest



when immediate transfer of money is required. Foreclosure auctions and tax lien auctions are out of the question.

Either way, approved or disapproved, it adds a lot of time from when you find the perfect investment until you actually make the purchase - if it's still available.

Here is what the Financial Success Institute's recommends and why it's not biased

In general, the [Financial Success Institute's](#) study does not recommend the Real Estate IRA for most investors. We do offer this investment vehicle. So, that's not the reason we don't recommend it.

The recommendation is based on pure research and the facts it uncovered. For most people the Real Estate 401K is the better choice.

However, there are investors that want the extra level of scrutiny that a third party custodian provides. For these investors, the Real Estate IRA may be the right choice. The custodian will oversee and approve all transactions for a fee. If an investor is concerned they could mistakenly break one of the three rules, this might be the choice they make.

However, if that is a concern, investors can still have the advantages of the 401K account and have a third party custodian oversee the transactions.



If you want to immediately learn more about the Real Estate IRA or Real Estate 401K, please contact us at [email: info@GetRapidHelp.com](mailto:info@GetRapidHelp.com) or phone us at 877-691-3328 extension 300. Or visit our website at: www.financialsuccessinstitute.org.

Why the Expert Panel Prefers Real Estate 401K Accounts

ANNOUNCING *CHANGE YOUR LIFE!*

The Real Estate 401K has many advantages over most small business retirement accounts. A Real Estate 401K can be perfect for sole proprietors, small businesses or consultants, and other independent contractors. The Real Estate 401K offers the same benefits as a Real Estate IRA without the need to hire a custodian.

A Real Estate 401K plan includes the ability to [make almost any](#)

Even if you have an employer plan you likely can have a separate Real Estate 401K retirement account

[type of investment](#), including real estate, but without the need to establish an LLC or pay custodian fees. The Real Estate 401K Plan is the most tax-advantageous plan available as well as having high annual contribution limits.

The Real Estate 401K is the [only retirement plan allowing you to borrow money from your retirement funds](#) to help finance your business - something prohibited with Real Estate IRA plans. Just as importantly, you can borrow from your retirement fund to pay off a debt settlement while paying the



interest to your retirement account. And increase your monthly retirement contributions with money you used to pay to creditors.

There are some minor legal limitations that prevent everyone from being eligible for a Real Estate 401K account. The Real Estate 401K is limited to people who already own a business or who will be establishing a business that will not have full-time employees. This plan is perfect for independent contractors, home businesses, and real estate professionals. The business owner's spouse may also contribute to the plan.

Take a Loan from Your Real Estate 401K. A great benefit of the

Borrow up
to
\$50,000

Real Estate 401K plan is it allows you to take a loan from your retirement account. Under IRS rules, you are permitted to borrow up to 50% of the total 401K value with a maximum of \$50,000, tax-free. Repayment of the loan (including interest) can be spread over up to five years. Not making the loan payments causes the loan to default resulting in taxes and IRS penalties becoming due.

Real Estate Investing. Just like the Real Estate IRA, a Real Estate

Another
great tax
advantage

401K provides you the opportunity to [invest in real estate](#). The fact is, income to a Real Estate IRA, using a loan to finance a portion of the purchase, is subject to the Unrelated Debt Financed Income (UDFI) tax. You'll need to learn more about how this applies. UDFI is a type of unrelated business



taxable income. The good news is Real Estate 401K plans are exempt from UDFI. Another huge advantage over the Real Estate IRA!

Fund a Real Estate 401K Plan. You can fund a Real Estate 401K by rolling over funds from traditional IRAs, SEP Plans, previous employer 401(k) plans, profit sharing plans, Keogh plans, defined benefit plans, 403(b) plans, etc. You do this by setting up a trust account for your Real Estate 401K and transferring the funds to the trust bank account. Using existing retirement funds let's you start investing right away.



You are the Trustee - another great benefit. Like any qualified retirement plan, your Real Estate 401K must have a designated trustee. The great news is with a Real Estate 401K account, you act as your own trustee to invest the funds as you see fit. As the trustee, you're prohibited from directly benefiting from the trust (until distributions begin) and cannot co-mingle personal funds with the trust or enter into a transaction with the trust.

The Real Estate 401K plan is exceptional and becoming popular because it's designed specifically for small, owner only, businesses with benefits that go above and beyond what you can get with a Real Estate IRA account. The additional features of the Real Estate 401K plan make it appealing and desirable for self-employed business owners.



What is a Real Estate 401K?

There are two parts to the Real Estate 401K retirement account - both are tax deductible. The first is the salary deferral portion, letting you tax defer contributions via your personal taxes. The second is the Profit Sharing contribution that your business writes off as an expense when the contribution again goes into your Real Estate 401K account tax deferred.

You must be the sole owner of the business, although a spouse can also be included in the plan and a partner and his or her wife qualify as well. You can have employees but only part-time, working less than 1,000 hours a year. Contract employees do not

This prevents employers with full time employees from being eligible

count towards the Real Estate 401K qualification.

If you do hire employees that work more than 1,000 hours a year, you lose the solo-owner provision of the account. It either has to be canceled or it has to revert to a traditional 401K with lower contribution levels.

The bottom line. As the recession grinds on and more people take charge of their future by becoming self-employed or working as contractors, high-income earners should strongly consider a Real Estate 401K.



What's Special About a Real Estate 401K?

There are [several self-employed retirement vehicles](#) out there but for high salary earners, the Real Estate 401K almost always makes the most sense.

The Real Estate 401K offers several unique advantages that you can't find with any other tax deferred retirement accounts:

- ❖ Compared to other tax deductible retirement accounts the \$49,000 cap (\$54,500 if age 50 or older) well over twice what is available from other plans.
- ❖ Real Estate 401K plans allow loans direct to the beneficiary. You can borrow up to 50% of your account value or \$50,000 (whichever is lower) tax-free and without penalties. It offers both immediate tax savings and a source of funds for an emergency or for profit generating uses.
- ❖ The 'over age 50' catch up provision is the most generous of all federal retirement plans. It allows an extra \$5,500 in tax-free deposits compared to \$1,000 or \$2,500 for SEP IRAs, IRAs, or SIMPLE IRAs respectively.
- ❖ Annual funding is flexible. Once established, you can fund it to the max each year or anywhere between zero and the max. There is no minimum funding requirement.
- ❖ Easy to establish and maintain. Unlike the employer sponsored 401(k), there is no discrimination test required to establish the



account. IRS form 5500 only needs to be filed annually after the value of the account exceeds \$250,000.

When you meet the simple requirement of being self-employed without full time employees, you can roll funds into your Real Estate 401K account from any other retirement accounts that you have including SEP IRA, Profit Sharing, Money Purchase, Rollover IRA, Traditional IRA, SIMPLE IRA, or accounts from a previous employer's traditional 401k, 403b, or 457b.

The provision allowing personal loans from a Real Estate 401K account is a unique benefit not allowed by other retirement accounts. Taking a 401K loan can help people out of tough financial situations without permanently diminishing their retirement account or paying fines and taxes required for early withdrawals of other retirement accounts. Here is the full disclosure of advantages and disadvantages of 401K loans.

Advantages of Real Estate 401K Loans

- ❖ No credit checks or qualifying since you are essentially loaning the money to yourself.
- ❖ The loan can be used for any purpose.
- ❖ Little or no paperwork needs to be filled out.
- ❖ You receive the loan in a few short days.
- ❖ Prime plus 1% is a very good interest rate that typically banks reserve for only their best customers.



Disadvantages of Real Estate 401K Loans

- ❖ If you default on the loan, you will owe a 10% penalty (if under 59 1/2) and have the loan amount added to your annual income to pay federal and state taxes.
- ❖ You will diminish future earnings of the Real Estate 401K due to the loss of compound earnings. You can compensate by paying a higher interest rate for the loan.
- ❖ The interest rate you pay on the loan may be less than what the borrowed money was earning. This will have a further negative affect on future earnings for the Real Estate 401k.

Earn Money By Borrowing From Your Real Estate 401K

There are good and bad reasons to borrow from your Real Estate 401k account. You need to look at you personal situation to decide if it works for you or not. A few good reasons to use a 401k loan are:

3 creative
uses for
401k loans

- ❖ Startup money for a new business.
- ❖ Down payment for your primary residence.
- ❖ Paying off high interest credit.

Startup Money for a New Business

Borrowing from your Real Estate 401K to finance your business startup has several advantages. Remember, you don't have to be in business to open a Real Estate 401k. You only need to intent to go into business. That allows you to establish the Real Estate 401K



before you start your business and then borrow against it to finance the business.

Down Payment for Your Primary Residence

Again, this is a great opportunity where you repay your retirement account the principle and interest on a loan that benefits you through homeownership. Not only are you repaying the loan to yourself but you invest the loan proceeds in what may well be the biggest investment of your life. A house that you begin earning equity on and will profit from capital gain in the future.

Paying Off High Interest Credit

A great way to regain your financial health fast

The financial crisis the entire country is going through has made most people take a different view of the cost of endlessly running up more debt to buy a bigger and better car and bigger and better house and purchasing luxury items they couldn't afford.

After the collapse of the credit markets, many now have a credit hangover. According to a recent TD Ameritrade survey, 39% of Americans have changed their definition of financial success as being debt free.

Using your Real Estate 401k loan to pay off debt can accomplish this faster and cheaper than other options. You can stop those 19%, 23%, or 27% interest rates by replacing them with an interest rate as low as 4.5% that is going into your own retirement account.



Keep in mind that you are not exactly debt free because you still need to repay the loan to avoid the penalties and taxes but it is an attractive alternative to the gouging interest rates you are currently paying.

Taking It to a New Level

This special report is loaded with lots of great information about how beneficial Real Estate 401k retirement accounts can be for you.

Here is the best idea from the entire special report.

Not only can you dramatically reduce the interest rate you are paying on outstanding debt and pay the interest to your retirement account. **You can take this to a whole new level by learning how to pay off debt for Dimes on the Dollar™.**

Let's say you have \$35,000 in unsecured credit card debt that you are struggling to make payments on every month. Certainly, what you have just discovered will make a big difference in your financial health when you reduce the interest rate from 27% to 4.5%. That alone means your **minimum monthly debt service expense goes from \$1,137.50 at 27% down to \$ 481.25 at 4.5%.**

Now, what if you could slash the outstanding balance from **\$35,000 to \$8,750?** That's 25% of what it currently is! It's entirely possible to reduce it by this amount **and even more** using the **Dimes on the Dollar Method™**.



Creativity
pays
generous
bonuses!

Imagine how much easier life would be if you first negotiated your \$35,000 outstanding credit balance down to \$8,750 and then paid it off with a Real Estate 401K loan at 4.5% interest. Your monthly payment would plummet from \$1,137.50 to \$163.13.

That has to appeal to you!

To learn how to do this, contact us at [email:info@GetRapidHelp.com](mailto:info@GetRapidHelp.com) or phone us at 877-691-3328 extension 300. Or visit our website at: www.financialsuccessinstitute.org.

GO FOR IT!

Real Estate IRA and 401K Expert Panel Study Conclusion

This study has our eyes wide open to the tremendous investment opportunities both the Real Estate IRA and Real Estate 401K accounts make available to investors wanting FULL control over their financial future. It's easy to see both accounts are far superior to the traditional investing options the vast majority of Americans are stuck in because they've never been told about the alternatives.

Going into the study, the panel thought the Real Estate IRA would come out the clear winner because it has received some media attention as investors seek to find a way to secure their retirements in a manner that neither Wall Street nor the banks can do.



The shocking conclusion is that by digging even deeper, the panel found that although the Real Estate IRA is everything it was thought to be, the Real Estate 401K is far superior. **It's without hesitation that the Financial Success Institute recommends the Real Estate 401K for the vast majority of investors ready to take a more active role in managing their finances.**

Still it's important to remember everyone's circumstances are unique. Before taking the leap into fully controlling and self directing your Real Estate 401K account, it's paramount that you seek the advice of competent professionals such as a tax attorney or accountant.

Once you take that initial step, the Financial Success Institute is prepared to help you get started if you want to fully learn:

Now, is your best time to regain control of your financial future

- ❖ How to quickly ramp up your retirement account with tax deferred profit sharing contributions.
- ❖ The ability to take control of your retirement away from Wall Street and become truly wealthy.
- ❖ A way to recover the 40% loss your Wall Street based retirement account suffered over the last three years.
- ❖ Hedge against the 30% or more that your home lost in value due to this abysmal economy.
- ❖ **Tax defer up to \$54,500 annually - Starting NOW.**



❖ Borrow up to \$50,000 from your retirement account tax and penalty free while paying yourself the interest on the loan.

❖ A way to inexpensively fund your business while paying the interest back to your retirement account.

Seriously slash your debt while making retirement contributions

❖ How you can slash your monthly credit card payments from \$1,137.50 (or more) all of the way down to \$163.13 (or less) - and again pay the interest to yourself instead of to the out of control credit companies.

❖ How to stop feeding humongous bonuses to the Wall Street executive thieves.

The Financial Success Institute will show you the steps to take for investing in these proven moneymakers rather than with high risk publically traded corporations.

Contact us more info at [email:](mailto:info@GetRapidHelp.com)

info@GetRapidHelp.com or phone us at

877-691-3328 extension 300. Or visit

our website at:

www.financialsuccessinstitute.org