



With 4 Plan Types  
I can select the type that fits  
my investing needs

Plan 1	<b>Self Directed Custodial IRA</b> (A Custodial Self Directed IRA) <ul style="list-style-type: none"><li>• Lowest cost - easiest to own.</li><li>• A Self Directed IRA can make almost any investment</li><li>• Earnings are income tax deferred or income tax free (Roth IRA)</li></ul>
Plan 2	<b>Self Directed IRA LLC</b> (A Checkbook IRA) <ul style="list-style-type: none"><li>• You hold the checkbook to make IRA investments quickly</li><li>• There are additional bookkeeping requirements. The IRA Club can provide a list.</li><li>• Best for Tax Lien Investors and persons who work the Real Estate Auction market.</li></ul>
Plan 3	<b>SEP IRA</b> <ul style="list-style-type: none"><li>• Certain restrictions apply:</li><li>• Very high allowable annual contribution limits</li><li>• A SEP IRA may accept annual Tax Deductible Contributions up to \$53,000 (2015).</li><li>• In addition, if qualified may make a Tax Deductible Contributions up to \$53,000 for a spouse. (\$106,000 total).</li><li>• Very low paper work / low cost</li><li>• Must treat W-2 employees equally</li></ul>
Plan 4	<b>Solo 401(k)</b> <ul style="list-style-type: none"><li>• All the features of the above</li></ul> <b>PLUS</b> <ul style="list-style-type: none"><li>• Very high allowable annual contribution limits</li><li>• A Solo 401(k) may make loans to its owner of (up to \$53,000)</li><li>• To qualify you must be self employed with no employees</li></ul>

### THE IRA CLUB

- Does not offer or sell any investment - Does not recommend any investment
- Does not participate in the earnings of any investment - All investments have risk
- Carefully review any investment before investing

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