

Maximizing Your Self Directed Roth IRA Earnings and Gain Investing Flexibility

Hello,
I'm Richard Geller, CEO and operating manager of [FinancialSuccessInstitute.org](#). If you are not already a regular reader and subscriber of the vital information and resources provided by the Institute, I encourage you to visit the website and sign up now at: [FinancialInvestmentInstitute.org](#). The Institute is constantly researching and pointing out new high paying alternative investments that you can hold securely in a self directed IRA or real estate IRA or 401K. In this issue of our newsletter, we focus on two important subjects that self directed Roth IRA and 401K owners need to know about.

Today's newsletter shows you how to rev up the investing power of your retirement accounts by bringing multiple accounts together into the flexible and fully self controlled Solo 401K account. Today's newsletter also provides you with ideas and ways to earn much more with your retirement savings by ditching your financial advisor and taking control of your financial future yourself. No one cares more about you becoming wealthy than you do and no one else should. You'll do much better taking control of your future starting today!

Please visit us at [FinancialInvestmentInstitute.org](#) to leave general questions and comments. However, we cannot give direct advice because we don't know the details of your situation or all the laws in your state regarding securities and investments.

Thanks and Happy Investing
Richard Geller

Roth and Traditional IRA Plan: How to buy real estate or invest in a business

December 29th, 2011

If you have accounts like IRAs in different places, you will want to read this CAREFULLY.

Bill writes:

Richard... i'm trying to understand the 'flexibility' of some of your strategies, especially for people like myself who do NOT have a 401k account... but DO have some ira's and Roth accounts already in place. Would your "check-book" approach work for instant access to some of these funds as well, ...would that leave the principle still 'technically' in the accounts , free of taxation, while i am 'paying interest' to myself for the assets i am buying??

(building my own retirement account...)

...can mortgages to some family members also be 'funded' through these accounts, so that family members can give me a decent return on my retirement funds instead of being gouged by bankers, and taxed by the government for the 'privilege'...??

...you certainly inspire some new strategies, and point to several 'escape routes' that i've never considered before...
Thanx ----

Bill, with my approach, you can transfer your funds into a single Checkbook Retirement Plan solo 401K and then have instant access to these funds. There are many investments you can make simply by writing a check.

You concentrate your buying power when the funds are all together in one Plan. You can do a lot more with your money pooled in one place than you can with separate littler accounts.

You can also in most cases have both Roth and non-Roth money in the same Plan. This is a huge advantage over separate accounts.

And you just write checks for what you want to invest in.

For some of the other strategies, you write a check and have some simple paperwork to document the transaction.

My system lets you pay off debts. Loan money to children. Buy your dream house that you will sooner or later move into. All while building your retirement plan, mostly all tax deferred or tax free.

You can be your own bank this way and stop paying high interest and being beholden to the banksters. And most of the transactions are tax free or tax deferred.

If you want to be on the last webinar we will do in this series, first read a few words from one of the attendees last night:

I just got done listening to your webinar. I have already signed up for part 3.

It is such a pleasure to listen to someone that truly wants to help others with your knowledge. There are so many financial and real estate “gurus” out there that are soaking people out of the money that they don’t have with “solutions” and “money making programs”, only to find out that they are making their income selling them, not from using their own programs themselves.

I am totally on board with your offer to get set up in a Checkbook Retirement Plan using a solo 401K. I had not heard of this before, and thought that a self-directed IRA was the best vehicle to put my \$100K into. At least I knew enough to get the money out of the company 401K with its limited choices for investments.

As we move forward I am sure you will need more details from me and I am happy to provide you with anything you need.

I trust you will help many people with what you are offering, and I am looking forward to working with you and your team to straighten out my financial future.

If you want to get on board the last webinar we’ll have on this, here are the details.

I’ll be disclosing advanced strategies for using your retirement cash to buy houses (WITHOUT landlording), apartment buildings, or a business.

How to loan money to your kids from your retirement account.

How to help your kids buy a house.

How to buy gold or silver coins with your retirement account, coins you can HOLD and that aren’t subject to whatever the banks are doing to us now or in the future (off the grid savings.)

How to buy your dream house USING retirement cash.

How to settle your amounts on cards for a FRACTION of what you owe, using your retirement cash to make small lump sums to the banks and be free of this ball and chain you’ve been carrying around (works for cards, medical bills, HELOCS...)

I will be showing you how to get a consultation from one of the most senior pension consultants who has done thousands of these plans.

And how to get hand-holding and coaching that will help you take your new checkbook and write some checks for some outstanding deals.

I won’t have people in my program who just leave their money sitting there in some stoopid account. My job isn’t done until you are out of owing ANYONE and on with a life of wealth and comfort.

Visit us today at FinancialSuccessInstitute.org if you want to take control of your financial future and retire rich!

Ditch Your Financial Advisor to Make up For Lost Ground with Your Retirement Savings

December 29th, 2011

Make up for lost ground in your 401K: How to be a fifty center

Making up for lost ground means turning \$100,000 into \$1,000,000 or more, in a few short years, assuming you are maybe 40 or 50 or 60 years old.

This article will show you the simple way that rich people stay rich, and why poor people stay poor. And it tells you how you can make up for lost ground so if you have \$100,000 and need \$1,000,000 in your 401K or IRA, you can get there.



Investors shouldn't blindly trust their financial advisors. You should be your own financial advisor and invest tax free through your own Checkbook Retirement Plan Self Directed 401K. Photo courtesy of <http://www.flickr.com/photos/nakeddekan/>

My argument is simple. If you want to become richer, study what rich people are doing. That’s what I’ll discuss in this article, what rich people do to become richer, and what you and I can copy from those rich people so we can become rich also.

There is a bit of a trap here. Rich people drive a Mercedes, so therefore, if I drive a Mercedes I will become rich...? Of course not. We have to analyze WHAT behavior the rich people are engaging in, and WHY that behavior works. Clearly, driving a Mercedes is a luxury that comes from BEING rich. Actually, studies show that really rich people drive ordinary cars and that wanna-be people drive the expensive cars, but that is another story for another day...

So let’s get to today’s story, shall we? And let’s start with...

Why financial advisors suck so much

Most people are suckers. Financial suckers are all over the place. They are preyed on by the Wall Street financial community. Sheep sheared so that they never get ahead.

And the reason they are suckers is they listen to idiot financial advisors.

Listen: how many financial advisors are rich because of their wonderfully smart investing and trading? Almost none. Financial advisors who are rich primarily get that way by either earning large commissions, or by earning 2% of assets under management. That 2% of \$10,000,000 isn't bad, it's \$200,000 per year. The overhead of that particular type of financial advisor is low. So he can clear close to \$200,000 a year, and all he has to do is follow the rule book.

What's the rule book, you ask? Well it goes something like this:

1. Ask the client how conservative or aggressive she wants to be.
2. If conservative, invest mostly in bonds.
3. If aggressive, invest mostly in stocks.

Which bonds and which stocks? Just invest in a "diversified" group that every other financial advisor is investing in at this moment.

Then, if things go south, the financial advisor followed "best practices" and can't be blamed. If things don't go south, the financial advisor is a hero. Either way, it's a great way to earn a living.

How many financial advisors ever recommend you sell your real estate and buy gold? How many suggest you buy a LOT of gold? Or that you buy apartment buildings and screw the stock market?



Invest tax free using your self directed 401K into cash flowing assets you buy at 50 cents on the dollar. Photo courtesy of <http://www.flickr.com/photos/la-citta-vita/>

Not many. None. They can lose their license that way. They NEVER suggest this kind of stuff. They all pretty much follow the rule book above.

And they make a great living giving advice to other people who will NEVER get rich because they are listening to the POOR financial advisors.

Rich people do things differently. They use very high end hedge fund managers and managed pools. These high end money guys compete with each other to manage PART of the rich guy's portfolio.

So rich people can afford very good traders and money managers who compete with each other based upon their track record.

You can I can't afford that. But the good news is, we don't need to. We can be our OWN financial advisor. And we can do it tax free. Here's how.

How to invest tax free using 401K or IRA

Taxes will utterly and completely kill you.

I had a buddy who ran a bar. The bar was profitable, but my buddy's partner would go in and open the cash register drawer and just scoop out money. My buddy's partner was his brother, which made it a little harder to police. An older brother. But the point is, if you ran a business, and your partner scooped out 40% or 50% of any money you made, how successful could your business possibly be?

The truth is taxes will ruin you. You MUST invest tax free, one way or another. If you don't, you're dead. That's why real estate is such a great investment. Real estate that has improvements on it, like an apartment building on some land, lets you DEPRECIATE the building, and this shelters your rental income.

So you get rental income, but you can write off the building's depreciation against that income, and the result is that owning real estate can be a virtually tax free existence. Then the rents go up, over time, if nothing else than to keep up with inflation. And you pay off the building through principal paydowns.

Even when you sell the building, you can trade up or trade sideways, say for a low management shopping complex or single tenant building, and still avoid paying any taxes.

Taxes will kill you. So you have to avoid taxes if you are going to make up for lost ground.

Rich people invest primarily tax free. Capital gains are tax free until you sell the asset. You can build the value of an apartment building or gold coins or whatever, and so long as you don't sell, you don't pay taxes.

Roll the asset over "like for like" and you can continue to pyramid wealth without ever paying taxes.

The other way rich people avoid taxes is through trusts.

The trust that you can I can use to avoid taxes is the Checkbook Retirement Plan 401K. This type of 401K has huge advantages. It gives YOU checkbook control, not your idiot financial advisor. You are your own trustee, so you can write a check for any investment you want, with total control. It's like having your own bank.

And besides all that, what rich people do differently is they buy assets cheap. They buy assets like businesses, stocks, and real estate, for a fraction of what it's worth. They take advantage of bargains.

And a rich person can take advantage of bargains because...

Being rich means you can write a check today to buy cheap assets...which you can do with a Checkbook Retirement Plan Self Directed 401K

If you want a bargain, you have to move on it instantly. I know a guy who was pumping his own gas, self service, and he noticed the gas station guy freaking out. He approached the gas station guy and asked what the problem was. The gas station guy said that he couldn't afford to pay for another load of gasoline, and was sick and tired of the gas station business.



A gas station can be a great investment especially if you hold it in your Checkbook Retirement Plan Self Directed 401K. Photo courtesy of <http://www.flickr.com/photos/matsuyuki/>

My guy said, "I'll buy it from you," and whipped out his checkbook. In a few minutes, for maybe \$25,000, my buy bought the gas station. And he was able to turn it around and make it really profitable inside of a few months. The key is my guy was willing to whip out his checkbook then and there, and he had the cash to cover the check of course.

You need to become what I call a Fifty Center. A Fifty Center is finding good cash flowing assets for fifty cents on the dollar. How do you do that? You get your assets under YOUR control, so you can write a check. And then you find really good deals, and when a distressed asset is too good to turn up, you write a check and grab it.

Other people will be sitting there trying to raise the money. You'll have the cash and you'll have your retirement assets under your own checkbook control. So you'll write a check, and you'll own an asset for fifty cents on the dollar for real.

That's how you become rich. That's how you use a Checkbook Retirement Plan 401K. My company sets these up all the time for people. We're closed to new accounts at the moment but we'll be open soon for some more. We don't run money, we don't manage money, we don't earn a dime if you invest in this or invest in that. Our job is to get you checkbook control over your retirement money, and help you become a successful Fifty Center.

Please visit FinancialSuccessInstitute.org today for more creative and highly effective investing ideas.