

## Addressing Your Concerns

For in-depth FAQ's and answers visit:  
[www.myrealestateira.com/faq.php](http://www.myrealestateira.com/faq.php)

### Income Tax

Federal taxes and penalties do not apply when you use money from your retirement fund to invest in real estate investment.

### Franchise Tax

Presently franchise taxes in Texas only occur at \$300,000 in growth (not capitalization) before they are applied.

### Unrelated Debt Financing (UDFI)

UDFI may apply when property is purchased with a mortgage loan; the tax consequence may be minimal for buy and hold investments.

### Fees

AES charges a one-time setup fee and there are no hidden or unstated costs.

Many investors do not realize the high cost of Mutual fund ownership. Most mutual funds are very expensive with an average annual cost of 4½ % of the asset value. The advisor fees are in addition to these annual costs. Typical cost of ownership is break-even after one deal or 2-years using the IRA LLC.

### No Out-Of-pocket Expense

A Since the IRA pays the overall cost of the real estate, AES's setup fee can be paid at IRA LLC funding.

## AES Products and Services

*Venture* IRA™ - Self-Directed IRA, LLC

*Enterprise* 401(k)™ - Self-Directed 401(k)

*Venture* Trust™ - Self Directed IRA Trust

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### Asset Exchange Strategies, LLC

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INCREASE YOUR RETIREMENT FUND  
BY INVESTING IN REAL ESTATE  
WITH YOUR IRA OR 401(k)



*BUY THIS HOUSE WITH YOUR  
IRA OR 401(k)*

As your Real Estate Agent, knowledgeable of the IRA LLC, I can help you get started now.



## About Self-Directed Retirement Investing

There are two methods to invest in real estate with retirement funds: All cash purchase with IRA or 401(k), or financed purchase with a down payment from your IRA or 401(k).

Types of retirement accounts that can be moved into Self-Directed IRA (SDIRA) accounts: Traditional IRA's - 401(k)'s - Keoghs - SEP IRA's - Roth IRA's - Profit Sharing Plans - Qualified Annuities - Government Eligible Deferred Compensation Plans - Coverdell Education Savings (ESA) a.k.a. Educational IRAs - Money Purchase Plans.

A Self-Directed IRA is no different than any other IRA. It simply means you are allowed to direct the investments of your IRA. Traditional IRAs are generally limited to stock market investments, and as you know, you have little control of the ups and downs of the Stock Market and its influences.

Self-Directed IRA Investing is not new. Investing in real estate with an IRA has been available since IRA's were created in the 1970's. Swanson vs. The Commissioner is the lawsuit that made checkbook control possible.

Verification that real estate is allowed in the IRS Code please view:

<http://www.irs.gov/retirement/article/0,,id=111413,00.html>.

[www.iratrain.com](http://www.iratrain.com)

## Benefits to You



### Take Control of Your IRA!

In addition to realizing value through growth on your real estate assets, you will have:

- ❖ Direct ownership in real estate investments
- ❖ Opportunity to grow your IRA retirement investment
- ❖ Capital gains deferral or elimination on appreciated real estate assets
- ❖ Checkbook control of real estate assets and monies
- ❖ Income and tax deferral for all growth in real estate investments
- ❖ No taxes on debt financing for real estate
- ❖ Low setup fee with no hidden or unstated costs

Ask your real estate agent about arranging the purchase and ongoing management of your investment.

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## Grow your IRA with Real Estate

### Growth through Appreciation

Single-family home valued at \$200,000 tracking growth in a self-directed IRA (cash purchase) over a 10-year period.

Yr	Beginning Home Value	Assumed 4% Appreciation	Ending Home Value
1	\$200,000	\$8,000	\$208,000
2	\$208,000	\$8,320	\$216,320
3	\$216,320	\$8,653	\$224,973
4	\$224,973	\$8,999	\$233,972
5	\$233,972	\$9,359	\$243,331
6	\$243,331	\$9,733	\$253,064
7	\$253,064	\$10,123	\$263,187
8	\$263,187	\$10,527	\$273,714
9	\$273,714	\$10,949	\$284,663
10	\$284,663	\$11,387	\$296,050

### Growth through Rental Income

Rental income accumulated in your IRA over 10-years with \$200,000 home rented at \$1,600 per month.

\$1,600	\$492	\$220	\$908	\$10,896
Gross Rent Per Month	Estimate of Taxes & Insurance Per Month	Estimate Average Management Maintenance & Vacancy	Net Rent Per Month	Annual Rental Income

### Performance Summary (at end of 10 Yrs.)

\$200,000	\$96,050	\$108,960	\$405,010
Initial Investment	+ 10-Yr Appreciation	+ Rental Income	= Value = excludes interest gain

[www.iratrain.com](http://www.iratrain.com)