



VANTAGE
Self-Directed Retirement Plans

FAQs - Private Lending Transactions

Can I borrow money from my IRA?

No. You may not borrow funds personally from your IRA under any circumstances. This is a prohibited transaction. You may lend to any person other than disqualified persons or companies.

Does Vantage need the original Unsecured Promissory Note?

Yes. We require the original note signed by the Client and the Borrower.

Does Vantage contact my note holder to collect my note payments?

No. Vantage is not a Servicing Agent and as such, is not responsible for ensuring that timely payments are being made on the notes held within the IRA account.

If I hold notes in my IRA, am I still required to complete the annual Fair Market Valuation?

Yes. Fair Market Valuation of the notes held within your IRA, with substantiation, must be provided on annually.