

**Self-Directed IRAs** allow the freedom and control to choose your own, investments. Invest in what you know best with a Self-Directed IRA today.



Self-directed IRAs allow owners of these accounts freedom and control of choosing their own investments instead of allowing another party to make these decisions for them. The massive amount of alternative investments available for self-direction plans provides the opportunity for diversity and potential gains that may perform better than traditional stocks, bonds, and mutual funds.

## ALTERNATIVE INVESTMENTS

- Real Estate
- Notes and Mortgages
- Single-Member LLC (Checkbook Control IRA)
- Private Placements and Private Stock
- Crowdfunding Opportunities
- Gold, Silver, and Other Precious Metals
- Foreign Currency Exchange (Forex)
- Futures Trading
- Hedge Funds
- Oil and Gas
- ...AND MORE!

## TYPES OF PLANS AVAILABLE:

- Traditional IRA
- Roth IRA
- SEP IRA
- SIMPLE IRA
- Individual 401(k)
- Health Savings Account (HSA)
- Education Savings Account (ESA)

## WHY CHOOSE MIDLAND?

- We process all transactions within 24 hours of a funded account!
- We offer cutting-edge technology that allows our clients access to their accounts 24 hours a day. Our robust, online portal (Midland360) enables clients to make contributions, request distributions, view statements, view tax documents, and pay bills on behalf of the IRA. We also provide a secure document upload feature for time sensitive delivery of important papers.
- We charge a flat annual administration fee, unlike some competitors who charge solely based on the total account value.
- Our team has superior knowledge and experience with self-directed IRAs.

**Call today to learn more!**

## TOP 10 FACTS ABOUT SELF-DIRECTED IRAS

- 1 Self-directed plans give you** the freedom to choose your own investments as well as control of your own retirement funds.
- 2 Types of accounts that can be self-directed include:** Traditional, Roth, SEP, SIMPLE, and Individual 401(k) plans as well as health (HSA) and education savings accounts (ESA).
- 3 Qualified plans from previous employers, such as 401(k), 457(b), and 403(b) plans can be rolled into self-directed IRAs.** Individuals can have multiple custodians and in these cases, partial transfers are allowed.
- 4 Alternative investments allowed in self-directed plans include:** real estate, notes and mortgages, crowdfunding opportunities, single-member LLCs, hedge funds, precious metals, energy options, and much more.
- 5 The IRA prohibits these investments within IRAs:** life insurance and collectibles (works of art, antiques, jewelry).
- 6 Prohibited transactions** (personally using vacation rental property) **and transactions with disqualified persons** (IRA owner, spouse; lineal descendants and ascendants of the IRA owner and spouse) can cause penalties, taxation, and/or disqualification of your IRA. See IRC Section 4975 for explicit details.
- 7 IRAs can partner with others to pool investment funds.** For example, Sam Jordan's IRA can own 60% of a condominium and Susan Smith can personally own 40%. Income and expenses are split at an ownership ratio of 60/40 respectively. Sam's IRA gains tax-sheltered income; Susan's personal investment gains are taxed at a rate appropriate for her income bracket.
- 8 Income flows directly into the IRA on a tax-sheltered basis.**
- 9 IRAs can borrow money in the form of non-recourse loans.** Most banks require 35% down and a minimum loan amount of \$100,000. A portion of gains relevant to the leverage may be subject to Unrelated Business Income Tax (UBIT) and/or Unrelated Debt Financed Income (UDFI). Individual(k) plans are not subject to the taxes of leveraged assets.
- 10 All expenses incurred for the IRA must be paid with funds from the IRA.**

*Call today to learn more!*