



Mortgage Note Investing - A Highly Secure and High Return Way to Grow a Wealthy 401K

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 a 401K or IRA retirement account. One alternative you must learn about is mortgage note investing.

There are many ways to invest in real estate. Out right owning an income property is one way - if you want to be a landlord. A better way is when you hold a mortgage note in your 401K or IRA. Another way is buying high paying tax liens where you might end up owning the income property for pennies on the dollar.

In this issue of our newsletter, you'll learn why it's so important that you take control of your retirement account, especially if your employer doesn't offer a pension plan. Another article explains how you have many investing alternatives beyond Wall Street and why you should visit [FinancialInvestmentInstitute.org](#) to learn how taking control of your retirement account greatly improves the probability you will retire wealthy.

Finally, another article explains the importance of rolling over a 401K that you left with a previous employer. An old forgotten 401K is probably doing poorly with investments on Wall Street if you haven't taken action to manage it. Additionally, your old employer is probably charging outrageous

administrative fees that are further sucking the value out of that account. A previous employer 401K can be the perfect vehicle to open a Solo 401K giving you checkbook control to create wealth in the manner you deem best.

To learn everything there is to know about the Solo 401K, you'll want to pick up your copy of the new and in-depth 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!

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 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

Take Control of Your Retirement Fund Today

February 10th, 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 out right 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 today 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](#).

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

[Click Here to Apply](#) and also join my exclusive email newsletter. Strict privacy policy applies and each email has an Unsubscribe link on it. We've been in business 15 years!

Readers Ask - What is an Alternative Investment

February 10th, 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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- 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

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Is a 401K Rollover a Good Idea When Changing Jobs?

February 10th, 2012

When you change jobs, lose a job, or retire, a big decision is if a 401K rollover is a good idea. You have choices and seldom is leaving it with an old employer the right one.

Christopher Carosa, CTFA writes this in the [Fiduciary News Blog](#):

“ In most cases, the employee has three options: 1) Keep the assets with the old employer; 2) Transfer the assets to the new employer; and, 3) Rollover the assets into a personal IRA [401K]. “

A 401K Rollover is Better than Leaving it with a Previous Employer

I've seen people with have 401K accounts with three and four former employers – not a good idea. When people don't do a 401K rollover to a new employer or a self directed account, there are many problems that can occur. One is losing track of old accounts. You move to a new address and forget to notify the old employer. Or the business you didn't do a 401K rollover from moves and you can't find them. These and other problems do happen when you fail to do a 401K rollover.

Carosa's blog warns of these problems when a 401K rollover doesn't happen:

“Theoretically, former employees have access to their old 401k holdings, but even that access can come with strings attached. It may take several months to extract their assets from a former company’s 401k plan. Over time, as HR personnel change, companies move or get bought out, it may be less clear where former employees should go to get their retirement assets. In the worst case, if the former company gets into financial trouble, ex-employees may find access to their retirement assets tied up in litigation.”



Will your 401K rollover leave you financially able to take the grand kids to Disney Land? Photo courtesy of: www.flickr.com/photos/butsky/333147524/

Should Your 401K Rollover be to an New Employer or Self Directed?

There is a case to be made for the 401K rollover going to a new employer. That’s the right 401K rollover if you don’t want to take the time to take control of your finances. Almost certainly, a 401k rollover to a new employer will come with the same limited investing options as you had with your previous employer. All of them on Wall Street where you take the risk and the financial managers take the rewards.

One reason many people do a 401K rollover to a new employer is fear of change. Going with what they know instead of asking what other options might be available with a 401K rollover.



Be bold, embrace change and your Solo 401K will acquire enough wealth so you can paint the town red whenever you want. Photo courtesy of: www.flickr.com/photos/ronsombilongallery/3079895080

You can do a 401K rollover of all your old employer accounts and invest in real estate notes paying 10% interest or invest in tax liens paying as high as 18%. Or you can take the tried and tested 401K rollover to your new employer to invest back into stocks and bonds paying next to nothing while risking that you could lose it all.

A [401K rollover](#) to a Solo 401K opens your investment world to almost everything. A 401K rollover can hold physical gold as a hedge against inflation. Here at FinancialSuccessInstitute.org we want you to succeed with your 401K rollover. Embrace change before doing a 401K rollover by reading this [401K rollover](#) article to learn your options when you do a 401K rollover to a Solo 401K.

Oh, one last reason you want to do a 401K rollover instead of leaving it with your former employer – expensive administration fees. Your former employer may have an entire department administering a big 401K plan. Those fees are charged to the 401K plan and come out of everyone’s account. When your 401K rollover is to a Solo 401K, those fees are drastically reduced. A 401K rollover makes sense on every front. Do your 401K rollover today.

**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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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.
