

Invest for Success: Self-Directed IRAs



Advanta | IRA

**Give yourself the freedom to control
your investments and maximize the
potential wealth of your IRA.**

What Is a Self-Directed IRA?

Self-directed IRAs give owners complete control over their retirement funds and investing decisions.

These plans can use alternative investments like real estate and private equity to create diversity and build retirement wealth.

The power of self-directed IRAs compared to conventional IRAs:

1. Self-directed IRA investments are not limited to stocks, bonds, and mutual funds.
2. Self-directed IRAs can invest in a large pool of alternative assets not available in brokerage IRA accounts.
3. Account owners—not advisors, brokers, or plan custodians—choose their own investments they personally know and understand.

Types of Plans that Can Be Self-Directed

For Individuals

- ▶ Traditional IRA
- ▶ Roth IRA

Savings Plans

- ▶ Health Savings Account (HSA)
- ▶ Education Savings Account (ESA)

For Small Business Owners

- ▶ Solo 401(k)
- ▶ SEP IRA
- ▶ SIMPLE IRA

Former Employer Plans

- ▶ 401(k), 403(b), 457
- ▶ TSP
- ▶ Pension Plan

Why Should You Self-Direct Your IRA?

Additional investment capital: You won't miss that next deal because you don't have the personal funds to invest. Put your retirement plan funds to work to buy that asset and earn tax-sheltered income for your golden years.

Control of your retirement funds and decisions: When you invest in things you personally know and understand, you increase your odds of success. Self-direction allows you to call the shots instead of relying on someone else to make decisions for you.

Alternative investments create critical diversity: Self-direction presents the opportunity to step off Wall Street. You can invest in multifamily homes, rehabs, private mortgages, startups, crypto, forex, and much more.

Tax-free or tax-deferred growth: All income generated by assets in your plan, including capital gains, flows into your IRA on a tax-sheltered basis. This allows you to use that income—often built faster with alternative assets—to reinvest.

Transfer or roll funds over from an existing IRA or former employer's plan to a self-directed account—with no tax liability or penalty.



Alternative Investment Options Are Endless

Residential Real Estate

Rental homes	Condominium rentals
Mobile homes	Fixer-uppers
Tax liens	Wholesale/assignments
Vacation rentals	Tax deeds
Raw land	Airbnbs
Real estate options	Duplexes

Commercial Real Estate

Multifamily complexes	Storage facilities
Mobile home parks	Office buildings
Warehouses	Assisted living facilities
Retail buildings	Parking lots/garages
Hotels	Medical offices
Marinas	Timber farms

Private Placements

Private stock	Limited liability companies (LLCs)
Hedge funds	Private equity
Joint ventures	Limited partnerships (LPs)
Multifamily syndications	Startup companies
Private REITs	

Notes, Mortgages, & Private Loans

Private mortgages	Unsecured notes
Non-performing notes	Secured notes
Convertible notes	Trust deeds
Personal loans	Small business loans
Equipment financing	

Other Alternatives

Alpaca farms	Oil and gas rights
Futures/forex	Precious metals
Livestock	Movie productions
Food trucks	Factoring investments
Franchises	Cell tower leases
Equipment leasing	Structured settlements
Cryptocurrency	Washer/dryer leasing



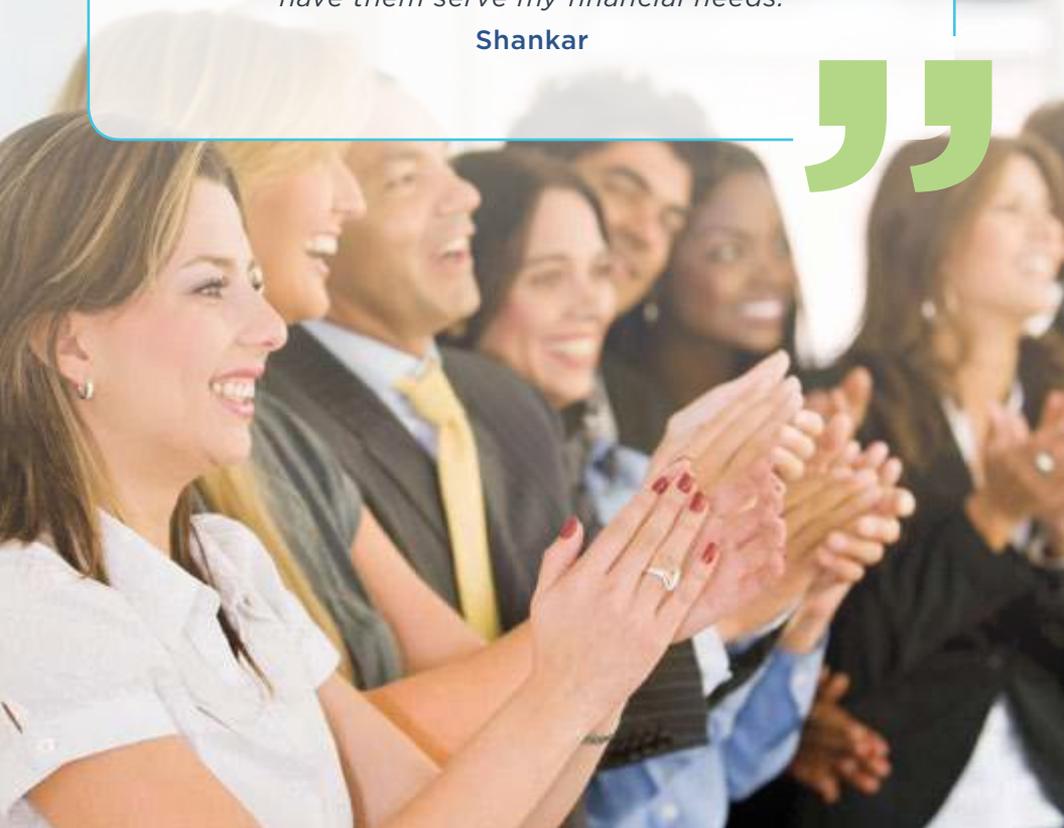
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I have worked with Advanta IRA for over three years. They have great training, support, and communication. I am a real estate broker and I recommend Advanta IRA to all my clients.

Carl

Advanta IRA's employees have helped through every step of the process and what a pleasant experience it has been. They are a customer-centric organization and all my interactions have been pleasant and efficient. I am delighted to have them serve my financial needs.

Shankar

”

The Advanta IRA Advantage

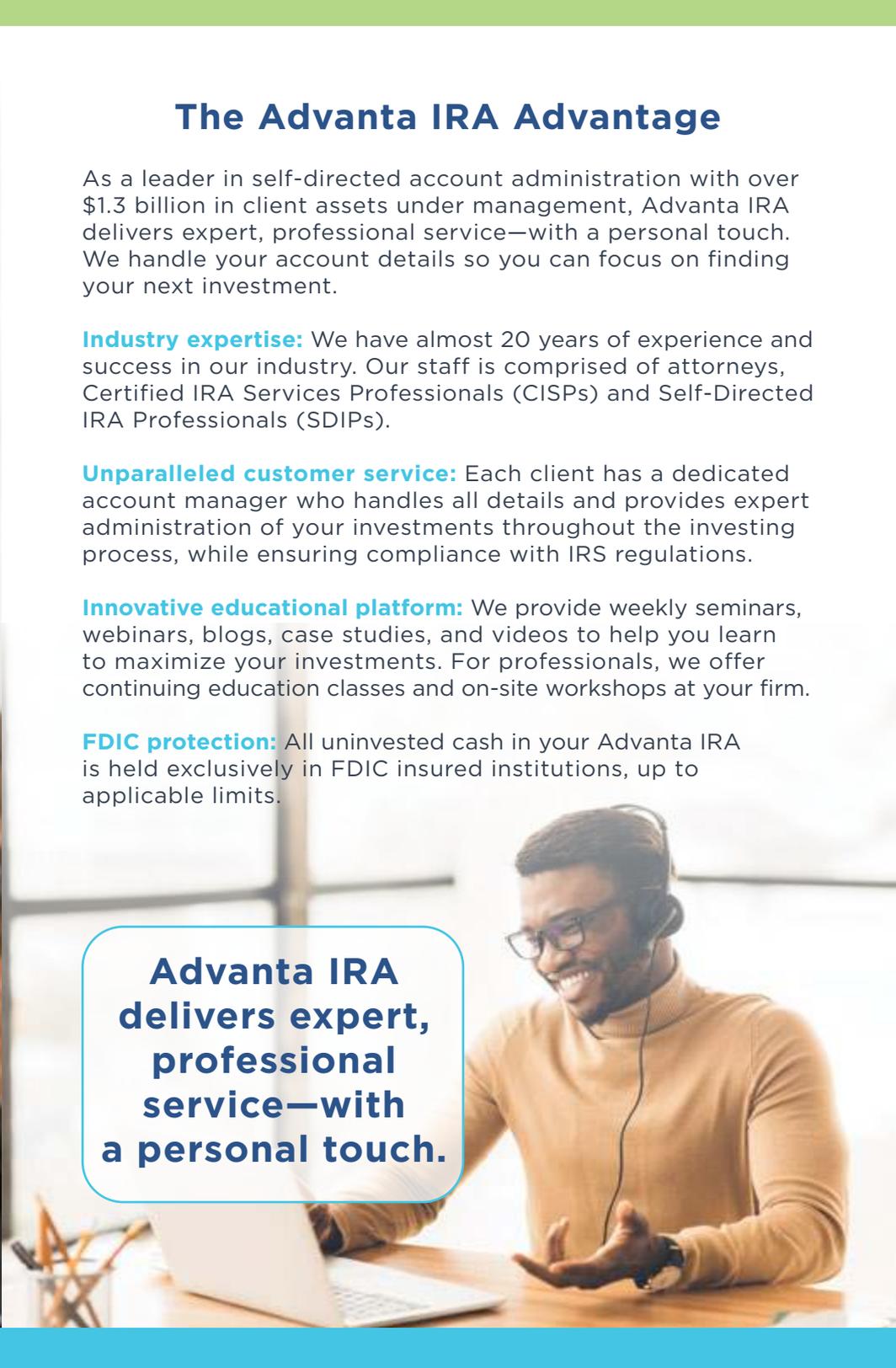
As a leader in self-directed account administration with over \$1.3 billion in client assets under management, Advanta IRA delivers expert, professional service—with a personal touch. We handle your account details so you can focus on finding your next investment.

Industry expertise: We have almost 20 years of experience and success in our industry. Our staff is comprised of attorneys, Certified IRA Services Professionals (CISPs) and Self-Directed IRA Professionals (SDIPs).

Unparalleled customer service: Each client has a dedicated account manager who handles all details and provides expert administration of your investments throughout the investing process, while ensuring compliance with IRS regulations.

Innovative educational platform: We provide weekly seminars, webinars, blogs, case studies, and videos to help you learn to maximize your investments. For professionals, we offer continuing education classes and on-site workshops at your firm.

FDIC protection: All uninvested cash in your Advanta IRA is held exclusively in FDIC insured institutions, up to applicable limits.



**Advanta IRA
delivers expert,
professional
service—with
a personal touch.**

A hand is shown from the bottom left, holding a glowing, spherical object. The background is filled with various sized gears, some of which are illuminated by a bright light source, creating a sense of motion and technology.

Quick Facts

Finding investments

- ▶ **Residential real estate:** Zillow, auctions, door-knocking, real estate professionals, pre-foreclosure lists, Real Estate Investors Association (REIA) groups
- ▶ **Commercial real estate:** multifamily meetups, podcasts, investor clubs, conventions
- ▶ **Other investments:** networking events, investing and financial advisors, industry professionals, precious metals dealers, and futures/forex brokers

Investing with limited funds

- ▶ **Partner funds:** Your IRA can partner with your personal funds and/or with funds of another IRA, person, or entity to invest.
- ▶ **Use leverage:** Your IRA can borrow money with a non-recourse loan taken in the name of your IRA, not you personally. Typically, the asset purchased with the loan is used as collateral.

Titling IRA assets

- ▶ All assets are titled in the name of your IRA account: Advanta IRA (FBO) YOUR NAME IRA #123456.

Handling income and expenses

- ▶ Income generated from the investment must be deposited directly into your IRA.
- ▶ Your IRA must pay any expenses related to the asset.
- ▶ Advanta IRA acts as recordkeeper for your account by tracking all income and paying all expenses.

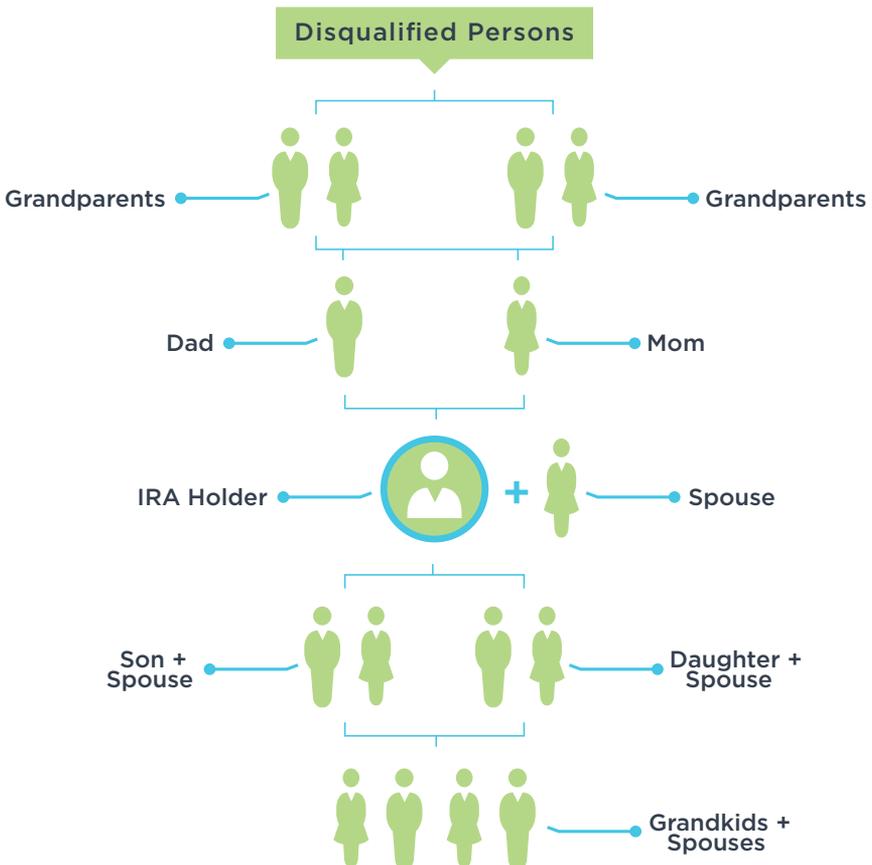
Tips to Avoid Prohibited Transactions

Per IRS rules, your IRA may not:

- ▶ Buy, sell, lease, exchange, or transfer assets to you or a disqualified person
- ▶ Pay you or a disqualified person to manage the property or to perform maintenance
- ▶ Provide a loan to you or a disqualified person

Additionally, you or disqualified persons may not use IRA-owned property for vacation or as security for a loan.

Note: Disqualified persons can include entities owned by and/or controlled by disqualified persons. Please contact Advanta IRA for more information.



Build Retirement Wealth

Knowledge Is Power

Invest in what you know and gain the potential to maximize the returns in your IRA to achieve financial success in retirement.

Control Is Key

Choose your own assets to grow income instead of relying on a third party to do so. After all, who is better equipped to make these choices than you?

Diversity Is Essential

Protect your hard-earned wealth. There are hundreds of alternative assets you can use to grow income and offset any stock market losses of traditional holdings.

With Advanta IRA, you leverage all of the above to build and protect your retirement wealth.



Open a Self-Directed IRA Today

It only takes 15 minutes to open your account
and get started!



Open Your Account



Go to AdvantaIRA.com, click OPEN ACCOUNT, and follow the instructions. You can also download the application from our FORMS section and send the original to us, or give us a call at 800.425.0653.



Fund Your Account

Transfer funds from an existing plan or roll over funds from a former employer's plan. If you are eligible, you can also make an annual contribution to your plan.



Start Investing

Contact your Advanta IRA account manager to begin working with you on your investment paperwork right away.



Advanta|IRA

Serving Clients Nationwide

Contact Advanta IRA

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*All information provided is for discussion purposes only.
Please consult your tax advisor before entering
into any financial transactions.*

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