

# Self Directed IRA LLC - What Your Limited Liability IRA Can Invest In

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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 IRA LLC or a self directed 401K. Financial Success Institute is equally devoted to making sure all subscribers are 100% knowledgeable about the self directed IRA LLC.

What you'll learn is contrarian investing. It goes against the herd. Why would you want to follow the herd when they are all losing their money on Wall Street? What you learn at [FinancialInvestmentInstitute.org](#) is very different from what your financial planner tells you.

This issue of our newsletter is devoted to educating readers about why you can't trust Wall Street and how the financial executives are scheming to take your hard earned retirement money away from you. As Warren Buffet says, don't invest in something you don't understand. Most people understand business in the town or city they live and work in. That's where your self directed IRA LLC should be invested. You will also be shown clear examples of the fraud being perpetuating on the American worker. Hopefully, it will be enough to convince you to take full control and possession of your retirement account. The

Financial Success Institute wants to provide you with all the information to successfully grow your self directed IRA LLC into a wealthy retirement 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 by learning and following the self directed IRA rules and why a self directed 401K is even better for most people.

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

## IRA and 401K – the Best Investments – and Why the Stock Market is a Loser for 99% of Investors

January 13th, 2012

What are the best investments for your retirement cash? With the stock market tanking or going sideways, where should you put your money?

The stock market has been wild lately. Wild in a bad way. We can expect some "relief rallies" but we can expect it to fall quite a lot more.

You have no control over the stock market. The gyrations and steep falls and even the occasional increase in stock prices are mostly due to what the central banks are doing. What the chairman of the Federal Reserve is doing.

In this day and age, the stocks you pick have little to do with your success or lack of it.

Has the deck ever been so stacked against the average investor as it is today?

To find out, I must blow my own horn for a moment...

## I've had great success in predicting future trends

In 2005, people were raving about real estate and about how you couldn't fail to get very very rich. It wasn't going to fall, they aren't building more land you know.

I had been through this real estate cycle once before in Southern California. At that time I got stuck when I owned a mortgage company and was buying preforeclosures and involved in apartment buildings. I got stuck and lost money and had to do a short sale on my own house.

I didn't want to get stuck again and had built up a lot of equity that I knew would all evaporate if I held on and tried to weather the storm.

But what should I do with my equity?

The stock market was horrible and was going to be horrible through to about 2018 as I saw it (and see it.)

In 2005 I sold all my real estate and bought gold bullion.



*Gold remains the best investment. Not gold on paper but real physical gold you store in the bank or bury somewhere.*

That was in fact the best investment strategy of all and remains one of the best financial decisions of my life.

Today, the best move is to get out of the stock market and into other investments that are not correlated with the market. That's tough to do but nevertheless it's true.

## The stock market is a loser for investors — and here's why

Over the long run the stock market is supposed to provide a return equal to the growth in the underlying economy.

The trouble with that theory is that today the underlying economy isn't growing in the US. It's shrinking.

The government lies to us about the real numbers. What is evident is that wages have been falling, people are in general becoming a bit poorer and this has been going on for about 15 years.

My theory as to why it has been happening has to do with the banks and Wall Street. Quite simply, government policy is to favor the banks and Wall Street at the expense of the Main Street (real) economy. The banks are "too big to fail" and when they make money, their shareholders win.

When the banks and Wall Street lose money the taxpayers pay for those losses. Fannie Mae, Freddie Mac, AIG and so forth, and General Motors for that matter, are all enormous losses born by the taxpayers. When they were making supposed profits, their shareholders gained. When they lose, the taxpayers pay.

On a large scale, the banks and Wall Street are sucking life out of those who have saved and those who have consumed less than what they have made.

People who have saved are earning about zero on their money. The US government is keeping interest rates at basically zero so that the banks and Wall Street and the government itself can be rescued.

But this punishes those who have saved to the point where they will eventually lose everything and be broke. That's where this is all headed.

The biggest losers today are unfortunately the stock market.

The best investment over this period has been gold and will continue being gold. But most investors won't invest all their savings in gold. "Gold produces no return," they say. So the rest of this article will discuss an alternative investment approach for you if you won't invest in gold.

(Disclaimer: I can't know I'm right and I can't take responsibility for what you invest in or if you lose money or not. 'Nuff said.)

## What Warren Buffett said

Warren Buffett is unarguably America's greatest investor. By age 32 he had become a millionaire, and this was back in 1962 when a million was a lot more than it is today, a LOT more. Not many years later, Buffett was worth \$620 million, making him one of the world's richest men.

Is this a man worth listening to?

What Buffett said that sticks in my mind and should stick in yours is Never Lose Money.

I know that sounds ridiculously simple. Almost like "get plenty of sleep" or "buy low sell high".

Truisms that don't seem to really contain much in the way of information.

But let me give you an example of what Buffett meant.

## Invest locally in something you know about

There are always tons of investment opportunities. Every opportunity has a short fuse. It is here today and will be gone tomorrow.

Intel is one of America's all time greatest companies. In some years it has been one of the world's most profitable companies.

Warren Buffett was offered an investment in Intel and he turned it down.

Why?

Because he didn't understand Intel and Buffett won't invest in something he doesn't understand.

"Never lose money." That means, to Buffett, never invest in a company that he doesn't understand.

I was pursuing corporate development partnerships and I heard about this young company in Texas with a most interesting business model. I called and spoke to top officers. I was working on arranging meetings with them to do deals with them. Somehow, our deals never worked out and the meetings never quite came off.

One puzzling factor was that I really couldn't understand this company's business. It was just a mystery how they made money. It seemed very complicated.

I'm glad the deal with that Texas company never went anywhere. That company was Enron, and the reason I could never figure out it's business was that it was a fraud and had no real business.

## Never lose money. Never invest in what you do not understand.

Sure, Buffett could have invested in Intel. But you and I could invest in a fine painting and have no idea if it was a real Picasso or a forgery. We could invest in an Enron and have no idea if it was a fraud. Buffett could invest in Intel and have no idea if it was real or not, and if it was real, what Intel should do or not do.

Never lose money. To Buffett this means, never invest in what you do not understand.

Let's compare rich and poor Americans for a moment. Rich Americans have their money in a handful of places. They know what they are investing in, and they understand it. Most rich Americans have their money in one of two places.

One, a business that they founded and that they thoroughly understand.

Or two, in real estate investments that they thoroughly understand.

A well-understood business or well-understood real estate investments.

Never lose money means to rich people that they stick to investments they understand.

What about you? What do you invest in?

Middle class, or what I will call poor, Americans give their money to idiot Wall Street stockbrokers and invest in stocks where they have zero control, and they are pawns in the Great Game of Wall Street.

Middle class Americans always lose money in the stock market over most time frames. From 1982 to 2000, the stock market was a great investment for everyone, but now, 11 or 12 years later, the stock market has brought nothing but grief and will continue doing so for a number of years more.

Yet Americans gamely put their money in the stock market. They allow themselves to be deceived and they do not understand the stock market investments they have made.



*This house of girls is made possible thanks to local real estate investors. Photo courtesy of <http://www.flickr.com/photos/11638547@N00/>*

Never lose money means never investing in what you do not understand.

Let's compare that with investing in good cash flowing notes secured by real estate. You have a borrower who has an income and you have that income going to pay your note. You have a security interest in a piece of property, so if the borrower can't pay then you can take back a good property and end up with a windfall.

That is an investment that is easy to understand.

What most Americans don't realize is that they can put their IRA or 401K money into buying such notes. They, or you, can get returns of 8% to 15% fully secured, or even returns that are much higher than that with a bit of work. Returns of 30% or 60% or 200% cash-on-cash are not uncommon.

Plan A is to make the loan and collect the interest.

Plan B is to get the loan paid off early. The note was purchased at a discount, so \$100,000 in loans was purchased for \$80,000. If the borrower gets an FHA loan in a year, your \$80,000 becomes \$100,000 in a year, together with the payments you've already collected. That's a cool \$108,000 collected on \$80,000 in a year.

Is that impressive? Is it easy to understand? Can you easily lose money?

No, you can't easily lose money unless the property value drops huge, and property values have already dropped huge and are bottoming out in most places.

Plan B can happen if the borrower can't pay. You get the property back. You get a property that may be valued at \$150,000 and you've invested \$80,000 in it, maybe a little more. Plan B is so lucrative you have to avoid praying for default, praying for the borrower to give up, because that isn't nice.

But if the borrower does go belly up, you win.

You win either way in most cases, in fact in every case just about if you are careful. It's easy to be careful and it's easy to understand these investments.

Never invest in what you can't see. Never invest in houses or notes in some distant place. See legitimate appraisals before you invest. Look over the situation and the borrower and the history of the note.

This isn't rocket science. It's easy to get good at it.

**Visit [FinancialSuccessInstitute.org](http://FinancialSuccessInstitute.org) for all the information you need to get started with alternative investments!**

## Your Self Directed IRA or Comfortably Numb?

January 13th, 2012

### Self Directed IRA? Really?

**Most of us know that Wall Street and the "Too Big To Fail Banks" pulled off the biggest crime ever against the American people. Where is the outcry for justice? The Financial Success Institute is taking action by informing people of the ongoing heinous financial crime and offering investing alternatives that put you in control with the self directed IRA and the real estate 401K.**

Here's Tyler Durden's take on how [Wall Street and the banks have plundered the national treasury](#) on a scale never before seen. It's not only the bankers and executives. The regulatory agencies are in cahoots.

**[A New York Federal Judge rejected a settlement negotiated between the SEC and Citigroup](#)** involving mortgage derivative fraud. Judge Rakoff believes in the public's right to know what happens in cases that touch on "the transparency of financial markets whose gyrations have so depressed our economy and debilitated our lives. In such cases, the SEC has a responsibility to ensure that the truth emerges". He called the settlement "neither fair, nor reasonable, nor adequate, nor in the public interest."



*The lemmings can regain control with a self directed IRA or a real estate 401K. Photo courtesy of: <http://www.flickr.com/photos/flashpackinglife>*

Here's a Bloomberg story where the [Federal Reserve hid the truth about the secret sizes of loans the banks took](#). We were told the banks needed the money or the financial system would collapse. Instead, they profited \$13 Billion from the \$1.2 Trillion loan. Where is the outrage over this swindling of America's money?

The point being, people must protect their financial future because even our government officials are doing us in. Never, never, trust Wall Street to do the right thing for you. Doing the right thing is as easy as you opening a self directed IRA and investing in what you know and trust.

### Wall Street paper is NOT the same as having tangible assets in your Self Directed IRA.

Whether you agree with them or not, Occupy Wall Street and the Tea Party have one important issue in common. Both are fed up with the status quo. Both demand change. However, both fall short by not showing individuals how to act like individuals. I don't care about people's politics. I think people need to take action that helps them the most. That's why I'm a staunch advocate for self directed IRAs.

*Hello?  
Is there anybody in there?  
Just nod if you can hear me.  
Is there anyone at home?  
Come on, now,  
I hear you're feeling down.  
Well I can ease your pain  
And get you on your feet again.  
Relax.  
I need some information first.  
Just the basic facts  
Can you show me where it hurts?*

Pink Floyd – Comfortably Numb



*Are you working for Wall Street or is your self directed IRA working for you? Photo courtesy of: <http://www.flickr.com/photos/ulikleafar>*

The objective of the self directed IRA is for you to own real estate or an operating business or any investment making an acceptable profit. You plow the profits into your self directed IRA for retirement. The self directed IRA shields earnings from capital gain taxes. Those deferred taxes continuously compound inside your self directed IRA until you begin withdrawing them when you are in a lower tax bracket in your retirement years.

When you invest on Wall Street, it's a crapshoot. You have no idea how much or if any money will be there when you need it. When you invest a self directed IRA into something you understand, your earnings become predictable. If your self directed IRA owns real estate, you collect rent while your self directed IRA holds it. Selling after appreciation won't cause a capital gain hit when the real estate is held by your self directed IRA. Next, your self directed IRA buys a bigger, more profitable apartment building. The self directed IRA reliably grows your capital.

Wall Street can't manipulate a building owned by your self directed IRA. It's nearly inconceivable government will begin taxing earnings inside your self directed IRA. Physical assets owned by your self directed IRA will grow much more consistently than a stock account made up of computerized Xs and Os.

When the time comes to retire, the building owned by your self directed IRA is more likely to sell for \$2 million than constantly fluctuating shares of GE stock. With a self directed IRA you are likely to retire a millionaire.

I genuinely enjoy hearing from readers. Please write a comment or leave a question 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