



# Ways do I fund a Self Directed IRA

<i>Transfer from:</i> <b>An existing IRA</b>	These transfers are income tax and penalty free. The IRA Club will provide free assistance to complete the transfer
<i>Transfer from:</i> <b>401(k)</b> From a former Employer	These transfers are income tax and penalty free. The IRA Club will provide free assistance to complete the transfer
<i>Transfer an:</i> <b>Inherited IRA</b>	The transfer is tax and penalty free. (Must be a trustee-to-trustee transfer; not a rollover.) The IRA Club will provide free assistance to complete the transfer
<i>Transfer from:</i> <b>401(k)</b> <b>At a current employer</b>	Some plans have restrictions that may not allow you to transfer funds while you are still employed. Check with your employer, ask if your current plan offers and " <u>in service</u> " transfer. (Be persistent)
<i>Transfer from:</i> <b>Pension Plan</b>	Some Pension Plans do not allow fund transfers till per determined age or event.
<i>Annual Contribution</i> <b>100% of Earned income</b>	Not to exceed: (2015) <ul style="list-style-type: none"> <li>• Under age 50 - \$5,500</li> <li>• Age 50 and over - \$6,500</li> </ul>



## THE IRA CLUB

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