



Quick and Simple Ways a Real Estate Investment Will Earn More for Self Directed IRA Owners

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 sign up now at: [FinancialInvestmentInstitute.org](#). The Institute is devoted to researching and reporting on new high paying alternative investments that you can hold in a self directed IRA checkbook account or real estate IRA or self directed 401K.

In this issue of our newsletter, the focus is on two simple and easy ways profits from a real estate investment can be increased with minor adjustments to your real estate investment strategy. One is investing in mortgages rather than actually owning property as a real estate investment. When you hold a note, your real estate investment is secured by the property but you don't pay the property tax, pay for repairs, or have any other overhead costs. Holding a mortgage as a real estate investment is a completely passive income.

An even easier way to improve the bottom line of any real estate investment is by

switching your self directed IRA to a self directed 401K. A [FinancialSuccessInstitute.org](#) survey revealed 54.6% of self directed IRA owners think custodians charge too much. A real estate investment secret the custodians aren't telling you is that a self directed 401K doesn't need a third party custodian. No custodian - no custodian fees.

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. You can learn why the self directed 401K is the ultimate retirement account by reading the newly published and authoritative book on the subject: [Wall Street Won't Make You Rich - That's Your Job](#).

At [FinancialInvestmentInstitute.org](#) you'll learn exactly how to retire wealthy when you take control of your financial future!

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

Enjoying the Many 401K Benefits or a Chump Change Retirement

January 20th, 2012

As I've posted here before, when it comes to your retirement savings you are on your own. If you aren't fully informed about the wealth building 401K benefits, you're destined to either retire very late in life or retire poor. Here's a quote from Ken and Daria Dolan in their article [7 Deadly Retirement Savings Sins](#).

"Yes, it's true that many Americans have simply ignored the fact that with the end of most pensions and the threats to Social Security, we're pretty much on our own in retirement. And surveys show that the average American has just \$25,000 in the retirement kitty — not even close to good enough."



You need to take advantage of available 401K benefits or you'll retire to collecting aluminum cans for chump change. Photo courtesy of: www.flickr.com/photos/wonderdawg777/426080592

Self Directed 401K Benefits

More specifically, you need to take advantage of the self directed 401K benefits. This is a highly desirable retirement account for small business owners. Any small business owner. Taking advantage of self directed 401K benefits is as easy as turning your hobby into a small business. Even if you have an employer sponsored retirement plan, you can have a separate account with more and better 401K benefits.

A short list of the 401K benefits available to you includes tax-free profits from investments that compound into real wealth for you and your family. Among the important 401K benefits is the strong asset protection not found with other retirement accounts. The ability to invest outside of Wall Street is one of the 401K benefits that attract many savvy investors. You can invest in real estate, tax liens, gold, or anything else you think will seriously go up in value.

I can't cover all of the 401K benefits here but a couple more are that you are in complete control because you don't need a custodian the way you do with a self directed IRA. Among the most desirable 401K benefits is the ability to take a penalty and tax free loan to pay off debt or use it as you see fit. You'll find the long list of 401K benefits in the newly published book [Wall Street Won't Make you Rich – That's Your Job](#).

Social Security Only Supplements Your 401K Benefits

Here's another important point Ken and Daria Dolan make about 401K benefits:

"For one-third of all Social Security recipients, that Social Security check is their only source of income. But Social Security was always meant to be extra income to supplement your retirement savings, not your only source of retirement funding. And in today's deficit crisis, even that safety net is at risk."



Probably top among 401K benefits is retiring young to spend time with grand kids. Photo courtesy of: www.flickr.com/photos/wonderdawg777/426080592

If you have to retire early, you'll certainly appreciate having 401K benefits because you could lose as much as 25% of the little Social Security does pay. Retiring as early as age 59 1/2 could be among the 401K benefits that is most attractive to you. Your chances of retiring early are much better when you take advantage of alternative investment as one of your self directed 401K benefits. You could invest in mortgage notes paying 8% interest reliably. When you know how much your retirement account is earning each year, you can accurately calculate when you can retire. When you stay with Wall Street investments, you never know when you can retire or even what your account will be worth tomorrow.

It all comes down to you starting to take advantage of the self directed 401K benefits today. No one is ever going to care more about your retirement than you do. Whether your retirement dreams are to travel the world, spoil grand kids, or spend time at a lakefront home, it all begins today by getting in on the 401K benefits available to everyone.

One on one strategy session to help you achieve your wealth building objectives FREE if you qualify (or collect \$100 cash, your choice)

written by Richard in *Free Reports*

I want to show you how to triple your net worth in 3 years, and if I can't then I will pay you \$100 cash via Fedex. Simply apply for a Strategy Session with my team and you'll learn the following:

- Learn super secret ways we build wealth in real estate with terrific cash flow, NO cash of our own, and NO landlording or fix-up
- If you speak to us and haven't learned a ton, simply say so on the call and we will Fedex you \$100 in cash as our payment for your time!
- How to build wealth tax free for life...this one trick can save you hundreds of thousands, even millions over your lifetime
- You need \$75K liquid assets or greater as some of the strategies we show you only apply for that type of wealth

Visit FinancialSuccessInstitute.org today to sign up for your opportunity for a one-on-one strategy session for building your wealth.

IRA vs. 401K: Which Is Better?

January 20th, 2012

IRA vs. 401K, Which is Better?

I'm often asked which is better, the self directed ira or the self directed 401K.

Like everything else in the tax and financial world, the short answer is "it depends" but there is a much deeper answer and this is one that the so-called financial community hates.

The IRA vs. 401K debate boils down to dollars and sense to this so-called financial community.

If you get a self directed IRA or just a plain IRA or a Roth IRA, you need a custodian and that means someone gets custodian fees. And if they don't charge fees, they get to hold your money.

Schwab lets me keep an IRA with them and the fees are modest or non-existent but my money sits in Schwab and I have no choice about it.

If I go to a self directed IRA, I need a custodian. If I go with someone like Equity Trust for my self directed IRA, I may pay them as much as \$2000 a year or more between my various accounts. That's a big fee.

And it's every year.

IRAs always have custodian responsibilities and there is either a fee charged, or a "you are stuck with us" clause.

Not so with a 401K.



Am I cool enough for my own self directed 401K? Photo courtesy of flickr.com/photos/pauldineen/

In the IRA vs. 401K which is better debate, the 401K stands apart (but don't tell anyone!)

In 2002 Congress made the rules around the 401K much better for the average Joe. So now almost anyone can have a 401K. Even if they already have a 401K at work.

If you have your own 401K, you can be your own custodian. Most people don't know this. The advantage is that you get the checkbook. You can put your money in stocks and bonds if you want, or in real estate as a real estate 401K. The self directed 401K has huge advantages:

- No trustee fee
- You can contribute as much as \$50,000 or more per year
- You can roll you and your spouse's IRAs into the 401K and pool your money to make bigger investments
- You can buy an apartment building or a rental house or a future vacation house with your 401K
- You can borrow up to \$100,000 (if you are married) from your self directed 401K and pay yourself back with low interest (and the interest builds in your self directed 401K so you are paying yourself)

So now what is better, a self directed IRA or a self directed 401K?

Now you know the truth. But don't tell anyone. You want to get a self directed 401K. You have all the advantages and none of the disadvantages of the IRA.

However, the self directed IRA industry will argue with you. Because they stand to lose big money once more people know the truth.

Finally, and this is ultra important, if you make a mistake with an IRA, the whole IRA can be treated as a distribution and you can owe huge tax on it. With a 401K there is a much more forgiving process if you make a mistake. And, to top it off...

A self directed 401K asset protection secret

A 401K cannot be easily seized. Even by the IRS. In most cases. Even if you owe money and even in bankruptcy.

This is not true of an IRA. The IRA is being taken down by creditors and the IRS in various states. The 401K has great asset protection and if you own an apartment building or a house or mortgage notes in your 401K or even gold coins (all of which depending on the technicalities and rules are possible investments in a self directed 401K) these cannot be taken by creditors.

So which is better, the IRA or 401K? Now you know the truth. Please leave a comment or question. Thank you.

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