

Start today!

Call CI Marquee IRA to set up your own IRA LLC. You can call toll free at **(888) 352-1799**.

You can also email Sheila at sheila@captuity.com.

The IRA LLC is going to open up a new stream of money for your investments. In turn, your returns could appreciate much faster than before.

For More Info about the Self-Directed
IRA LLC

Visit Us On The Web:

www.captuity.com/selfdirectedira



CI Marquee IRA

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Case Studies

John's IRA has purchased a single family home from an unrelated seller. John now wishes to have the IRA sell it to his sister with a first mortgage that his IRA will hold.

The purchase of a single family home from an unrelated party is not a problem. John pays \$300,000 cash and his IRA holds the grant deed from the sale to his IRA by the third party. John's IRA later sells his sister the property and takes back a first mortgage and a down payment in exchange. His IRA gives her a market rate loan for 15 years and receives a 10% down payment. Since this is a \$280,000 debt owed to the IRA and not by the IRA, there is no concern about the potential liability of the IRA. John's IRA has a fixed income investment and is protected because it holds the trust deed in the event his sister defaults on the loan. The transaction may also have the incidental benefit of allowing John's sister to purchase the home more easily than she could have on the open market.

Howard wants to have his IRA purchase a \$400,000 rental property with a 50% down payment. Is this possible and are there any special considerations?

Yes, it is possible, but there are special considerations such as:

-Disqualified persons (such as the IRA owner and his or her spouse) cannot personally guarantee the loan for the IRA. The loan must be supported by the property itself or some other property that the IRA owns;

-The IRA will be subject to tax (UDFI or UBIT) on any income and/or capital gains attributable to the leveraged portion of the investment;

It should be noted, as an alternative to borrowing, that the IRA can purchase the property with other parties, all of whom pay cash. When this is done, there is no UDFI and there are no issues associated with the financing.

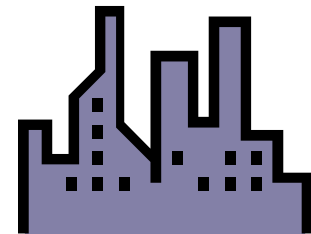


CI Marquee IRA

SELF-DIRECTED IRA LLC

Are you interested in gaining True IRA Checkbook Control of your 401k or Retirement Account?

- Use your IRA funds to invest in real estate, energy, and other non-traditional assets
- Combine multiple IRAs into an LLC to maximize your purchasing power
- Leverage traditional bank loans by using your IRA LLC to fund the required equity for the investment



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What is an IRA LLC?

A self-directed IRA is no different than any other IRA. Having a self-directed IRA simply means you are allowed to direct the investments of the IRA. Many custodians claim they allow you to self-direct your IRA investments, but then turn around and restrict what you can invest in. A truly self-directed IRA allows you to make the decisions without restriction.

Having checkbook control is a step further towards putting you in full control of your IRA. You don't have to go to your custodian to get approval of the investment and get a check written. You truly have a self-directed IRA because you have checkbook control.



Although less than 3% of retirement accounts are invested in non-traditional investments and less than 2% are invested in real estate, that is changing.

Investing in real estate properties, energy, and other non-traditional assets can be an excellent way to build wealth within an IRA. Most types of non-traditional assets are eligible. You can invest in real estate, energy, raw land, LLCs, LPs, trust deeds/mortgages, and private notes and loans.

BENEFITS TO YOU

IRA investing opens up a huge range of alternative investments for individuals who are knowledgeable about real estate investing and non-traditional assets or who work with knowledgeable advisors, sponsors, or brokers. Investing in real estate and other non-traditional assets for your retirement may serve as a means to diversify your retirement portfolio to hedge against the cyclical changes in the stock market, economy and bank and government-based investments.

For many who are experienced with real estate investing and other non-traditional assets, they know the potential to protect against the loss of principal while generating better than market rate returns through income production and capital gains. When real estate investments or other non-traditional assets are not leveraged, both income and capital gains can flow back to IRAs tax-deferred (or tax-free if the IRA is a Roth IRA).

WHY THE IRA LLC?

Very few IRA custodians permit direct ownership of real estate or other non-traditional investments in an IRA, so indirect investment via the IRA LLC is usually the only choice.



When an IRA LLC sells real estate or other investments, the capital gains are deferred through the IRA, like any other IRA investment. The headaches of 1031 exchanges are never necessary.

Ownership of the property in an IRA LLC allows you, as manager, to have direct, hands-on control of and investment decisions

over IRA LLC assets, including control of the checkbook. Custodian involvement and hassles are eliminated, regardless of whether the investments are in securities, real estate or other assets.

An IRA LLC can use its IRA funding as a down payment for a real estate purchase, with the IRA LLC financing or borrowing the balance. But an IRA cannot directly participate in such a financing arrangement.



Since you control and handles all IRA LLC transactions, the custodian for the self directed IRA can be paid an inexpensive, flat fee, typically under \$200 per year.

Litigation threats which accompany investments such as real estate are substantially reduced. This is done by isolating the investment inside the IRA LLC, and away from the rest of the your IRA funds and estate.

Rules of Retirement

Old Rules

- Counting on Social Security
- Lifelong company pensions
- Kicking back on the porch
- Letting others dictate your future

New Rules

- Investing in your future
- 401(k)s, 403(b)s, IRAs
- Staying engaged in life—for life
- Taking control of your destiny