



FSI Publishes Personal Finance Book: Wall Street Won't Make Your Rich - That's Your Job

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 high return alternative investments that you can physically hold in a self directed 401K and a Roth 401K. Almost always, these are very different from what your financial planner tells you about.

In this issue of our newsletter, we introduce a book that will change the lives of millions having personal finance troubles and wanting to not only solve them but become unbelievably rich in the process. Highlights from the book [Wall Street Won't Make You Rich - That's Your Job](#) include:

- [How the wealthy avoid the many Hidden Taxes that you still pay.](#)
- [How to get a tax free income for life even if you only have a modest IRA](#)
- [What's better than a self directed IRA, 8 times better, and lets you be your own bank](#)
- [The owner's manual to your real estate IRA and your gold IRA](#)
- [How to be your own trustee/custodian with checkbook control over your retirement](#)
- [How to avoid being one of millions wanting to retire now but can't.](#)

- [Why the TRILLIONS in Federal Stimulus is another HUGE Hidden Tax that you can avoid by acting now.](#)
- [A way to stop the Feds from Nationalizing your retirement account by acting before they do.](#)
- [Why consumer debt prevents millions from retiring and what you need to do even if you're up to your eyeballs in debt.](#)
- [Secret wealth foundation building techniques of the very wealthy.](#)
- [Details of the many benefits available to Solo 401K Retirement Plans that you are not aware of.](#)

Check out this short video to learn more about the book [Wall Street Won't Make You Rich - That's Your Job](#)

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 self directed 401K and 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

Readers Ask – What is an Alternative Investment

By brian on January 6th, 2012

If Wall Street investing isn't the answer what is? People want answers about what an alternative investment can do for them.

Tyler Durden writes this in the [ZeroHedge](#) Blog:

"I am of the opinion that we are in a gigantic structural bear market. The role of any bear market is to get the most people to lose the most wealth. And so our first goal is to help you be among those who lose the least, as they are the ones who win the most."

If you agree with that summary of Wall Street, you should be looking for an alternative investment.



An alternative investment belongs in your portfolio. Leave the bear market for children. Photo courtesy of: [www.flickr.com/photos/laurelfan/474488974](#)

Your Alternative Investment Can Be Anywhere

The narrow view that Wall Street is the only place to invest is perpetuated by the same financial executives that want to help you lose your money so they can have it. Here at the Institute, we think a good alternative investment is best answer. We also believe an alternative investment should be a physical asset. Not something merely represented by a piece of paper or stored in a financial firm's computer.

The best alternative investment is something like tax liens, mortgage notes, trust deeds, along with gold and silver. Each of these is securely backed by a physical asset. Holding a tax lien as an alternative investment means if the tax isn't paid your alternative investment becomes the real estate the taxes remain owed on. The same thing is true when a mortgage note or trust deed is held as an alternative investment. If the

borrower fails to pay, your alternative investment becomes the real property securing the loan.

Gold and silver are physical assets themselves. What's important when precious metals are held as an alternative investment is you have physical control. Don't allow a third party to hold your gold or silver. Put your alternative investment of gold inside a home vault or safety deposit box. Having physical control is an important aspect of an alternative investment.

Tyler Durden backs this up with:

"The first step is to have physical gold in your possession. By this we mean bullion coins or bars stored somewhere very secure that does not place you at risk."

If your alternative investment is held in a tax deferred account like a self directed IRA or 401K, one alternative investment you can't hold are collectables like rare wines or art work.



You can go with an alternative investment with your eyes wide open. Or you can close your eyes and hope for the best on Wall Street. Photo courtesy of: [www.flickr.com/photos/pip-x/3318891027](#)

Your Alternative Investment Will Out Perform Stocks With Less Risk

By carefully selecting an alternative investment you are knowledgeable about, you greatly reduce the risk that you will lose money. And greatly increase the chances of making money with an alternative investment.

There is no limit to your downside when you invest with Wall Street. People lose their last nickel there all of the time. There's risk with any investment, even an alternative investment. But your downside is limited when you own a hard asset. If you own real estate as an alternative investment, the market might decline further. However, there is only so much real estate in this world and none of it is worth zero.

My educated guess is real estate will make a great alternative investment over the next several years. It's at the bottom of the cycle and poised to start back up. Still, it's important that you correctly structure your alternative investment.

Some people are buying and holding real estate as an alternative investment. They're becoming landlords to have tenants pay the mortgage or provide an income from their

alternative investment. I don't like the problems that come with being a landlord. I structure my alternative investment by using seller financing. This brings in a higher monthly payment from the alternative investment and keeps me out of the landlord business.

If you are ready to explore more about how an alternative investment will make you wealthy, please follow the link to [Wall Street Won't Make You Wealthy – That's Your Job](#).

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

Click on the eBook icon for your free copy NOW!

written by Richard in *Free Reports*



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.

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

By brian on January 6th, 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!

Click on the eBook icon for your FREE Copy!

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