



A Guide to Real Estate Investing with a Self-Directed IRA:

Everything You Need to Know From A to Z

EQUITY TRUST COMPANY[®]

After completing a successful real estate transaction, do you dread writing the check that must go to the IRS for taxes? Do you ever wonder how many more properties you could buy if your profits weren't split with the government because of taxes? Do you ever turn down profitable deals just because you don't have the funds available at the drop of a hat?

It doesn't have to be that way.

Handing a sizeable portion of your profit over to the IRS is a thing of the past. Realizing tax-free or tax-deferred profits on real estate and alternative asset investing is a reality today.

Government sponsored retirement plans such as IRAs and 401(k)s allow you to invest in almost anything (including real estate), not just stocks, bonds and mutual funds. And all the benefits those plans provide, tax-deductions and tax-free growth, apply to whatever investment you choose.

The crippling effect that taxes have on your profits isn't the only roadblock to successful real estate investing. A lack of available funds can force you to pass on a multitude of profitable deals. With \$4.8 trillion in IRAs and 401(k)s, you have a virtually untapped funding resource available for all your deals.

In this special report, we'll take you step-by-step through everything you need to know about using a self-directed IRA to realize your real estate investing dreams. You'll learn all the details so that you can take advantage of the wonderful opportunities offered by a truly self-directed IRA—namely tax-free profits on a full range of real estate investments, including tax liens, mortgages, foreclosures, options, and many others. We'll even show you how to tap into a nearly unlimited source of funds for your real estate deals.

Before we dive into the deep end, though, we'll cover the basic information necessary to provide a solid understanding of one of the most powerful wealth-building tools available to you.

First we'll show you the importance of having an IRA and the benefits a self-directed IRA offers you. We'll then reveal the details of how real estate investing works with your IRA including a step-by-step example of how a real estate IRA investment works. Finally, we'll help you decide which type of IRA is best for you and how to get started today.

What is an IRA and How Does it Benefit You?

Simply put, an IRA is a retirement account that has been given certain tax advantages by the IRS. This means that any profit you can generate within an IRA will not be eaten away by taxes as you grow it.

Thanks to their tax-advantaged status, IRAs are a perfect investment vehicle as they can give you the full power of compounding interest. Normally, your investment returns are reduced by taxes on yearly basis. You may take two steps forward in profit but at the end of the year you have to take a step back and pay Uncle Sam. If the same investment is done within an IRA, though, you're always moving forward.

And these special tax advantages aren't the only way you benefit from using your IRA for your investments. Retirement plans are typically given special protections from creditors and can be very useful for asset protection purposes. When structured properly, you can even pass on your hard-earned profits for generations to come.

Tax-Free Scenario: The Power of Compound Interest

Let's look at an example that illustrates the power of a tax-deferred environment. In this example, we have a man who's 35 years old and contributes \$2,000 annually to his traditional IRA, until the age of 65. These 30 contributions total \$60,000.

Assuming a 10% annual rate of return, this individual's IRA at age 65 will be worth over \$400,275!

Remember, this example is based on contributions to a traditional IRA. A traditional IRA is funded with before-tax dollars, which, in most cases, are tax deductible, and taxes are deferred until funds are distributed.

An even more powerful investment vehicle is the Roth IRA. With the Roth, contributions are made with after-tax dollars, so you don't receive a deduction, BUT your earnings will not be taxed when you make a qualified distribution.

Imagine making the same deals you're currently making, but receiving your profits tax-deferred or tax-free! All simply by using your IRA for your investment.

Taxable Scenario: The Loss of Compound Interest

Now, let's look at the same investment made outside the IRA's tax-deferred environment. We'll use the same assumptions as above, except the individual's investments would be subject to a 28% annual tax rate. The total value in the same individual's account at age 65 would be just \$227,220.

The federal, state and local governmental budgets he helps to support have claimed more than \$170,000 of his profits.

Depending on the type of IRA, withdrawals from the account can also be completely tax-free!

There's no other investment vehicle available that provides such powerful tax advantages.

What Makes a Self-Directed IRA so Special? You Can Invest in What You Know Best - Real Estate

In more ways than not, a self-directed IRA is exactly the same as any other IRA. A truly self-directed IRA is set apart from the accounts offered by your typical brokerage houses by the virtually endless choice of investment vehicles.

At traditional firms, you're restricted to a select subset of the investments that the IRS allows. You may have a choice of a few mutual funds (usually those managed by the firm that holds your account), government bonds or low-rate CDs. If you're the type of investor that seeks a better-than-average return and control over your own investments, this just won't work for you.

Enter the self-directed IRA. Unlike the accounts offered by traditional firms, truly self-directed IRAs aren't hindered by unnecessary restrictions imposed by the custodian. You're free to make the investment choices you feel will best benefit your financial future.

When first learning about self-directed IRAs, most people become skeptical and think it might be too good to be true. Enjoying tax-advantaged real estate deals for the rest of your life does sound pretty good.

Well, it's not too good to be true. In fact, since the IRA was created in 1974, investing in real estate and other alternative assets has been legal. IRS Publication 590 (dealing with IRAs) states what investments are prohibited; these investments include artwork, stamps, rugs, antiques, and gems. All other investments, including stocks, bonds, mutual funds, real estate, mortgages, private placements, or even livestock are perfectly acceptable as long as IRS rules governing retirement plans are followed.

Most investors haven't heard of this opportunity because most IRA custodians don't offer truly self-directed IRAs that allow you to invest in real estate and other non-traditional investments.

Often, when you ask a custodian/trustee, "Can I invest in real estate with an IRA?" They'll say, "I've never heard of that" or, "No, you can't do that." What they really mean is that you can't do this at their company because they only offer stocks, mutual funds, bonds, or CD products.

As the IRS puts it on their website, "IRA trustees are permitted to impose additional restrictions on investments. For example, because of administrative burdens, many IRA trustees don't permit IRA owners to invest IRA funds in real estate. IRA law does not prohibit investing in real estate but trustees are not required to offer real estate as an option."

If your retirement nest egg is dependent on your investment knowledge, then you should be able to invest in what you know—whether it's real estate, tax liens, mortgage notes, or stocks and bonds.

Only a truly self-directed IRA custodian will allow you to invest in all forms of real estate or any other investments not prohibited by the IRS with an IRA.

See How Your Real Estate Investing Can Get Supercharged with a Self-Directed IRA

John is a real estate investor and an Equity Trust client. While searching for investment properties, he discovered a two-bedroom home that he was able to purchase for \$24,000.

Recognizing that this would be a good deal for his retirement account, John instructed his custodian (Equity Trust) to purchase the property on behalf of his IRA.

The property needed improvement so that it could be rented out, and John instructed Equity Trust to submit \$7,500 from his IRA to a general contractor. After repairs were complete, the home was put on the market as a lease-to-own property and was rented out for one year at \$10,000.

The rental income flowed directly into John's IRA. During this time, John added a third bedroom that cost approximately \$20,000, paying for it out of his Equity Trust IRA. The following year, John's tenant qualified for financing and John's IRA sold the home for \$135,000.

Let's take a look at how this deal worked out for John.

Purchase Price:	\$24,000
Rehab #1:	\$7,500
Rental Income:	\$10,000
Rehab #2:	\$20,000
Final Sale Price:	\$135,000
Tax-Free Profit:	\$93,500

With the \$24,000 initial purchase price and \$7,500 in fix-up expenses, plus \$20,000 for the addition, John had total expenses of \$51,500 in the deal. He had \$10,000 in rental income and netted \$135,000 on the sale, for total income of \$145,000. After expenses, John realized a \$93,500 profit!

This profit remained in John's IRA at Equity Trust, ready to be invested in the next deal he found. If he'd done the same investment outside of his IRA, using personal money, John would've paid 28% in federal, state and local taxes.

The difference for John, in just this one deal, was \$26,180!

Raise Unlimited Capital for All of Your Real Estate Deals Using Self-Directed IRAs

One of the most common stumbling blocks to investing is not having enough cold, hard cash to act quickly to participate in hot deals. Imagine being able to create a funding source from which you can easily and quickly draw on funds to finance your investments. You can by using the "private bank concept."

Recent estimates place over \$4 trillion within IRAs, 401(k)s and other qualified programs across the country. These funds can become available to you through self-directed IRAs.

The private bank concept is borrowing money from an individual's IRA (not a financial institution) for investments. For example, an investor can borrow money from someone else's IRA to complete an investment and pay the IRA back an amount of interest that is agreed upon in advance. Since IRAs are an exempt entity, interest earned on the money loaned is tax-free or tax-deferred depending on the type of IRA.

Lending institutions, insurance companies and venture capitalists have been using similar concepts to raise money for years. By utilizing self-directed IRAs, you can apply this concept to your investments, allowing you to become more profitable and stay ahead of the competition.

How to Create Your Own "Private Bank" in Three Easy Steps

The following is a Private Bank example using real estate, but this concept can be used with other investments such as notes, tax liens, and private placements.

1. Find an investment property and negotiate a 75% or less loan-to-value ratio to give your investors safety for their investment. Build in enough gross profit to pay your investors an attractive rate of return. Remember, it's not the cost of money but the availability of it that's important. Finally, leave yourself enough time, through a contingency clause, to find your investors.
2. Present the deal to potential investors, such as business acquaintances and local professionals (e.g., doctors, lawyers, and business owners). It's important that you offer an attractive rate of return and explain the security they have in the transaction by offering them the first lien on the property. Remind your potential investors that, in addition, their returns will be able to grow in a tax-deferred or tax-free environment, depending on which type of IRA they have.
3. Now that you have the investment and investors in mind, the final step is to open an Equity Trust self-directed IRA for each investor.

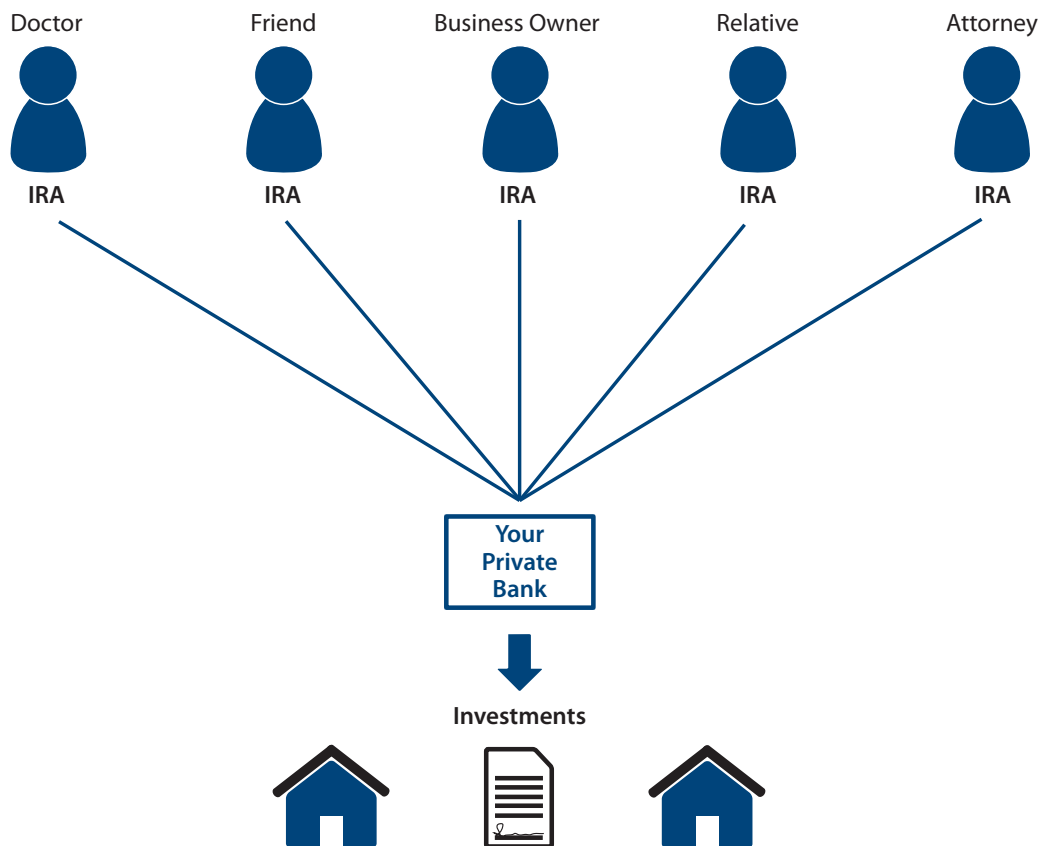
Once your investors have established their accounts and the particulars of the investment have been agreed upon you're ready to utilize these funds for your investing strategy.

“Private Bank” Advantages

- Allows you to participate in more deals
- More deals = More profits
- You’re able to offer cash for investments to receive deep discounts
- Beat out your competition
- Free up personal money for personal needs

What You Avoid by Creating Your Own “Private Bank”

- Lengthy committee approvals
- Bureaucratic red tape
- Potential credit risks
- Tying up your personal funds



Making a Self-Directed IRA Work for You

Among all of the possible investments available with a self-directed IRA, the most popular by far is real estate. Equity Trust Company was founded by a real estate investor who knew just how profitable real estate investments could be when coupled with a tax-free investment vehicle. To this day, a majority of the transactions that we see come through our doors are related to real estate.

Under the umbrella of “real estate” investments there’s a wide range of investment possibilities depending on your level of experience and desired level of involvement.

Residential real estate is certainly a popular choice for investors, both inside and outside of IRA accounts. The good news is that making an IRA investment in this type of real estate is virtually the same as doing the deal with non-IRA funds. You still control what property you buy, negotiate the purchase price, oversee any repairs or upgrades needed, screen tenants or buyers and draw up the necessary contracts for sale or lease.

The main difference is that you have someone signing all the documents and cutting the checks for you. You just tell us what to do and we do it. We, as the custodian for your IRA, take all of our instruction from you directly. We even give you full online access to your account to help simplify the management of your investments.

If you prefer to be more “hands-off” with your investments, but still want your money in real estate, there are options for you as well. Passive real estate investments are on the rise as many investors are looking for alternatives to traditional markets. Promissory notes backed by real estate are a growing area of real estate investing and a self-directed IRA provides an ideal vehicle for this investment.

By using your IRA to fund notes and mortgages, you’re essentially turning your retirement account into a bank. And as the head of this “bank” you get to decide who gets to borrow your money and what the terms of the loan are. You set the interest rate, repayment schedule and penalties for non-performance.

These are just two of the many ways you can use your IRA for investment in the real estate market. If your interest lies in tax liens, short sales, commercial real estate or any other niche, don’t worry. By taking advantage of a truly self-directed IRA you can grow your account through whatever method you choose.

So how does it really work?

Real Estate Investments Are Virtually Endless in a Self-Directed IRA

The beauty of a truly self-directed IRA is that your investment possibilities are virtually endless. No matter where your expertise lies (in real estate or anything else), you can use your unique knowledge and experience to ensure your financial success.

Below is a list of just a few of the options you have with a self-directed IRA.

- Residential real estate—including apartments, single family homes, and duplexes
- Commercial real estate
- Undeveloped or raw land
- Real estate notes (mortgages and deeds of trusts)
- Promissory notes
- Private limited partnerships, limited liability companies, and C corporations
- Tax lien certificates
- Foreign currencies
- Oil and gas investments
- Publicly traded stocks, bonds, mutual funds
- Private stock offerings, private placements
- Judgments/structured settlements
- Gold bullion
- Car paper
- Factoring investments
- Accounts receivable
- Equipment leasing

But don’t let this list limit you. As long as you follow the rules set forth by the IRS, nearly any investment can be held within an IRA.

Step by Step Guide to Real Estate in Your IRA

1) Establish an account with a self-directed IRA custodian who will accept real estate investments - Equity Trust Company.

Establishing an account with a self-directed IRA custodian is easy and usually takes around 10 minutes to complete by filling out a simple application.

But before you begin filling out an application, there are number of things you should review with any potential self-directed IRA custodian. To help you, below is a checklist of questions you should ask any custodian before opening an account.

- How long have you been in business?
- What is your fee schedule? Do you have additional fees for certain transactions? Are there “hidden fees”?
- Do you provide education and support?
- How are you regulated?
- How are you insured?
- Am I working with a branch office/franchise or the main institution?
- Will there be an account representative to assist me if I have questions?
- What is the minimum initial investment?
- Do you offer brokerage services?
- Can I access my account online?

Answers to these questions will help you determine the best self-directed IRA custodian for you.

2) Fund your account.

Next you have to fund the account, and this is just as easy as opening the account. There are two ways to fund your account.

- **Contributions**
 - You can contribute to your account through a check or wire transfer, and contribution limits range from \$5,000 - \$49,000 depending on which account you choose.
- **Transfer/Rollover**
 - In most cases, if you have an existing retirement plan such as an IRA, 401(k), or 403(b), these funds can be transferred to a self-directed IRA, allowing you to make real estate IRA investments. Check with your current and previous employers regarding transferring such qualified plans.

3) Investing in Real Estate

Now that your self-directed IRA is open and funded, the next step is to make your investment. The following is a basic example of a real estate investment process with a self-directed IRA investment.

Find an Investment Property, Negotiate A Deal

In this example, you have enough money in your self-directed IRA to purchase the property outright. After settling on a purchase price for \$125,000, you'll have to sign a purchase agreement.

Special Note: At this stage you're able to act as agent for your IRA and sign the purchase agreement (this isn't the case later). This is the only time you can sign documents on behalf of your IRA.

One of the most common mistakes (and cause of delays) in real estate IRA investing is improper titling of the investment documents. Before a title company draws up documents or you create a purchase agreement, make sure everyone's aware of the proper titling. Frequently, the IRA owner's personal name is incorrectly put on the title of the property or in a purchase agreement.

Remember, you and your IRA are two separate entities, and as such, the property needs to be titled in the name of your IRA and not you personally.

The correct title for most real estate IRA investments is:
XYZ Trust Company custodian FBO (for benefit of) Your Name IRA

I've Signed a Purchase Agreement, What's Next?

To complete the agreement, you need to provide earnest money to the seller. Since you're purchasing the property outright, you agree to provide the seller with \$500 for consideration. You can't use personal funds for the earnest money—all funds related to your purchase must come from your self-directed IRA.

You need to instruct your custodian to send the money on behalf of your IRA. Often, this is completed by filling out a Real Estate Direction of Investment (DOI) form to remit funds (\$500) to the seller for earnest money. This form tells the custodian the specifics on the property you'd like to buy, how much money you need, and where to send the funds. When submitting your DOI, please include a copy of your purchase agreement.

Preparing for Closing

After signing the purchase agreement and providing earnest money, you're ready to meet with a title company or closing attorney to draw up documents for the closing.

You'll need to submit another request for funding (similar to the one submitted for the earnest money) for the remaining price of the property to close.

Funds are Remitted from Your IRA

With everything in place, funds will be remitted to the title company or closing attorney for your new property.

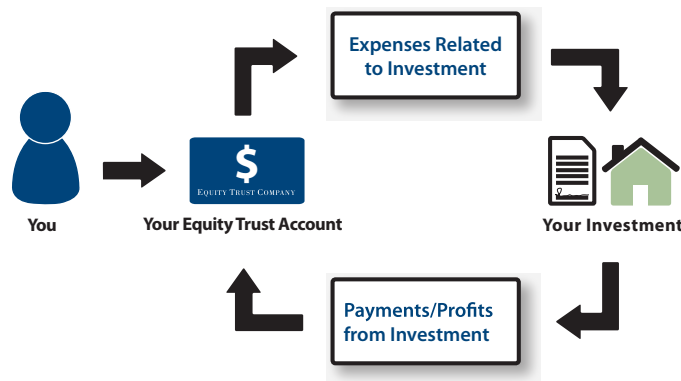
Your IRA Owns the Property!

After following the simple steps above, you're ready to enjoy tax-free or tax-deferred profits!

4) What happens after your IRA owns the property?

Now that your IRA has purchased the property, you need to remember two things:

- **Expenses:** Any expenses associated with the property (maintenance, improvements, property taxes, condo association, general bills, etc.) must come from the IRA.
- **Cash Flow/Profits:** All profits must return to the IRA, meaning all income (rent) and profits (selling of property) are deposited back into your IRA account tax-free!



That's all there is to it. It's as simple as 1-2-3. In no time at all you can be investing in real estate, receiving tax-free or tax-deferred profits for the rest of your life.

Here's How to Get Started

What IRA Plan Will Fit My Needs?

When you're ready to jump in and take advantage of tax-free profits on your real estate deals, you'll have many different IRAs to choose from—both individual and small business plans (and you'll find out later that, as a real estate investor, you most likely qualify for the small business as well as individual plans).

The most popular individual plans are the **traditional IRA** and the **Roth IRA**. Both plans offer tax advantages to help you save money for retirement, but they differ in a few ways.

Traditional vs. Roth

By asking one simple question, most people have a better idea which plan is right for them. Do you want to pay taxes on the seed or the crop?

In both plans, your investment profits are growing tax-free but the differences are when you receive the tax-advantages to the principal investment and yearly contributions. With a Roth IRA you don't receive a tax deduction on your yearly contributions, but when you take your money out of the account you don't have to pay any taxes. A traditional IRA gives a tax deduction every year based on your contribution, but you'll have to pay income tax when you take your money out of the account.

Which Plan Should I Enroll In?

If you prefer to get deductions over the years as your investment grows, then a traditional IRA is probably your best choice. If you don't want to pay taxes when you take your money out (the distribution), then the Roth IRA (and its tax-free distribution) is right for you.

The Roth IRA has a special qualifying income requirement, though. In 2011, you may only contribute to a Roth IRA if you have taxable compensation and your modified adjusted gross income (MAGI) is less than \$122,000 (\$179,000 if you're married and file a joint return, and \$10,000 if you're married, lived with your spouse and file a separate return). ROTH CONVERSION NOTE: As of January 1, 2010, the previous income limits for converting to a Roth IRA were lifted allowing many who didn't qualify in the past to complete a conversion and enjoy the advantages of a Roth IRA.

Don't worry if you don't qualify to open a Roth IRA, later you'll discover a plan (Roth Individual(k)) that has Roth advantages without the income limits.

The table on the following page highlights the differences between the Roth and Traditional IRA, helping you decide which plan is right for you.

If you have any questions about this section or self-directed accounts in general, please contact an Equity Trust Retirement Plan Specialist at 1-888-ETC-IRAS (888-382-4727). Equity Trust will help you decide the right plan for your future.

Comparison of Traditional and Roth IRA Plans

	<i>Traditional IRA</i>	<i>Roth IRA</i>
Description	Government savings plan that offers tax advantages for individuals to set aside money for retirement. Contributions are made with pre-tax dollars.	Government savings plan that offers tax advantages for individuals to set aside money for retirement. Contributions are made with after-tax dollars.
Tax Advantages	Possible tax deductions for contributions. Account balances compound tax-deferred until funds are withdrawn.	Account balances compound tax-deferred. BUT funds that are withdrawn are tax-free if account is five years old and account owner is over 59 1/2.
Maximum Contributions	100% of earned income, up to \$5,000 in 2011. Plus an additional \$1,000, if age 50+. Total of \$10,000 for married couples in 2011. (Contribution limits are reduced by any contributions made to a Roth IRA.)	100% of earned income, up to \$5,000 in 2011. Plus an additional \$1,000, if age 50+. Total of \$10,000 for married couples in 2011. (Contribution limits are reduced by any contributions to a Traditional IRA.)
Eligibility	Individuals must be under 70 1/2 and have earned income*.	Individuals must have earned income* and adjusted gross income less than \$122,000 for single, \$179,000 for married couples.
Tax Deductions on Contributions	Yes	No
Penalties for Early Withdrawal	10% penalty for withdrawals before age 59 1/2.	10% penalty for withdrawals before 59 1/2. (Note: Initial Roth contributions can be taken out at any time without penalty.)
Exceptions for 10% Penalty	Yes	Yes
Maximum Age to Make Contributions	70 1/2	No Limit
Required Distributions	Yes. Minimum withdrawals begin after the age of 70 1/2.	None

**Earned income is defined as the salary or wages you receive as an employee. If you're self-employed, earned income is your net income for personal services performed. Passive income such as interest, dividends, and most rental income is not considered earned income for the purpose of funding an IRA.*

Higher Contributions and Higher Deductions With Other Popular Retirement Plans

In addition to the Traditional and Roth IRAs, there are a number of other plans for individuals and small businesses that are perfect investment vehicles (i.e., tax-free or tax-deferred profits) for investors interested in real estate and other alternative assets.

As a real estate investor, you qualify for SIMPLE, SEP, Individual(k) and Roth Individual(k) plans. While some of the plans seem only appropriate for just small businesses, it's important to note that real estate investors, like you, qualify for these plans in addition to a traditional or Roth IRA.

The advantages of these plans are larger contribution limits and larger tax-deductions, plus your spouse, if employed, is eligible to participate. The best part is that you can still contribute to standard individual plans like a traditional or Roth IRA in addition to a small business plan like a SIMPLE or SEP.

The following pages include descriptions of each plan and tables to help you determine which plans are right for you. Before you get to those pages here is a quick guide to the plans:

SIMPLE

The SIMPLE is popular with investors that pay themselves \$45,000 or less and do have employees. Participants can contribute up to \$11,500 annually (\$14,000 if you're 50+) while the employer can match 1-3% of salary.

SEP

The SEP allows for contribution amounts up to 25% of your salary, with a maximum of \$49,000. The downside of the SEP is that it requires the same contribution percentage for all employees. If you have employees, the SEP could be cost prohibitive.

Individual(k)

The Individual(k) is often the most attractive plan to investors, if they qualify, because it combines elements of the SEP and SIMPLE. You can make a salary deferral contribution of \$16,500 annually (\$22,000 if you're 50+), plus a profit-sharing contribution of 0 – 25% of your salary. The total from both sources cannot exceed \$49,000 (\$54,500 if you're 50+).

Roth Individual(k)

The Roth Individual(k) has the same benefits as the standard Individual(k) (Contribute \$16,500 or \$22,000 in catch-up through salary deferral) but with a similar tax treatment to the Roth IRA (i.e., tax-free distributions). This plan benefits high-income individuals who cannot qualify for a Roth IRA because of income limits. The table on the following page highlights the differences between the SIMPLE, SEP, and Individual(k).

Summary of SEP, SIMPLE, and Individual(k) Plans

	SEP	SIMPLE	Individual(k)
Description	Specifically designed for self-employed people and small business owners who typically employ fewer than 25 employees.	Designed for small businesses with 100 or fewer employees. The plan is funded by elective employee salary deferral and by employer matching contributions.	The Individual(k) was created in 2002 to enable sole proprietors to set up and contribute to a plan offering the same benefits as the conventional 401(k). It is only appropriate for a sole proprietor or a business (either a partnership or corporation) in which only the owner(s) and spouse(s) are employees.
Employer Contributions	Required uniform % of each employee's pay (0-25%).	Employer is required to make either an annual matching contribution between 1% and 3% or an annual non-elective contribution of 2% of compensation.	The employer profit sharing contribution limit is up to 25% of pay, or 20% for self-employed.
Minimum Coverage Requirements	Plan must cover all employees who earn at least \$550, are at least 21 years of age and have worked for employer in 3 of the last 5 years.	Plan must cover all employees who earn at least \$5,000 in the current year and have received at least \$5,000 during any two preceding years.	Plan can only cover owner(s) and spouse(s).
Employee Contributions	Not Permitted	Up to \$11,500 in 2011. (If age 50+, \$14,000.)	\$16,500 (\$22,000 if 50+)
Maximum Total Annual Contributions	25%, up to a maximum of \$49,000 for 2011.	Maximum employee contribution of \$11,500 in 2011 (if age 50+, \$14,000). Employer matches up to 3% of salary.	\$16,500 (\$22,000 if 50+) and 0 - 25% of salary, up to a maximum of \$49,000 for 2011 (\$54,500 if 50+).
Deductions	Contributions are generally tax deductible for the business.	Salary deferral contributions are generally deductible for the employee, matching contributions for the employer.	Salary deferral contributions may be deductible for the employee, matching contributions for the employer.
Withdrawals / Distributions (Follows Traditional IRA Regulations)	Permitted subject to tax and, if under 59 1/2, potential 10% penalty.	Permitted, however, if under age 59 1/2, potential 10% penalty. (25% penalty if account is less than 2 years old.)	Permitted subject to tax and, if under 59 1/2, potential 10% penalty.
Deadline for Establishment of Plan	Any time up to date of employer's return (including extensions).	Any time between 1/1 and 10/1 of the calendar year. For a new employer beginning after 10/1, as soon as administratively feasible. Entries established during the year have until 12/31.	The deadline for establishing an Individual(k) and making a salary deferral election is the last day of your business' tax year. The deadline for funding the profit sharing portion is your business tax return due date, including extensions

Take Control of Your Future with Equity Trust Company

Now that you've learned the advantages of using a self-directed IRA as a vehicle for your real estate investments, there's just one thing left to do, call Equity Trust Company and get started!

Equity Trust is Your BEST Choice...

- More than 35 years experience assisting investors to create tax-free wealth
- Founded by a real estate investor, for real estate investors
- Management of over \$10 billion in IRA assets
- Knowledgeable self-directed IRA specialists ready to serve clients
- Personalized account management teams for every client, including their own personal toll-free number to ensure personalized attention for every call
- Low, all-inclusive fee schedule – clients don't pay fees on every transaction
- Online account management 24 hours a day, seven days a week with eVANTAGE, the industry's first online account management tool for self-directed IRAs – pay bills, fill-out forms, download information into Quicken or money financial software programs, and check account status anytime, from anywhere
- Quick and accurate investment processing (99.2% of transactions reviewed in 24 hours) – with incredibly fast turnaround times
- Online trading through our affiliate, Mid-Ohio Securities, member NASD/SIPC
- Highly regulated – clients can trust Equity Trust with their investments
- 92% of our clients are likely to refer friends and colleagues to Equity Trust (based on client survey)

Best of all, Equity Trust will walk you through each and every transaction to make sure it's handled accurately and on time.

After reading this brief guide, you're now ready to get started with real estate investing in your self-directed IRA. You've seen the unique advantages that an IRA offers and how it can benefit you in your real estate investments. But don't delay. Every day that passes is one less day your self-directed IRA can benefit from the Earth's most powerful force (at least according to Einstein), compounding interest.

Start Receiving Benefits Today!

For more information about self-directed IRA real estate investing, the plans and services available to you, and how to get started, please contact Equity Trust Company at www.trustetc.com or 1-888-ETC-IRAS (888-382-4727).

