



How to Get the Most From Your Self Directed 401K or IRA

Hello,
I'm Richard Geller, CEO and operating manager of FinancialSuccessInstitute.org. If you are not already a regular reader and subscriber to the vital information and resources provided by the Institute, I encourage you to visit the website and signup now at: FinancialInvestmentInstitute.org. The Institute is devoted to researching and providing information about new high return alternative investments that you physically hold in a self directed IRA or real estate IRA or self directed 401K. Almost always, these are very different from what your financial planner tells you about.

In this issue of our newsletter, we focus on the question "What is an IRA?" The answer will surprise many readers not aware of the many different types on IRAs. Even more important is the first article of the newsletter that delves into the question whether an IRA or a 401K is better for investors wanting full control of their financial future. Very few investors know that 401K accounts are available to almost everyone. A 401K doesn't need to be provided by an employer. You'll probably be surprised to learn that if you are self employed, the Solo 401K is a retirement account far superior to any employer sponsored account.

No one cares more about you becoming wealthy than you do and no one else should. You'll do much better taking full control of your financial future starting today! The way to do that is with a Solo 401K. At FinancialInvestmentInstitute.org you'll learn exactly how to do it!

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 Wishing You Great Success With Your Investing,
Richard Geller

Subscribers Ask - What is a 401K?

January 4th, 2012

Here, Financial Success Institute responds to a question a number of subscribers have asked – What is a 401K? There is a serious misperception about what is a 401K? Especially the Solo 401K. The confusion about what is a 401K is significant enough that [Forbes Magazine](http://ForbesMagazine.com) recently ran an article outlining the Solo 401K for sophisticated investors. Here is an expert of Forbes answer to the question – what is a 401K?:

"One of the great advantages of a Solo 401(k) is the ability to play the roles of both employer and employee, enabling the owner to contribute up to \$49,000 of his annual income tax-deferred in 2011 (or \$54,500 if at least 50 years of age). That's a generous amount that might even drop the owner into a more advantageous tax bracket that can fast track the owner's time to retirement."

That should generate interest in what is a 401K and how is it different from a Solo 401K. The Solo 401K is a retirement plan for people that are self employed. It has characteristics similar to employer 401K plans but allows more generous

contributions. Self employed professionals need to know what is a 401K because it can shield their income from taxes and generate true wealth.



Self employed professionals such as super models need to be asking "What is a 401K and what is a Solo 401K?" Photo courtesy of: www.flickr.com/photos/bobbekian/5598879078

Another answer to the question, what is a 401K and what is a Solo 401K is that only the Solo 401K can be used for alternative investments such as real estate, gold, or even a Hollywood feature movie. No third party custodian is necessary the way self directed IRA rules require. Another great answer to what is a 401K.

If your Hollywood movie deal doesn't work out, you'll be glad knowing that bankruptcy protection is part of the answer to the question "What is a 401K?" Another feature is it offers better protection from the IRS from prohibited transactions. A prohibited transaction is a death warrant to an IRA but only comes with a slap on the wrist for a 401K. Keep asking what is a 401k and the institute will provide the answers.

The Forbes article highlights these benefits in answer to the question "What is a 401K?"

"The high contribution limits, tax savings and easy access to cash via penalty-free loans make the nominal price for solo 401(k)s a savvy financial move for any owner-only business that wants to save more than \$5,000 a year (the traditional IRA limit)."

The penalty free loans are significant. When you know what is a 401K, you'll know that a husband and wife can jointly take out a loan up to \$100,000. Every way you answer the question what is a 401K, it keeps coming back superior to the IRA.



Knowing what is a 401K and Solo 401K won't help your physical health but it will do wonders for your financial health" Photo courtesy of: www.flickr.com/photos/daveynin/4491798768

Answering the question what is a 401K and how can you start a Solo 401K is one of the most important financial questions you'll ever ask. The Institute strives to provide the answers you need when you ask tough questions like what is a 401K and a Solo 401K?

Something else you'll learn answering the question what is a 401K and Solo 401K is it's a great way to payoff debt. You can use a 401K loan to repay debt and start paying interest to your retirement account simultaneously. Through Financial Success Institute you'll discover a creative way to settle debt for dimes on the dollar and use your Solo 401K to repay it while paying the interest to yourself.

This short article is a start to answering the all-important question – What is a 401K and how is it different from a Solo 401K? As you look for alternatives to losing money on Wall Street, the best question you can continue asking is what is a 401K and how can I take advantage of all the benefits of owning a Solo 401K. The answer to the question what is a 401K and how is a Solo 401K different doesn't lead to the answers most people think.

**What insiders know:
Five Secret Retirement
Investments, some paying 18%
fully secured (your financial
advisor did NOT tell you about
these!)**

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Only insiders seem to know how to earn 8%, 11% or more with these top five investments your financial advisor DID NOT tell you about. We scoured our experts for the five best and least known investments you can make inside your IRA, your 401K or your personal account. Some require a few minutes a month, others require no time at all. And all of them are only known by insiders and they have the potential to help you take your savings to the next level.

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Self Directed IRA – Don't Let Financial Institutions Steal Your Retirement

By brian on January 4th, 2012

If you own or are thinking about opening a self directed IRA, you need to read this zerohedge.com post about what MF Global did immediately before going into bankruptcy. Here's a snippet:

The bottom line is that apparently some warehouses and bullion dealers are not a safe place to store your gold and silver, even if you hold a specific warehouse receipt...

The customer assets were stolen, and given to at least one major financial institution by MF Global to satisfy an 11th hour margin call in the week of their bankruptcy, even as MF Global was paying bonuses to its London employees...

Get your money as far away from Wall Street as is possible. And if you want to own gold and silver, take delivery and store it in a secure private facility outside the fractional reserve system.

This isn't self directed IRA theory. It really happened. Even if your self directed IRA consists of physical assets like gold and silver, in a bankruptcy, the trustee can seize your self directed IRA assets from a warehouse and liquidate them.



Self directed IRA - Is Your Gold Really in the Custodian's Vault? Photo courtesy of www.flickr.com/photos/luigi_and_linda/4708248431/

Here at Financial Success Institute, we aren't naysayers. We offer solutions to the self directed IRA dilemma. For the majority of self directed IRA owners, the best answer is rolling over your self directed IRA into the vastly superior self directed 401K.

The first big difference you'll notice between the self directed IRA and 401K is you don't need a third party custodian with a 401K. Unlike the self directed IRA, you can be your own custodian for a self directed 401K. No more concern that next week you'll read a headline about your self directed IRA custodian going bankrupt and cleaning your assets out of their vault. With a self directed 401K, you can keep your gold in your own safe.

To learn more about the differences between the self directed IRA and the self directed 401K, be sure take advantage of the free offer of the Self Directed IRA vs. Self Directed 401K Special Report. A few highlights from the report are:

- The 401K allows annual contributions as high as six times what the self directed IRA allows.
- You can take out a personal loan from a self directed IRA but a self directed 401K can loan you up to \$100,000.
- A financial Success Institute secret and fully legal way your self directed 401K can be used to drastically reduce and pay off personal debt. Something your self directed IRA is not able to do.



Roll your self directed IRA to a 401K, pay off debt, fully fund your self directed 401K, retire rich, and to the good life. Photo courtesy of www.flickr.com/photos/saeba/4491911679

One cool result from paying off crushing debt is you can then begin contributing more to your self directed 401K retirement account. This is a double bonus you don't get with a self directed IRA. First, you pay off the debt with a loan from your self directed 401K. Now, you're paying a reasonable amount of interest plus it goes into your retirement account. Second, your monthly debt payment will be substantially less. That leaves more money to contribute to your self directed 401K each month. The self directed 401K has the self directed IRA beat every way you look at it.

In summary, don't risk the assets in a self directed IRA with a third party that can steal them. While the self directed IRA is right for some people, you get the same benefits from a 401K and much more than is available from a self directed IRA.

Please leave your thoughts and comments on the self directed IRA vs. the self directed 401K below.

Don't get a self directed IRA until you read this dangerous report!

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written by Richard in *Free Reports*



We've gone to some of the foremost experts who make their money AWAY from Wall Street to put together this report showing you how you can possibly convert to a MUCH better retirement account option that most people don't know about

- Pool most/all of your present IRAs into one "super account"
- Buy rental properties, mortgage notes, or your dream home INSIDE your retirement account
- Get tax free income for life with MUCH higher potential returns than you'll ever get from an annuity
- Buy and HOLD gold and silver coins so you have them PHYSICALLY in your possession, but they are owned inside your retirement account
- Works even if you have a J-O-B, even if your J-O-B already has a 401K for you

For the Self Directed 401K or IRA information you need to begin making high secures and high earning investment, visit FinancialSuccessInstitute.org NOW!