



Investment Property Like a Rental House In Your IRA and Other Alternative Investments for a Truly Diverse Portfolio

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 and high paying alternative investments that you can hold tax free in an IRA or 401K retirement account.

This issue of our newsletter is especially relevant to investors wanting to buy investment property, such as a rental house, with their IRA. IRA owners should expect at least two profit sources from an investment property. First, the income stream from rent that flows tax free into your IRA. Second, appreciation in value of the investment property. Again, investment property

appreciation flows tax free into your IRA when you sell the investment property.

The newsletter also addresses issues to help you maximize your retirement account earnings with information about how the little known self directed 401K is likely a much better way for you hold investment property in your retirement account. You'll also learn about holding real estate mortgages instead of owning an investment property. This can be a much better alternative because you're not responsible for the investment property expenses. You simply collect a monthly check for a mortgage paying 8% or more.

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! One way to do that is having an investment property owned by your IRA or 401K. You can learn why the self directed 401K is the ultimate retirement account by reading our 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

What is a Self Directed IRA and Other Questions Investors Should Ask

January 22nd, 2012

There are very few free thinkers among us. CNN Money estimates that 14% of investors have alternative investments away from Wall Street. Those are the only people making the effort to learn what is a self directed IRA to become free from Wall Street.

I think JS Kim, founder of the [Underground Investor](#), is on to something about why few people bother to learn what is a self directed IRA:

"Have you ever thought about why repetition, an integral construct in the effectiveness of brainwashing, is also an integral construct in most institutions of academia in every country of the world?"

His point is the education system teaches people 'what to think' not 'how to think'. Exactly what the big financial firms want. They teach people to invest on Wall Street like sheep. If people knew how to think freely, they would ask questions like what is a self directed IRA and why didn't my financial advisor tell me about it?



People become financially independent by learning what is a self directed IRA instead of following a single voice like sheep following a Sheppard. Photo courtesy of: [www.flickr.com/photos/givingkittensaway/62060924](#)

Why Free Thinkers Ask What is a Self Directed IRA

Free thinkers ask questions like what is a self directed IRA instead of relying on what others tell them. Kim makes the point that schools train people to think in a captive manner rather than in an expansive one:

"Should not true learning involve students questioning professors, students questioning students, and professors questioning students not just to repeat and regurgitate pre-packaged responses as is so often the case, but also to critically analyze and to defend one's positions and arguments?"

It's inconceivable that the herd of Wall Street investors aren't demanding an answer to the question what is a self directed IRA after consistently losing their retirement funds to Wall Street greed for more than a decade. If they simply found the answer to what is a self directed IRA, a completely new world of high profit alternative investments opens to them. Interestingly, the one question what is a self directed IRA has many many answers.

Here's how answering the question what is a self directed IRA will change your investing world for the better.



People discover wonderful things when they take the road less travelled. That is where you will find your answer to the question - What is a Self Directed IRA? Photo courtesy of: [www.flickr.com/photos/24198921@N02/5934619841](#)

Alternative Investments That Answer the Question: What is a Self Directed IRA?

What is a self directed IRA is answered with: real estate investments, mortgages, secured notes, and tax liens, just to name a few. Your answer to what is a self directed IRA can be almost anything you want it to be. You can invest in your uncle's small business or you can invest in a gold claim in Alaska. When you become a free thinker by answering the question what is a self directed IRA, your investment options become almost unlimited.

Being a free thinker, you need to make your own decisions and take responsibility for them. When seeking your answer to the question What is a Self Directed IRA, You should also be asking: What risk you are willing to take? Answering the question what is a self directed IRA with real estate, mortgages, secured notes, and tax liens are all secure investments. A physical asset such as a rental house or commercial building backs up your investment. On the other hand, if your answer to what is a self directed IRA is the Alaskan gold mine, you don't have a tangible asset securing your investment until they hit pay dirt.

Wall Street investing is completely unsecure. I find it a paradox that they call publically traded businesses security and equity investments. If there was security involved, or if investments represented equity in a business, how come those that recently lost their retirement to MF Global don't get an asset from MF Global to sell to recover their loss? It's really time more people become free thinkers and seek out their individual answer to the investment question: what is a self directed IRA?

I encourage you today, to begin seeking your answer to the question What is a Self Directed IRA and how can it make me wealthy?

Please submit your comments and other questions about what is a self directed IRA below and we will help you find your answer to what is a self directed IRA?

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.

Readers Ask – What is an Alternative Investment

By brian on January 22nd, 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](#).

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Take Control of Your Retirement Fund Today

January 22nd, 2012

The days of a company pension or retirement fund are long gone for most. It's now essential people take control of their financial well-being and that means controlling their retirement fund from the beginning.

In his New York Times piece: [No Pension, No Chance](#), Thomas Geoghegan writes:

"In 1980, two out of three American workers were in defined benefit pension plans with guaranteed lifetime benefits. Now it's one in five and falling."

That means 80% of American works don't have an employer sponsored retirement fund. It also means Americans need a way to invest securely in a retirement fund so they can retire. The best way to do this is with a self directed 401K invested far away from Wall Street.



Will your retirement fund let you retire early with the money to do what you want? Photo courtesy of: [www.flickr.com/photos/ianz/6336028347](#)

Retirement Fund – Alternative Investments

When your retirement fund is invested in a self directed 401K, your investment options are limitless. Real estate is becoming a popular alternative retirement fund investment. You can own real estate outright or you can hold mortgage notes paying 8% or more. You'll be able to accurately predict when you'll have enough in your retirement fund to stop working and enjoy things you've always wanted to do.

Maybe, you want to invest part of your retirement fund in something a little more exotic. Timber has become the choice for some. There is a growing demand and shrinking supply of timber. Timber has become a renewable resource but it takes 60 years to grow the most harvested timber.

How about green technology. Do you know of a private corporation in the green industry sector that you are excited

to invest your retirement funds in? With a self directed 401K you can get in on the ground floor and possibly become a millionaire if the company goes public in a few years.

Obviously, some alternative retirement fund investments are much riskier than others. Residential and commercial real estate are secured by the physical asset your retirement fund owns. Same with owning timber. However, buying shares in a developing business can be risky because it's no more than a paper asset. The point is that when your retirement fund is in a self directed 401K, your investment alternatives are at your full discretion.



Is starting belly dancing a goal your retirement fund will pay for? Photo courtesy of: [www.flickr.com/photos/ianz/6336028347](#)

Why You Need a Wealthy Retirement Fund

Your retirement fund can also be your emergency fund when you have a self directed 401K. This is the only retirement fund that allows you to borrow from it tax and penalty free.

In his New York Times article, Thomas Geoghegan, cautions about being financially prepared.

"something always does go wrong: a wife has a stroke, the boarder you took in to help suddenly lost a job, or ... you lose your job. Then it's on the Visa card, and 20 percent of your income is going to interest of the bank, because of one little accident over which you had no control. Poof: there goes the house, if it was not under water already. Or there go 30 years of savings on an I.R.A., for which your bank out of the goodness of its heart had been paying interest under 1 percent."

You can borrow up to \$100,000 from a self directed 401K retirement fund. However, it doesn't have to be an emergency for you to borrow the money. You can pay off the mortgage on your home and pay the interest to your retirement fund that you've been paying to the bank. Or you can use the money

borrowed from your retirement fund to pay off your high interest credit cards.

There's no day like to day to start on your path to having a wealthy and wisely invested retirement fund. Follow this link and Financial Success Institute will help you get started with a truly secure and wealth building [retirement fund](#).
