

It's Your Future. Take Control.

The Checkbook IRA and
Solo 401(k)!



Disclaimer

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All information and materials are for educational purposes only. All parties are encouraged to consult with their attorneys, accountants and financial advisors before entering into any type of investment.



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Thank you for attending.

About **accuplan**

We are the premier provider of Self-Directed Retirement plans:

- We provide Self-Directed IRA, 401k administration products and services to individuals looking to invest their retirement accounts in non-traditional investments.
- We pride ourselves in expertise, low costs and quick service for self directed IRAs.
- We maintain a staff with expertise in tax, legal, IRA and 401k setup and administration.



Take Notes

Your attorney or accountant may not know

Your financial planner wasn't trained on this aspect

Your current custodian may not offer a TRULY self-directed retirement plan

Diversification




- Over \$7.2 trillion in IRA assets at year-end 2014
- The majority of those funds are invested in mutual funds with brokerage firms
- Less than 5% is invested in alternative assets



Key concept #1



Can These Investment Choices Help You Build Wealth?

- 
- Trust Deeds and Mortgage Notes
 - Auto Paper
 - Rental Properties
 - Tax Lien Certificates
 - Limited Liability Companies
 - Foreign Corporation stock
 - Condos in Latin America (i.e. Guatemala, CR)
 - Raw Land
 - Oil & Gas
 - Lease Options
 - Renewable Energy
 - Commercial Paper
 - Joint Ventures
 - Like and Unlike Exchanges
 - Water Rights
 - Livestock
 - Promissory Notes
 - Notes on Mobile Homes
 - Gold, silver, platinum, or palladium bullion
 - Private Placements

IRS Rules & Regulations:



Collectibles & Life Insurance

- any work of art
- any rug or antique
- any metal or gem
- any stamp or coin*
- any alcoholic beverage

Exception

US Government Minted Gold or Silver
Eagle, Gold and palladium bullion



Key Concept # 2



Prohibited Transactions

Prohibited Transactions: IRC Sec. 4975



Examples of Disqualified Persons:

- You and your spouse
- Lineal ascendants (and their spouses)
- Lineal descendants (and their spouses)
- Any fiduciary of the IRA
- Anyone providing services to your IRA
- Corporations, partnerships, trusts, or estates in which you own, directly or indirectly, at least 50%



DON'T MESS WITH THE IRS



DEAL or NO DEAL



*Your IRA lends **you** \$10,000
Deal?

NO DEAL

* Your IRA lends **your brother** \$10,000
Deal?

DEAL

•Your IRA lends **your step-son** \$10,000
Deal?

DEAL

• Your IRA lends **your daughter-in-law** \$10,000
Deal?

NO DEAL

Key Concept #3

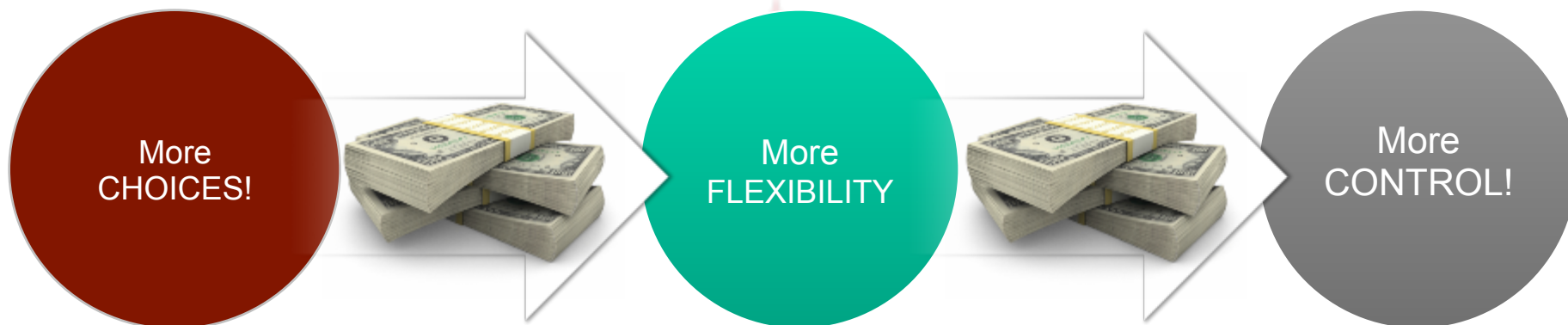


Funding Your IRA

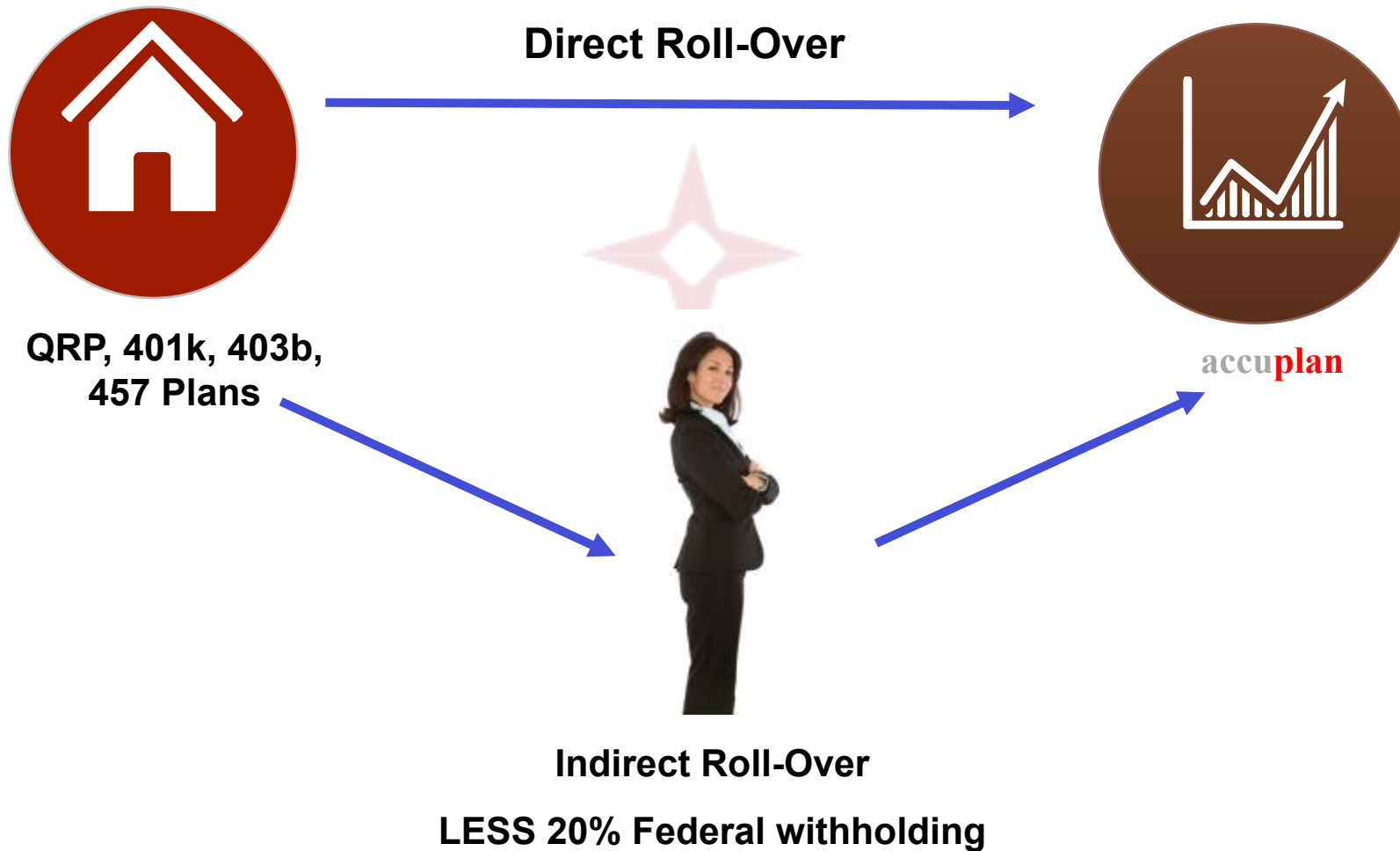
“Putting Gas In The Tank”

Transfer Assets From Another IRA

Advantages: No tax implications and No penalties,





Employer Plan to IRA



Make a Contribution – “Fill the Tank”

Type of IRA 2015 Limit

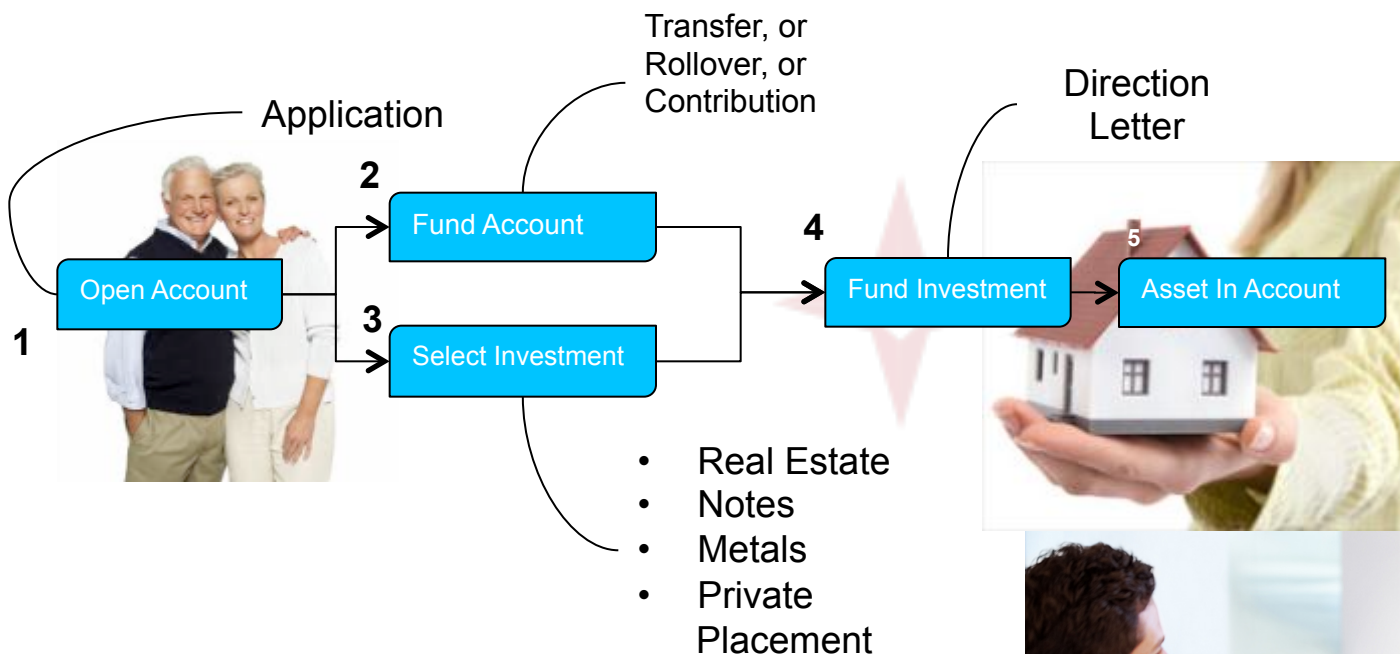


Traditional	\$5,500
Roth	\$5,500
SEP	\$53,000
SIMPLE	\$12,500
Individual(k)	\$53,000



* “Catch-up” provisions apply if you are 50 yrs. or older

The Self Directed IRA Investment Process



Choose the Industry Leader

Accuplan has a trained, professional staff that can handle any type of account or asset that you need to complete your investment.

Fast

We pride ourselves on 24-48 hour turn around times for your transaction

360 Degrees of Visibility

We provide complete event messaging and online account access so that you will always know what is going on with your account

Low Cost Account Fees

Accuplan provides flat, low cost, easy to understand fees for your account.

Service and Support

Every client has a dedicated account representative that oversees and manages your account end-to-end. You can call, email, or chat online with our team to get your needs addressed in a quick, efficient manner

Contact Us:

www.accuplan.net/contact.htm

Checkbook IRA and 401k

The Rise of Self-Directed Checkbook IRA & 401(k)



- **Liberate your IRA**
- **Invest in Real Estate, Notes, etc.**
- **Instantly enjoy checkbook control of your IRA funds**



Checkbook IRA: LLC and the Business Trust

LLC

- Control of IRA w/ Checkbook Control
- Make direct investments w/out going through custodian
- Single Member-Pass through entity
- Must pay Franchise Tax board and possible “gross receipts” tax
- Can provide Asset Protection with a more formal structure
- <http://www.accuplan.net/ira-checkbook-control.htm>

Business Trust

- Control of IRA w/ Checkbook Control
- Make direct investments w/out going through custodian
- Single Member-Pass through entity
- No need to pay Franchise Tax board or “gross receipts tax”
- Can provide more “privacy” with less public disclosure involved
- www.retirementcheckbook.com

Business Trust: A Good Option w/ a Self-Directed IRA

- ***Primary Purposes:*** Simplify Administration
- Avoid Need for Custodial Approval for each purchase or sale of Investments
- Make Investments from Business Trust Bank account (i.e. checkbook control)
- Make Investments from Business Trust Bank Account (e.g. open bank account for the Business Trust at your local bank)

Business Trust: A Good Option w/ a Self-Directed IRA

- ***Primary Purposes:*** Create entity for joint investments with other parties
- Share management responsibilities with other parties

Business Trust: A Good Option w/ a Self-Directed IRA

Primary Document: Declaration of Trust

- Grantor/Settlor/Trustor
 - * Party Transferring Assets into Business Trust
 - * IRA
 - * No rights or responsibilities after funding

Business Trust: A Good Option w/ a Self-Directed IRA

Primary Document: Declaration of Trust

- Beneficiary; Owner of Beneficial Interests in Business Trust
 - * IRA
 - * Broad Powers and Rights
 - * But Not Exclusive
 - * Consent not Required
 - * This achieves Checkbook Control

Business Trust: A Good Option w/ a Self-Directed IRA

Primary Document: Declaration of Trust

- Trustee
 - * IRA owner
 - * Broad Powers and Rights
 - * But Not Exclusive
 - * Can act upon investment decisions
without consent of beneficiary
 - * No Compensation
 - * Hire Unrelated 3rd Parties for all services

Business Trust: A Good Option w/ a Self-Directed IRA

Bank Account

- Need to Obtain EIN from the IRS
- Certification of Trust
 - *Trustee
 - *Declaration of Trust Exists and is valid
 - *IRA is trustor/grantor
 - *Trustee has authority to open bank account
- Copy of Declaration of Trust Not Required
- Fund Bank Account by Wire Transfer

Business Trust: A Good Option w/ a Self-Directed IRA

Classification of Business Trust for Income Tax Purposes

- Classification is determined by the “check the box” treasury regulations
- Business Trust treated as “Business Entity”
- Corporation or Partnership:
 - *Since not formed under corporate statute, classified as partnership if two or more owners
- Disregarded Entity if only one owner (i.e, IRA is only owner)

Business Trust: A Good Option w/ a Self-Directed IRA

Business Trust vs. LLC under California Law

- No minimum Franchise Tax
- No “total income” fee
- If “Disregarded Entity” then no state income tax return filing



One Participant 401(k) Plan

401(k) Plans

- 401k plans are Retirement Savings Trusts
- One-Participant 401k plans are for the Self-Employed Individual with no full-time W-2 employees besides themselves and perhaps their spouse
- The plan works for sole proprietors, an LLC, a Corporation, or Partnership generating revenue
- Funds can be rolled over to the 401k plan from a pre-tax IRA (traditional, SEP, SIMPLE) or other 401k type plans

401(k) Plan Positives

- Contribution Limits-Up to \$59,000 a year
- Roth Feature-Employee Deferrals can be after-tax (Roth) and there's the ability to convert pre-tax funds to Roth as well
- Plan Participant Loan-Can loan yourself lesser of \$50,000 or 50% of plan assets
- UDFI-401k plans are exempt from UDFI

401(k) Contribution Limits

- Up to \$18,000 can be Employee Deferrals
- \$6,000 Catch-Up Contribution for 50+
- Profit Sharing Contribution up to 25% of W-2 pay or 20% in the case of LLC's and Sole Proprietorships
- Combination of Employee Deferral and Profit Sharing Contribution is \$53,000 or \$59,000 if 50+

Strategies for using one.Ksm

Purchase real estate

Loan to yourself or others

Note: There are some restrictions and rules for this type of transaction

Buying or starting a business

Note: There are some restrictions and rules for this type of transaction

Use purchase options on real estate

Flip properties

License intellectual properties

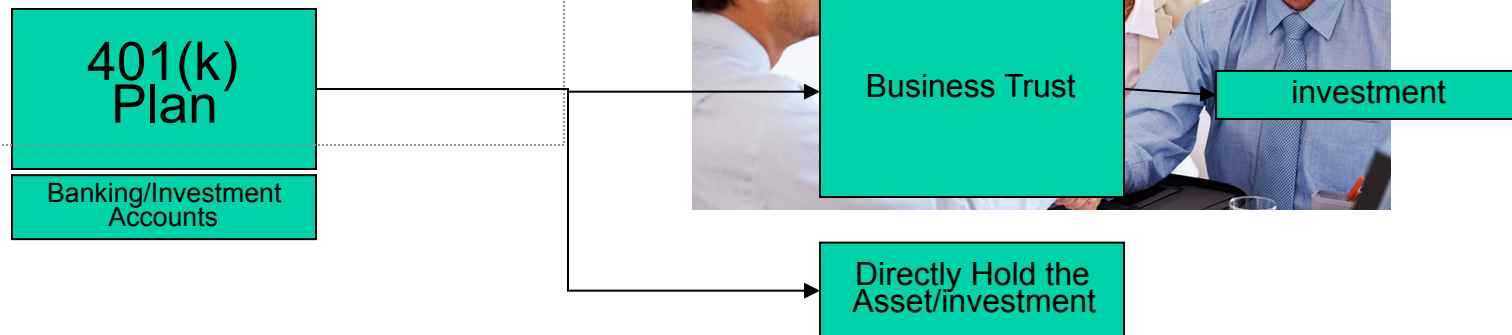


What is a Self Directed 401(K)

A Self Directed 401(k), referred to after this as “one.Ksm”, is a 401(k) plan setup for your company. As the Manager of the company, you can act as the Trustee for the Plan’s monies. This enables you to self direct investments on behalf of your 401(k).

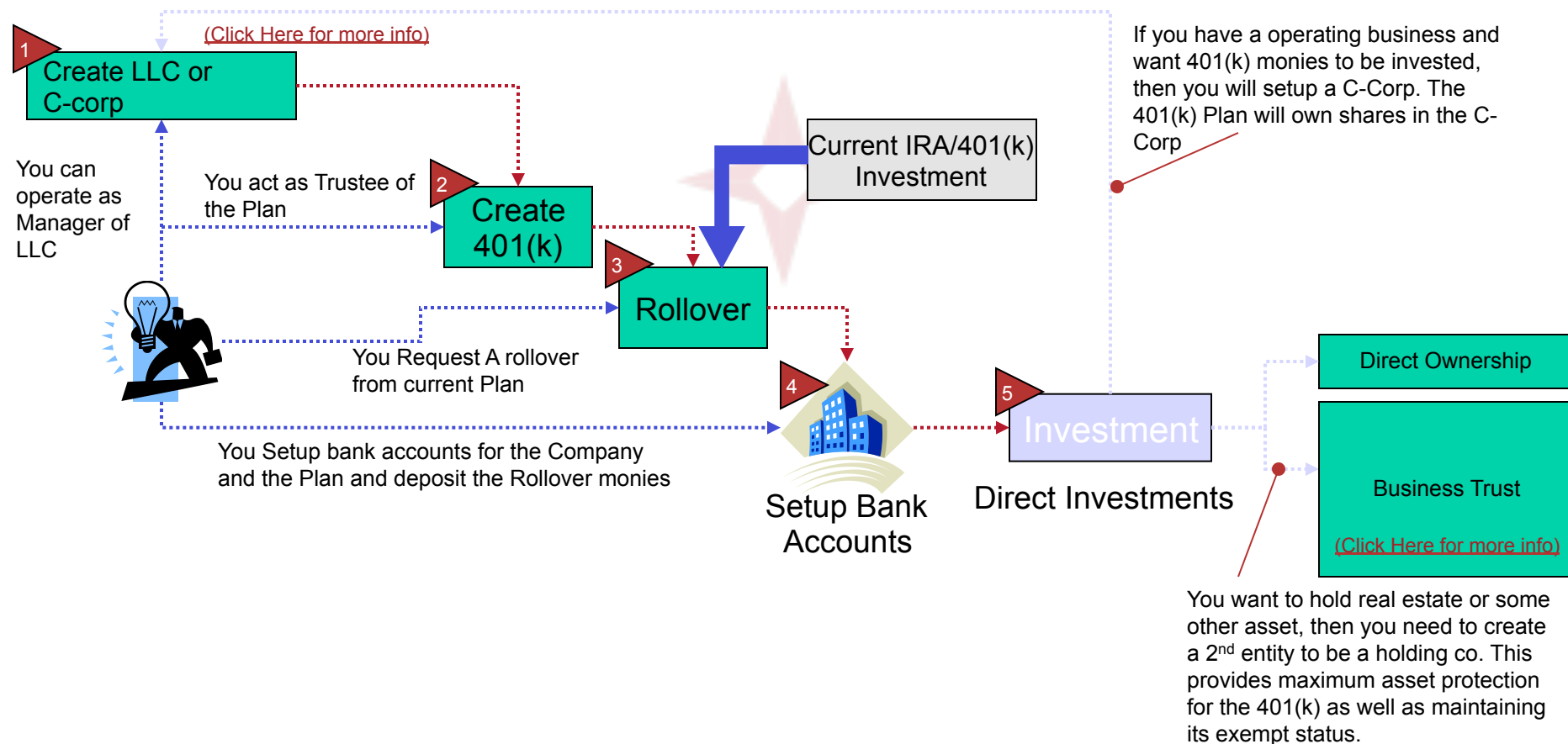
The investments can be in real estate, other companies, or anything else allowable under IRS.

The use of this type of structure enables you to have investment and checkbook control over the 401(k).



How Does It Work

1. Create Entity or use existing entity.
2. Create the Plan (Trust with Plan documents). Accuplan will create the Plan and file with the IRS.
3. Rollover monies from IRA or 401(k) to your one.Ksm
4. Setup Checking Accounts for the Company and the Plan





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Thank you for attending.