



VANTAGE®

The Truth About IRAs **REVEALED**

SELF-DIRECTED IRA REPORT



Stock Market Investments Are NOT Your Only Choice!

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INTRODUCTION

An Important Message for Independent Thinking Investors

Dear Investor,

Even if you've spent your entire career doing the "right thing," - chances are, you still need more money invested to provide the retirement you want and deserve.

When I refer to doing the "right thing," I mean you've spent years working hard, building your career, earning money for you and your family. You've achieved what most haven't. You're already in the top 20% of income earners in the country.

You know what your future holds is up to you, and you're an independent thinker – not an entitlement seeker. You've saved a lot of that money and invested it for the future.

And if you did the right thing, you've put a portion of savings in a tax-advantaged IRA.

But Doing the 'Right Thing' May Not be Enough

Uneasiness and dissatisfaction with Wall Street's performance of retirement accounts such as brokerage IRAs have just about peaked. Look at the facts:

- *Stock market volatility can erase billions of dollars in value from investor portfolios. Many people are sometimes unable to recover due to their age or employment status.*

- *The stock market's volatility and swings have many wondering if their IRA is safe at all. You may not even be sure it will be there when you're ready to start drawing from it.*
- *Moreover, in 2019, after the financial crisis, interest rates were historically low, leaving traditional investment vehicles such as CD's yielding less than 2%^[1]. They're not much use either.*

And there's even more to consider – the picture gets worse.

Life Expectancy is Climbing

According to the Social Security Administration, a 65-year-old can expect to live another 19 to 21.5 years, on average^[2]. How long will your retirement savings last? How can you make sure?

Plus, social security is no longer guaranteed. The Social Security Administration estimates that it will go bankrupt by 2035 unless changes are made to how the system is funded^[3]. Are you relying on Social Security as part of your retirement income? And - economic changes within society are more prevalent than ever. According to Forbes, the coronavirus pandemic will cost the U.S. economy \$7.9 trillion over the next decade^[4], including the effect on the stock market. Are you prepared for the unforeseen cost increases and market fluctuations?

Also, soaring health care costs are putting people in debt. More than 1 in 4 Americans had trouble paying a recent medical bill. The average hospital stay in the U.S. costs \$5,220 per day, and nearly half of people who experienced medical bankruptcy named hospital bills as their most significant expense^[5]. Are you prepared for your long-term or unexpected health care costs?

Is Your IRA Restricting Your and Your Family's Future?

Whether you realize it or not (if you don't, you'll discover it's not your fault), placing your retirement dreams on brokerage IRA funds like stocks, mutual funds, and CDs is a severe restriction. Especially for any self-directed person who's spent their life diligently working to make sure they retire financially secure and not in the ever-increasing group of "retirement losers."

Investing in a brokerage IRA is like leaving high school, getting a job at the bottom of the ladder, doing as little work as possible, and then just saying to your boss, "please make sure you pay me forever an ever-increasing amount because, while I'm a good person, I'd rather you took control of my future!" It's not going to happen.

You didn't get where you are today on that ideology. It's not a good plan for your retirement savings. And, more importantly, you deserve better. Through almost no fault of your own, if you've invested in a brokerage IRA, then you have unwittingly placed chains of mediocrity around your retirement savings. You've followed the crowd and missed an opportunity to join a smarter, more independent group of investors who are taking control of their retirement savings and investing in what they believe. Right now, you have a choice to make. And the choice is whether to accept independence and control of your retirement savings or simply leave them to the "elements."

Set Your IRA Free®

In this special report, we'll examine your options for finally taking full control of your IRA with a Self-Directed IRA. For taking back a piece of your freedom. For removing the limiting restrictions of a brokerage IRA to gain confidence that you are investing in what you believe is right for you. Rather than investments chosen by bankers. Bankers whom you never have and will never meet. It is not what a commission-focused financial advisor wants you to invest in because it's in their financial interest, or they have no other option due to their company's limiting policies and professional licensing.

A brokerage IRA limits you to traditional, stock market-based investment choices.

A Self-Directed IRA is exactly what it sounds like. It puts you in control of what you invest in and allows you to direct your retirement savings in assets you understand, believe in, and feel more comfortable with.

In addition to the conventional investments you can make in a brokerage IRA – things like stocks, bonds, and mutual funds – a genuinely Self-Directed IRA allows you to invest in many other things, like real estate, private notes, and private companies.

You can invest in virtually anything, as long as you do not receive a personal benefit. For example, you can buy the house next door within your IRA and then rent it to a neighbor. You can take an existing brokerage IRA, transfer it to a Self-Directed IRA and then use it to buy real estate while enjoying the tax-favored rental income benefits, too. You can even invest in a privately held company and help fuel your local economy.

If you do all your investing inside a retirement account, you won't have to pay taxes on the gains to the IRS. The goal is to maximize your IRA's balance as successfully and tax-efficiently as you can.

A Self-Directed IRA gives you control of your retirement savings, where it should be.

But Aren't Self-Directed IRAs ILLEGAL?

No. And in the next chapter of this report, you'll see how Self-Directed IRAs have always been legal and how the myth of illegality has been perpetuated for decades by Wall Street firms and misinformed trusted advisors.

However, like every financial plan, there have been cases of poor, unscrupulous, Self-Directed IRA culprits who have not followed the rules and left their clients in trouble. And in this report, we will also discuss your Self-Directed IRA's legal requirements to make sure your investments remain tax-favored and compliant.

By the end of this report, you will be able to make an informed decision as to whether further exploration of a Self-Directed IRA is right for you.

But you must realize that a Self-Directed IRA is not the right proposition for everyone.

It requires someone with a sensible, serious, and independent attitude to his or her finances. If you are a push-button wealth seeker, a seeker of a single magical pill to secure your retirement; if you are unwilling to engage in intelligent investing, reluctant to accept responsibility for choosing your well-informed investment advisors, and if you aren't seriously motivated to make your money work much harder for you and erase the fragility from your investments, what we're about to discuss is not for you. You'll be able to skip reading the remaining pages. But if you are up for the task of taking control of your investments, staying educated on your options, and making mindful decisions for your financial future, please keep reading.

Self-Directed IRAs are for those of us who want to invest with purpose and design a retirement portfolio that is personalized to our needs, wants, and comfort zone. This is about a precision road to retirement security not traveled by the masses. It is the difference between trying to win NASCAR in a Ford Focus that wheezes its way around the track, or Jimmie Johnson's individually built, hand-crafted Chevrolet that thunders to the finish line. It is for those who understand wealth rarely originates from one simple, one-size-fits-all investment strategy.

Further, it is usually found in the opposite direction the masses are moving. You may not fit that profile. This report will help you decide.

Every investor is unique – Money Is Personal™.

For an immediate discussion with a Self-Directed IRA Specialist who can answer any questions, you may have, call our office at 866-459-4580 or email us at Info@VantageIRAs.com.

Happy Investing,



J.P. Dahdah
Chief Executive Officer

SECTION 1

The Truth About IRAs and the Myth That's Been Restricting IRA Portfolios Since 1974

Whether you've invested in an IRA and considering further diversifying, or you've been burned by Wall Street and want an alternative option, we need to go back to 1974 to understand why brokerage IRAs are as limited as they are and why it's not your fault if your IRA and your future have been bound by their restrictions.

In 1974 the Government Revealed "A Boost for Working Americans' Retirement Dreams. And a Tax Break!" The Birth of the Individual Retirement Account (IRA)

The law was called "ERISA" (the Employee Retirement Income Security Act), and with it, the IRA came into being. The rules were straightforward.

If you were a working American, in any field, at any income level, you could have your very own IRA and contribute up to \$1,500 a year, from your earned income, tax-deductible.

Now, this is critical – your IRA savings were held for you by a government-approved custodian – typically, a large bank or brokerage house – and were yours to invest. With a few exceptions, even in 1974, your IRA could diversify into:

- Stocks
- Mutual Funds
- Bonds

AND CRITICALLY:

- Real Estate
- Private Companies (LLCs, LPs, Syndications)
- Precious Metals
- Private Notes
- Foreign Currency
- And much more

Then, at the age of 70½, Uncle Sam required your IRA to begin to pay yourself (and him) back for all your diligent investing. It was his way of encouraging you to have some fun before you reached your life expectancy. Unfortunately, however, it also meant you had to begin withdrawing funds and pay ordinary income tax on the wealth you had created on your IRA's investments.

Now – what's so critical here is the second list of bullet points above. Even back in 1974, it was perfectly legal to invest in real estate, private companies, precious metals, private notes, foreign currency, and much more. It has ALWAYS been perfectly legal.

Yet, in reality, your ability to diversify was LIMITED BY YOUR IRA's PROVIDER, not the federal rules and regulations governing IRAs.

As most custodians and providers were (and still are) banks and brokerage houses, they simply offered the investments that were already in their menu of commissionable products and part of their company business model. Anything that didn't fit their business model wasn't available and most likely not "suitable" for you. And that meant you were limited to:

- Stocks
- Mutual funds
- Bonds
- Annuities
- Certificates of Deposit (CDs)

The result? Many Americans had to settle for less diversification in their IRA portfolios than they might have wished, and which Congress had initially intended.

Even if they wanted to invest via their IRA in real estate, private companies, gold and silver coins, commodities, or other alternative investments, they couldn't because there weren't many custodians to help them – despite it being completely legal.

And thus, the myth of the unavailable alternative asset IRAs began to proliferate. Simply because custodians couldn't offer alternative investment opportunities, nor were they willing to hold non-traditional assets.

By the Early 1990s IRAs Were Growing in Size and Needed to be Upgraded

When an IRA investor asked their financial advisor if they could buy real estate via their IRA the response was simple. *"No, you can't. It's not possible."* And for the licensed investment advisor, that was true.

And so, the myth that you couldn't invest in real estate and other alternative assets via your IRA began to accelerate.

And before you knew it, a whole army of bank representatives, brokerage staff, investment professionals, accountants, attorneys, and more were part of the proliferation of the myth. Whether they were purposefully hiding the fact that alternative assets were possible or not didn't matter; to the new or seasoned investor, the answer was the same, "You can't do it!"

But the demand didn't go unnoticed.

And several trust companies with the administrative flexibility to hold alternative assets entered the IRA arena. And henceforth, a new level of diversification became possible for IRA investors, one that truly permitted an IRA account holder to "self-direct" their retirement assets.

Investors could now actually self-direct their IRAs and invest in real estate, private companies, private notes, and more. The Self-Directed IRA industry started growing slowly at first but has begun to grow rapidly as more and more investors (i.e., Baby Boomers) seek more control, flexibility, and increased investment options.

With Diversification Solved, Timing Became the Challenge

Now that an IRA accountholder could invest in many different asset classes, timing became an essential factor.

Good opportunities might arise quickly but with small windows of opportunity.

And the administrative procedures at most custodians were so laborious and time-consuming, it could impair a person's ability to move in a timely fashion.

But not anymore. Present-day, if you choose the right provider, you can take advantage of alternative asset opportunities FAST.

Moreover, if you've already invested in a restricted brokerage IRA, you can quickly transfer your nest egg into alternative assets.

Truly Self-Directed IRAs are Available, Legal and Put You Back in Control of Your Savings

Now, when directing your retirement savings, you can decide to invest in alternative assets such as:

- Real Estate
- Private Companies
- Private Notes
- And much more

An IRA which allows you to do that is called a **Self-Directed IRA (SDIRA)**.

YOU can control your retirement account and direct the plan yourself, without the need for brokers, managers, or advisors collecting excessive commissions. Or worse yet, misinforming you about your investment options without their knowledge based on the self-serving training of the financial institutions they represent.

And if you're now thinking, "*If I had known this before, I would have already invested in alternative assets,*" then consider two things.

One, it's NOT your fault. The sad fact is that most investors are misinformed about the investment choices permissible within retirement accounts. That's happened because of history just discussed. And two, now can be the right time to switch.

SDIRAs provide you with the flexibility to diversify your portfolio and generate increased returns by providing access to numerous asset classes that go well beyond traditional IRA investing. This capability is critical as it can help you avoid significant losses by providing a portfolio that is not correlated to the public markets' volatile performance.

In other words:

YOU can be in the driver's seat with more choices and control than you realized was possible!

And there's more.

Even More Benefits About Self-Directed IRAs

While the overture benefits of a SDIRA is simply more investment choices, you can stop leaving your retirement to "chance" and instead use your intelligence and independence to make your own decisions about how you want to invest. Below are even more reasons a SDIRA can make sense for you:

- You may have most of your life savings locked up in a retirement account. That means if you want to take advantage of an opportunity to make a large investment in something non-traditional, your IRA will often be your best source of money to fund your investment.
- You may see more profit potential in a private investment than the stock, public companies offer. Just as venture capitalists look to get in on the ground floor of companies with good ideas, using your IRA to make an early investment in a promising business can give you a huge payoff if it proves successful. And it's even better if you can reap those rewards without Uncle Sam reaching in your pocket.
- If you want to invest in real estate, it's hard to find stocks that give you the same type of exposure that owning a particular property gives you. You could buy publicly traded Real Estate Investment Trusts (REITs) like Vornado Realty (NYSE: VNO), Simon Property Group (NYSE: SPG), and Equity Residential (NYSE: EQR). But those are huge, diversified companies with holdings nationwide, which provide stability, but at the cost of potential profit and less control.

- The same idea holds true for other investments. The opportunity to invest in a franchise company is much different from owning shares of McDonald's (NYSE: MCD), Hilton Hotels (NYSE: HLT), or Planet Fitness (NYSE: PLNT). Investments in publicly traded securities shift the risk from the actual asset to the specific company.

What it boils down to is that if you have money in an IRA and want to expand your investments beyond traditional securities, a Self-Directed IRA can help you do what you want with it.

What are the most common forms of alternative IRA investments?

We'll explore them in the next section.

SECTION 2

The Independent Thinker's Guide to Self-Directed IRA Investment Options

Since the birth of the IRA in 1974, it has been possible to purchase alternative assets such as real estate, private companies, and private notes with your IRA. What has not been easy is finding an IRA provider who was willing to service or custody these types of investments.

Moreover, it has not been easy to find an IRA provider who has the depth of experience, free education, and world-class customer service that leaves you fully confident to self-direct your IRA.

With an account at Vantage, you can decide on the alternative asset you would like in your IRA plan, and, at your direction, we will fund the acquisition that you believe will help you reach your retirement goals.

Our knowledgeable staff and world-class personalized service make the investment process easy and as enjoyable for you as possible.

We offer FREE, comprehensive, easy to retain, ongoing education on SDIRAs. Much of which is available on our website at www.VantageIRAs.com. We spend significant time and energy on education because we feel that investors who know what their account can do will be prepared to capitalize on a good deal when they see one and recognize the real benefits of these tax-advantaged, wealth-building vehicles.

Now let's dive into more detail on the most popular alternative asset choices.

Investing Your IRA in Real Estate

The powerful combination of value appreciation and income has historically been attractive for investors who understand the risk-return tradeoff of real estate investing.

You can own real estate of any kind within your IRA. Have you been told otherwise? That's hardly surprising.

The Internal Revenue Code's rules and regulations provide the validation you and your trusted advisors often seek. Section 408 allows for the purchase of property with funds held in many common forms of IRAs, including a Traditional IRA, a Roth IRA, SIMPLE IRA, and a Simplified Employee Pension (SEP) IRA.

With a real estate IRA, you can earn tax-free/tax-deferred returns on your real estate investments.

Here are the top reasons for investing in real estate in your IRA:

- Unlike stocks and other paper-based investments, real estate is tangible. You can see, feel, touch, and smell what you own.
- You can leverage your investment to seek higher investment profits by using borrowed money. Yes, your IRA can be leveraged with other people's money.
- You can see capital gains through market appreciation and a cash stream, too.
- Because you control the properties your retirement account purchases, you can formulate your own strategies.

And there are all sorts of real estate-based IRA investments that are allowed by the IRS. The following is a partial list:

- Residential or commercial real estate
- Raw land
- Foreclosures
- Mortgages
- Mobile homes
- Trust Deeds

- Tax liens
- Foreign real estate
- Duplexes
- Multi-family units
- Condos
- Farmland

But there are important rules to adhere to when choosing real estate as an IRA investment.

The General Rules for Real Estate IRA Investing

While holding real estate in your IRA is completely allowable by IRS law, there are several important rules that an IRA holder needs to know before getting started.

Here are the basics:

- **Your IRA Cannot Purchase Property Owned by You or a Disqualified Person:** IRS regulations don't allow transactions that are considered "self-dealing," and they don't let your self-directed IRA buy property from or sell property to any disqualified person ([parties related to your IRA](#)), including yourself.
- **"Indirect Benefits" From Property Owned by Your Self-Directed IRA are NOT Allowed:** Therefore, you can't purchase a vacation home you occasionally use or rent office space for yourself in a building that your Self-Directed IRA owns. That is because the purpose of the IRA is to provide for your retirement at some future date. It's not intended to benefit you (or any other disqualified person) today. If your IRA engages in a transaction that, in some way, benefits you or a disqualified person, this is considered an "indirect benefit" and is prohibited. A [prohibited transaction](#) is any improper use of your IRA by you or anyone the IRS has defined as a disqualified person.
- **IRA Investments That Use Financing May be Subject to Taxes:** Your Self-Directed IRA can purchase real estate by obtaining financing through a non-recourse loan. This type of loan is typically secured by collateral, which is usually property. Should you choose to leverage your IRA, it is highly encouraged that you consult your tax professional regarding the potential tax consequences.

- **You and Your IRA are Two Separate Entities.** As such, the investment needs to be titled in the name of your IRA—not in your personal name. All documents related to the investment must be titled correctly to avoid delays.
Example: When you purchase real estate with your IRA, the purchase contract will read Vantage For Benefit Of (FBO) John Doe IRA as the buyer.
- **Real Estate IRA Expenses Must be Paid from Your IRA:** All expenses related to property owned by your Self-Directed IRA (maintenance, improvements, property taxes, homeowner association fees, etc.) must be paid from your Self-Directed IRA.
Example: You owe property taxes on the real estate owned by your IRA. You would submit our Payment Authorization form along with county tax notice to our office, and our team would pay the invoice from your account.
- **Real Estate IRA Income Must Return to Your IRA:** To ensure the income generated by the SDIRA owned property owned by your SDIRA remains as qualified IRA dollars, all funds must be deposited back into your IRA.
Example: The tenant who rents the property owned by your IRA would write their monthly checks payable to Vantage For Benefit Of (FBO) John Doe IRA. Payments would be sent to our office, where we would deposit those funds into your account.

Take Control of Your IRA with a Real Estate Investment

A Real Estate IRA is a perfect example of how the restrictions of a brokerage IRA that limits your IRA into traditional investments are lifted.

For many independent investors, this level of empowerment can literally be life-changing. Your IRA can:

- **Purchase with Cash - The Most Straightforward Approach:** With sufficient funds, you can purchase a property outright. All ongoing expenses are paid from your Self-Directed IRA, and all income/profits are returned to your IRA.

- **Partner with Family, Friends, or Business Associates:** If you don't have enough funds for a cash purchase, your Self-Directed IRA can purchase an undivided interest in a property.

For example, your Self-Directed IRA could partner with a family member, friend, or business associate to purchase a property for \$300,000. The friend could provide 70% of the purchase price (\$210,000), and your Self-Directed IRA could purchase the remaining 30% (\$90,000). All ongoing expenses must be paid in relation to your percentage ownership. In this example, for a \$3,000 property tax bill, the friend would pay \$2,100 (70%) of the bill, and your Self-Directed IRA would pay \$900 (30%).

Likewise, if the property collected monthly rent of \$2,000, the friend would receive \$1,400 (70%), and your Self-Directed IRA would receive \$600 (30%).

- **Provide a Private Loan to a Borrower Who Uses Real Estate as Collateral:** You'll see more about this in our Private Lending section, but in essence, your IRA can act as a mortgage lender.
- **Invest in an Entity That Invests in Real Estate:** You'll see more about this in our investing in Private Companies section, but, for example, you could invest in a Limited Liability Company (LLC) that then invest in real estate holdings.

And best of all, when you open a SDIRA account with Vantage, the process for purchasing real estate is simple, efficient, and cost-effective. Because at Vantage, we make the complex simple.

To see if a SDIRA that enables you to invest in real estate is the right move for you, schedule a call with a Self-Directed IRA Specialist right now by clicking the link below:

[Click here to schedule a free consultation with an IRA Specialist today!](#)

Let's look at another alternative asset class.

Investing Your IRA in a Private Company

Private company investing – equity capital that is not publicly traded – has fueled America's economic growth. Infused by direct investments, immensely profitable successes, like Google, Apple, and Microsoft, were once private entities that grew to public icon status.

Innovative entrepreneurs armed with their proven business models often seek growth capital to expand their operations.

As a Self-Directed IRA investor, you have the freedom to **invest in private companies that you are passionate about** and enjoy the tax-free profits generated by their competitive advantages.

There are various business structures used to invest in private companies with an IRA, including, but not limited to, Limited Liability Companies (LLCs), Limited Partnerships (LPs), and C-Corporations (C-Corps).

And because each structure has unique advantages and disadvantages, we strongly encourage you to consult with the appropriate professionals to determine the structure(s) that best meet your unique investing and retirement planning needs.

Over 75% of Vantage's book of business is investments via Limited Liability Companies (LLCs), Limited Partnerships (LPs), and other legal entities. This is not surprising when you consider that investors commonly use these structures for a variety of favorable reasons. These entities:

- Allow you to pool money with others to invest in larger sized purchases or more deals for increased diversification.
- Provide additional asset protection, which helps add a layer of safety against creditors and litigious adversaries.
- And offer additional "checkbook control" of your nest egg, which can expedite time-sensitive transactions and reduce administrative costs for active investment strategies or multiple asset accounts.

So, what's the downside?

Well, remember, with freedom comes responsibility.

This means that Self-Directed IRA investors must remember that having IRA assets held within these entities doesn't eliminate the requirement to follow IRA rules and regulations.

Having more control is great if you know what you are doing and know how to avoid the pitfalls often overlooked by uninformed IRA investors. Just because your neighbor did something a certain way doesn't mean he or she did it the right way. So be sure to educate yourself first about how a Self-Directed IRA can be used to help you build wealth correctly.

And there are important things to remember when investing in private companies:

- The IRS allows holding shares/units of a privately held company, except S-Corporations.
- You CANNOT use your IRA to purchase private equity already owned by you.
- There are possible restrictions to consider if you wish to invest in private equity of a company you control or own.
- To invest in private equity, you must do so via a Self-Directed IRA provider, such as Vantage.
- Since the IRA is a separate entity to you, Vantage will sign any documents on behalf of your IRA once you have read and approved them.
- Any expenses incurred from the investment come out of your IRA account, and investment earnings are placed directly into the account.

As you can see, investing in private companies can be a great opportunity for you, and you still have more options.

Investing Your IRA in Private Notes

Limited access to conventional financing has increased the demand for capital while simultaneously creating an opportunity for investors to earn above-market returns through private lending.

Rather than qualifying based on a traditional lender's credit profile, a borrower seeking private funds negotiates directly with the lender.

Savvy, self-directed investors can offer this private lending source as their IRA provides the borrower with the capital needed to execute their investment strategy. In essence, your Self-Directed IRA can help you become the "bank."

Private lenders can lend at rates higher than traditional funding sources and have the freedom to structure repayment terms to their advantage. A Promissory Note is one of the most commonly held private lending vehicles. This is where a note is a written promise by one party (the **note's** issuer or maker) to pay another party (the **note's** payee) a definite sum of money, either on-demand or at a specified future date. This note can be secured (backed by collateral) or unsecured.

But there are things to remember when lending from your IRA. In particular, the difference between private lending and a private company investment. Private lending works like this:

STEP 1: The monies are loaned to the business, individual, or another investor.

STEP 2: A repayment contract is put in place to repay the loan over the agreed upon period, and some kind of equity or property deed may be used as repayment security.

And there are all sorts of private lending strategies to consider, such as:

- Deed of Trust secured with real estate as collateral
- Refinancing high-interest credit card debt
- Accounts Receivable backed loans
- Factoring
- Convertible debt instruments
- Equipment leasing and financing

Private lending is distinctly different from a private company investment, which works like this:

STEP 1: Equity in the company is given in EXCHANGE for the money given to the business.

STEP 2: Repayment of the investment then comes from company earnings or a deed of sale of the equity. Shares of private stock are the most common form of equity here.

As is true with all investing, private lending requires thorough due diligence and an understanding of both the opportunity and risk associated with the investment and its security instrument.

SECTION 3

How to Self-Direct Your IRA

You've spent years working hard, building your career, earning money for yourself and your family. You know what your future holds is your responsibility, and you're an independent thinker, not an entitlement seeker. You've saved a lot of that money and invested it for the future. Yet until now, it's very likely your IRA has remained bound and restricted by the chains of a brokerage IRA.

But now you have a choice.

You can take control of your IRA and use your own independent research, due diligence, and even "hunches" to quickly invest in the assets you believe are right for YOU. Whether that be real estate, private companies, or private lending. This is an empowering opportunity.

And you deserve dedicated, passionate professionals who can help facilitate your choice to be a self-directed investor.

At Vantage, we will:

- Guide you through the alternative asset transaction process so you can quickly capitalize on the opportunities you believe in.
- Share status updates each step of the way during a transaction so you know exactly where you are and react as things develop.
- Accept retirement plan contributions and process distributions, making things as easy and time-efficient as possible for you.
- Request all necessary documents to process transactions so you can focus on the investment itself.
- Receive investment income and pay investment expenses, saving you time and hassle.

- Do critical IRS reporting (Forms 5498 and 1099) to remain compliant.
- Provide you with a FREE, comprehensive knowledge base of information that enables you to understand self-directed alternative investment transactions better.

We will help you every step of the way while you take control of your retirement investments - the key to achieving long-term success.

And control is the key.

If passive investing were the path to investment riches, the majority of Americans would be sitting on a retirement gold mine.

They're NOT.

Instead, retirement is looking bleaker than ever for most individuals. YOU ARE NOT one of them.

You know that to achieve great gains requires effort. It requires research and due diligence. It requires time. And it requires professionals you can trust. We know Money Is Personal™ and our goal is to help you achieve the retirement income and lifestyle you and your family deserve.

Here's how the Self-Directed IRA process works. Keep in mind there are variations depending on the asset type. But we help make that easy. Here's the general flow:

1. Open Your Account

Our new account application can be submitted electronically with our secure online version or by mail by downloading and printing the application. Both versions can be found here: [Account Application](#). To complete the process, we will also collect the application fee and a copy of your driver's license. Once our office receives all the documentation in good order, your new account will be open within three business days.

2. Fund Your Account

Your new IRA can be funded by a transfer, rollover, or contribution. You can learn about the differences between a transfer and rollover here: [How Transfers and Rollovers Differ](#). You can access all the forms and answers to frequently asked questions here: [Fund My Account](#)

3. Choose What YOU Want to Invest In

Perform your due diligence, consult with your trusted sources, and select the alternative asset that matches your investment appetite and passion. The only investment limitations enforced by the U.S. Government are collectibles and life insurance contracts (see [IRS Publication 590](#)). Other than that, you can direct your retirement savings any way you want! The documents needed to make your investment can be found here: [Purchase an Investment](#).

4. Maintain Your Investment

After purchasing your asset, you will need to maintain your account. This includes taking distributions, paying expenses, depositing contributions, and income generated from your investments. Details, forms, and frequently asked questions can be found here: [Maintain my Investment](#). On an annual basis, the IRS requires annual valuations of your account to reflect the current market value of your IRA. Information on this process can be found here: [Annual Fair Market Valuation](#).

If you need any assistance with any part of this process, our team stands ready to serve you. Whether you're a seasoned investor or a novice, it couldn't be any simpler for you. To view Vantage's forms, click [here](#).

The Time to Take Control is Now

If you've read this far, you clearly have a passion for taking more control of your retirement future. And the time to act is now.

Brokerage IRAs are still at the mercy of Wall Street and leave you largely powerless, with little confidence and exposed to massive market volatility.

- Life expectancy is climbing, which means you need to be sure your retirement savings will fund the lifestyle you want and deserve no matter what happens in the economy around you.
- Social security is not guaranteed – so if you're relying on that even in part – you're at risk.
- Economic changes are more prevalent than ever. Global pandemics and rising health care costs – you've got to be prepared.

Sure, you can wander like a sheep with the majority of Americans and just accept your fate, but you



are better than that.

You have the intelligence, the foresight, and the independence to take control, and so you should.

Don't leave your IRA locked in the chains of mediocrity because of the inflexibility of banks and the smoke and mirrors of Wall Street.

Money is Personal™, and you can make your own decisions about where you want to invest your hard-earned money, whether that's real estate, private companies, private notes, or any other alternative investment strategy you understand and are comfortable with. We're here to make liberating your IRA easy.

To take the next step to controlling your retirement, simply schedule a call with one of our friendly SDIRA Specialists. You can schedule your call [here](#).

We are proud to be the company enlightening you about the power of Self-Directed IRAs and look forward to helping you take control and invest in the assets YOU believe in!

Talk soon,

The Vantage Team!

References:

- [1] <https://www.bankrate.com/banking/cds/historical-cd-interest-rates/>
- [2] <https://money.usnews.com/money/retirement/articles/how-living-longer-will-impact-your-retirement>
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- [5] <https://www.singlecare.com/blog/medical-debt-statistics/>