

The Basics



Self-Directed IRAs

Understand the *Simplicity* of an Entrust Self-Directed IRA

What is a self-directed IRA?

A self-directed IRA has the same tax advantages as any other IRA, and is unique because of its available investment options. A truly self-directed IRA allows you to invest in alternative assets, such as real estate, gold, private companies, and many others.

What is a real estate IRA?

A real estate IRA is a self-directed IRA that holds real estate assets. If you are familiar with real estate, you can leverage that knowledge by investing in real property. If you work in or know the mortgage arena, you can use your IRA to loan money

How long have self-directed IRAs and real estate IRAs existed?

Self-directed IRAs have been permitted since 1975 as part of the Employee Retirement Income Security Act of 1974 (ERISA). At that time, qualified plans, such as defined benefit, profit sharing, and money purchase pension plans, were considered self-directed IRAs. Initially, the investments of choice were most commonly real estate and notes.

Over time, self-directed retirement accounts have become recognized and accepted as an investment diversification vehicle because investors can purchase a wide variety of assets. Many investors are venturing beyond real estate and notes to other options that comply with federal rules. For more information, contact your local Entrust office.

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The Basics of Self-Directed IRAs



Why haven't I heard about this?

Many individuals hold their retirement accounts with banks or brokerage firms; however, these institutions tend to only offer investments in mutual funds, stocks, bonds, and CDs. They will tell you that those are the only options, but IRS regulations allow IRA account holders to invest in almost any type of asset except life insurance, collectibles, or S corporations.

Can I move funds to a self-directed IRA?

If you already have a traditional or Roth IRA, you can transfer or rollover the funds to a self-directed plan with no penalties. You do not need to sell any of the assets that you currently own.

If you have an IRA or funds in a dormant 401(k) account, you can easily transfer the funds to a self-directed account and begin expanding your investment options.

If you haven't begun setting aside money in a retirement fund, start today by making a contribution! Individual retirement accounts offer tax advantages that can help make your retirement dreams a reality.

How do I get started?

- 1. Open an Account** - Determine the type of retirement plan that is right for you and open an account.
- 2. Fund Your Account** – Make a contribution, or rollover or transfer funds from another IRA or 401(k) plan.
- 3. Choose an Investment** – Once your account has been funded, start self-directing your retirement dollars.

It's That Simple!

Why The Entrust Group?

- ◆ Investment freedom
- ◆ Personal service
- ◆ Transparent fees
- ◆ Educational opportunities
- ◆ Offices nationwide

Open Your Account Today! Visit TheEntrustGroup.com