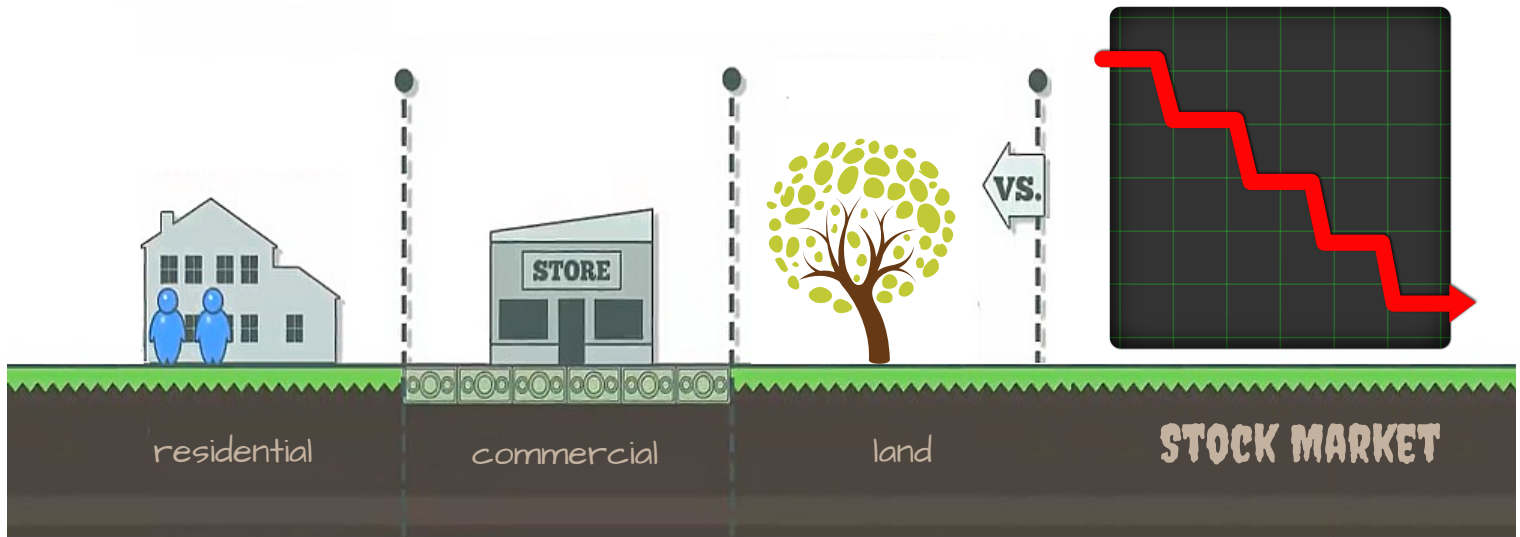


# How to Buy **REAL ESTATE** Using Your **IRA**



**Do you have an IRA, 401(k) or other retirement fund you'd like to take direct control of?**

A Self-Directed IRA allows investors to take control of retirement dollars by combining **tax-free investing** with **real estate investing**. Learn more at the seminar with real estate tax expert, Patricia Lancaster, CPA.



**SEPT**  
**19<sup>th</sup>**  
9-12pm

**why you should do it:**

- 1** TAX-FREE Investing
- 2** Portfolio diversification
- 3** Estate Planning Benefits

## **Self-Directed IRA**

A great  
alternative  
to the  
volatile  
stock  
market.

tax deductible!

**\$49**

3 hours CPE

**HUNTSVILLE  
AREA  
ASSOCIATION OF  
REALTORS**



Lisa@HBRMLS.com



256.763.7797



PatriciaLancaster.com

**REGISTER  
TODAY!**

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## Exploring Self-Directed IRAs

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### **Myth: Investing in Real Estate with retirement funds is a new, untested strategy.**

Investors have been profiting from this tax-free investment strategy since 1975. Investors are thrilled to learn of an alternative to traditional IRA investing (i.e. stocks and bonds). Investing directly in real estate (using a Self-Directed IRA) is particularly attractive to investors who wish to take control of their retirement dollars.

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## Understanding the TAX-Free Benefits

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### **Myth: I cannot invest in real estate because I don't have enough cash on hand.**

While cash on hand may be limited, money sitting in local retirement accounts is practically limitless. Investing directly in real estate (using a Self-Directed IRA) is particularly attractive since investors receive the same tax benefits afforded to them under traditional IRA investing.

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## How to Form a SD-IRA

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### **Myth: Rolling my IRA into a Self-Directed IRA is too complicated.**

No, a Self-Directed IRA is not for everyone, but the process is not complicated nor cost prohibitive. A good candidate for an SD-IRA is one who (1) wants to take control of his or her retirement dollars and (2) is willing to do the research and follow the rules. You'll learn each step to forming an SD-IRA.

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## Avoiding Prohibited Transactions

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### **Myth: The rules are complicated and only wealthy investors can do it.**

You must understand what you can and cannot do inside your Self-Directed IRA. You'll learn how to follow the rules and avoid prohibited transactions. Also, you'll learn how to select an experienced custodian for your Self-Directed IRA, one that is both approved and regulated by the IRS, Banking Commissioner, and FDIC.

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## Buying & Operating an IRA-Held Property

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### **Myth: The type of property I can purchase with my IRA is limited.**

Nearly every real estate property imaginable can be purchased using an IRA. Managing an IRA-held property is similar to managing any real estate holding. You'll learn (1) how to choose a property, (2) the methods for managing the property, and (3) how to maximize tax-free income from owning and selling the property.