



Real Estate in an IRA

Property Investing with Your Retirement Funds

What is a Self-Directed IRA?

- An Individual Retirement Account that gives you more freedom of choice without being limited to the stock market
- Tax-deferred or tax-free growth of investments for retirement savings
- The ability to direct your IRA into types of asset that you're already invested in and comfortable with
- Trading with both personal and IRA funds
- Diversifying investments to lower your risk (futures, forex, real estate, notes, precious metals, etc.)

Who is Midland IRA?

- **We're experienced.** Midland has been providing efficient, continued service since 2004.
- **We're local.** Midland is headquartered in Chicago's esteemed financial district.
- **We're fast.** Midland is staffed industry experts, providing quick answers and saving *you* time.
- **We educate.** Midland offers step-by-step instruction on transactions and continued investor education through seminars, online workshops and conferences.

What is the process?



1

Open a Midland account - select from Traditional, Roth, Simple, SEP, Individual 401(k), Health Savings, or Coverdell Education accounts



2

Fund your Midland account by making a contribution or transferring/rolling over funds from existing IRA or 401(k)



3

Find a property that meets your needs, and agree to terms with the seller



4

Send reviewed closing documents and Midland paperwork to complete **purchase of the property by your IRA**



5

Midland deposits income and pays expenses through the IRA, as well as providing **record-keeping and annual reporting**

What else do I need to know?

I don't have enough money in my IRA. What are my options?

- IRAs can purchase in three ways. They can buy 100% of the property, they can partner with other individuals or IRAs, or they can obtain loans (non-recourse).

What happens to the income made by the property?

- All profits (rental income, gains from sale, or dividends) must be deposited into the IRA account to remain tax-deferred.

Who pays the property taxes?

- All expenses, including taxes, assessments, improvements, etc., must come from the IRA.

Can I live in the property or vacation there?

- No. While the IRA is the owner, the IRA holder and the disqualified parties are not allowed to occupy the property. However, the holder may take property as a distribution by paying income tax on the current value of the property, in which case they would be able to live in the property.

How much does it cost?

First Year

Account Opening:	\$50
Real Estate Closing:	\$95
Account:	\$100
Asset (includes checks):	\$195-295*

*Dependent on value of account

Following Years

Account:	\$100
Asset:	\$195-295*

*Dependent on value of account

Who do I talk to?



Daniel Hanlon

What to call for:

New accounts - sales and setup

How to reach him:

312-753-6383

dhanlon@midlandira.com

Anne Marion

What to call for:

Existing accounts - client services

How to reach her:

312-753-6386

amarion@midlandira.com



We want to **earn** your business. Call to discuss your options today.

Already have an IRA? Get a free consultation on how and why to switch.

www.midlandira.com