

# —The— Real Estate —IRA—



**RETIREMENT SECURITY**  
*- through -*  
**REAL DIVERSIFICATION**



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**RealTrust**  
IRA ALTERNATIVES, LLC

**Real Choice. Real Control. Real Trust.**

# Real Estate IRA Essentials

The “RealTrust” Self-Directed IRA expands your investment choices to include “alternative assets” such as real estate, private financing, and closely-held stock. To get started, simply transfer monies from a standard IRA or rollover funds from a 401(k) Plan to your new RealTrust account. Once you have control over your investment choices, you can decide what strategies best fit your financial objectives. Increasingly, our clients are investing in real estate with IRA and 401(k) funds and realizing positive cash flow, appreciation, substantial gains and asset protection, all in a tax-advantaged vehicle. A Real Estate IRA empowers you to bring retirement funds back from Wall Street and put them to work for you in local real estate opportunities; the streets you know and trust.

*“Taking Wall Street back to My Street”<sup>®</sup>*

## Frequently Asked Questions

**Q: How complicated is it to buy real estate with my IRA?**

A: Open an account with RealTrust and transfer your existing IRA or 401(k) account to your new Real Estate IRA. Then, locate prime real estate investment opportunities, write up the deal, and we'll take care of the rest. You can make private loans and/or invest in other alternative assets, too.

**Q: What type of real estate can I buy with my IRA?**

A: Any type, as long it is for investment purposes and not for personal or family use. For Example:

- Residential – Single and multi-unit homes
- Apartment buildings and condominiums
- Improved or unimproved land
- Mobile Homes
- Foreclosures

**Q: Can I leverage my IRA if there's only enough cash for a down payment?**

A: Yes, with a non-recourse loan. There are a number of non-recourse lenders, both locally and nationally. Generally, a 40-50% down payment is required.

**Q: When my IRA holds real estate, who pays the expenses (e.g. property taxes, etc.)?**

A: Your IRA is responsible to pay expenses on the IRA-owned assets. Our specialists handle the administration and record-keeping for your Real Estate IRA, so we receive and post the income and pay the expenses.



# The RealTrust Advantage

Generally, IRA Custodians (e.g. banks and investment firms) limit your investment choices to traditional products such as stocks, bonds and mutual funds. RealTrust, as your alternative asset administrator, opens the way to the full-spectrum of available investment options. With prices at their lowest levels in years, our clients are increasingly investing in real estate to diversify their retirement plan holdings and hedge against economic cycles.



We provide education for our clients through Seminars, Webcasts, Tax and Law Updates, Client Conferences, Newsletters, Articles and Website Content.



We equip our clients to become “SuccessFull Self-Directors<sup>®</sup>” through our responsive “IRA Answers Hot-Line” and hands-on customer support.



We empower you to easily transfer funds held in standard IRAs and 401(k)'s to invest in real estate and other alternative assets.



We serve as your “go-to” professional services platform so you can concentrate on maximizing returns and generating more tax-advantaged revenues with confidence that the details are being handled accurately and completely.