



Self-Directed Retirement Accounts & Tax Lien Investing

**Security Trust Company
&
Paul Vojchehoske
of the
Real Estate Resource Institute**

Security Trust Company

- Security Trust Company is a retirement plan administrator only and does not provide legal, tax, or investment advice.
- Security Trust Company is not a registered investment advisor and does not represent or sell securities or investments of any kind.
- Security Trust Company does not represent or endorse any investment opportunities that may be shared in this presentation.
- You should consult with your legal, tax and investment advisors prior to making any investments.

Contents

- Self-directed IRA Accounts
- Benefits and Guidelines
- IRA LLC Structure
- Security Trust Company Services
- Investing in Tax Lien Certificates
- Q & A

Self-Directed IRA Accounts

- What is a Self-directed IRA?
 - **You** may choose any allowable type of asset
 - Includes non-traditional assets like real estate
 - Offers you true diversification
 - **You** manage your IRAs investments
 - **You** have control

Plans that can be Self-directed

- Traditional IRA
- Roth IRA
- SEP/SARSEP/SIMPLE
- 401 k – prior employer
- 403 b – prior employer
- TSA – prior employer
- TSP – prior employer
- Keogh
- Solo 401(k)



Guidelines for Self-Directing Your IRA

- Administrative requirements
 - Annual valuation of IRA
 - Annual report to IRS (5498)
 - Books and records
 - State filings
 - Tax returns



Guidelines for Self-Directing Your IRA

Prohibited assets:

- Life insurance contracts
- Collectibles
 - i.e. rugs, works of art, stamps, coins

Guidelines for Self-Directing Your IRA

Prohibited transactions:

- Transactions not for the exclusive benefit of the IRA
- Can't borrow from IRA
- Can't pledge IRA assets to secure loan
- Can't utilize credit or guarantee to obtain loan for IRA
- Can't benefit any disqualified person

Guidelines for Self-Directing Your IRA

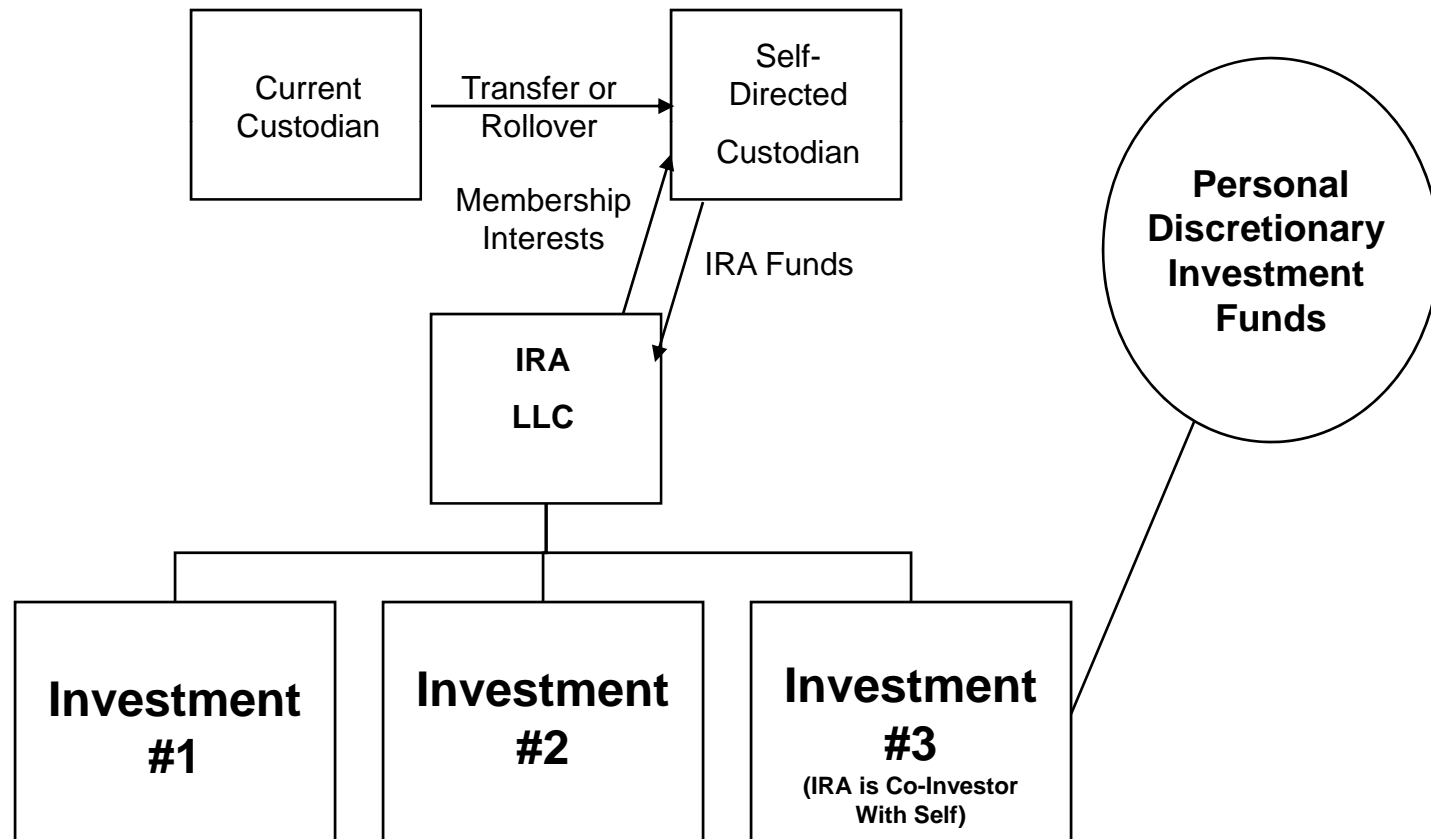
Disqualified persons:

- “You”
- Certain family members
 - Ascendants
 - Descendants
 - Lateral family members are not disqualified
- Company if you own greater than 50% of stock
- Company if you are officer, director, HCE

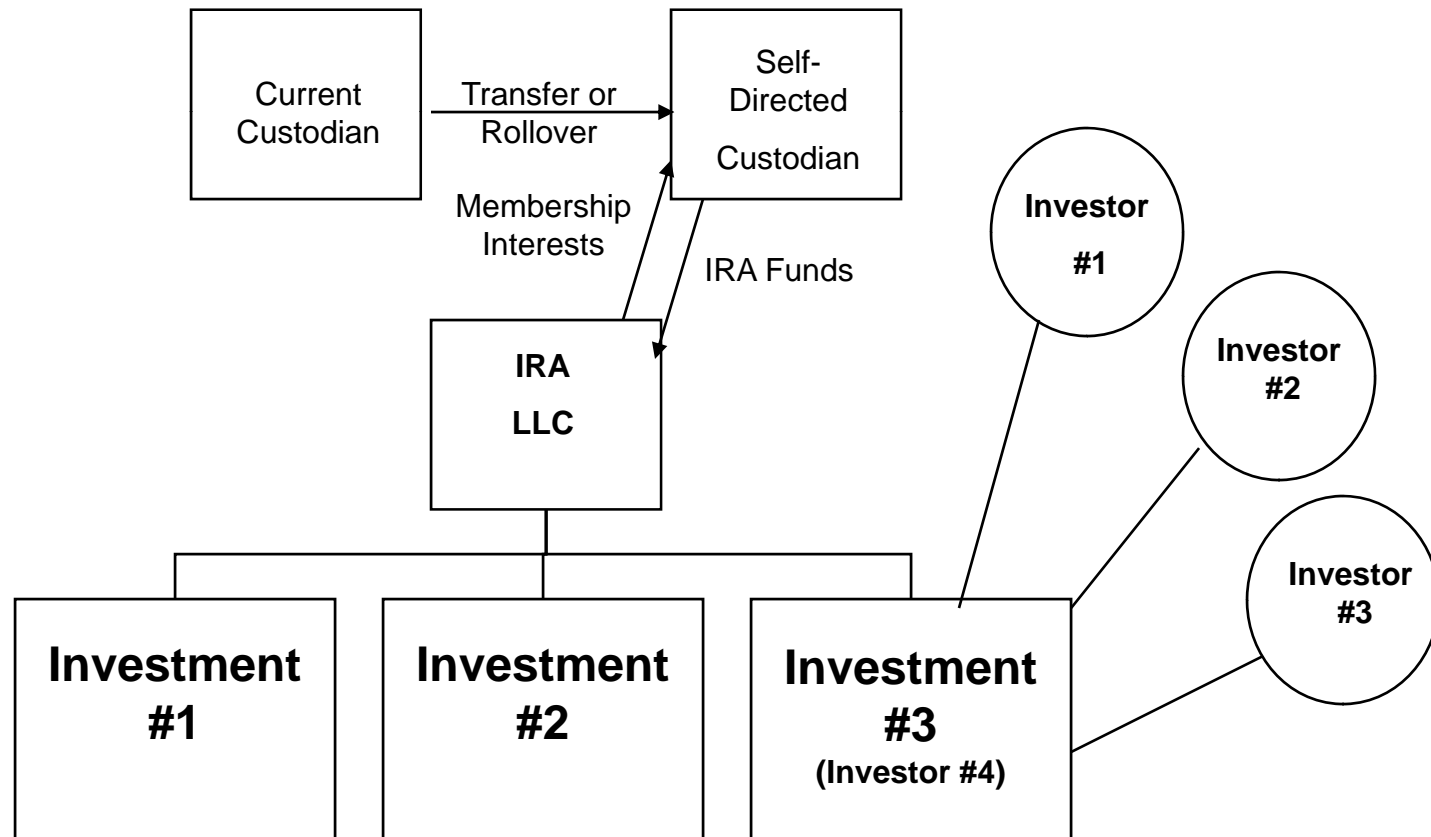
Benefits of the IRA LLC Structure

- Offers maximum flexibility
- Provides additional asset protection
- ‘Checkbook control’ over IRA funds
 - Immediate response to investment opportunities
- Simplifies asset titling
- Ease of pooling

IRA LLC Structure



IRA LLC Structure



Security Trust's Full-Service Approach

- IRA LLC structure setup
- Protected 'checkbook control'
- CPAs & attorneys to answer technical questions
- Guidance on transaction compliance
- Handle all the 'back office' support
- Maintain LLC financial statements
- Supervise regulatory reporting
- Oversee annual valuation

Investing in Tax Lien Certificates

By: Paul Vojchehoske

paul@operationlandlord.com

Investing in Tax Lien Certificates

- **What are tax liens?**
 - **They are senior liens**
 - **They are a foreclosable lien**
 - **They generate high interest rates**

Investing in Tax Lien Certificates

- **Bidding Processes**
 - **Lottery**
 - **Round-Robin**
 - **Statutory Bidding Requirements**

Investing in Tax Lien Certificates

- **How Investors make money**
 - **Lawful interest**
 - **Title to the property**

Investing in Tax Lien Certificates

- **How to invest**
 - **Attend sale**
 - **Buy residential zoned property only**
 - **Better to purchase 10-\$500 liens than 1-\$5000 lien**

Investing in Tax Lien Certificates

Tax Lien Investment Strategies

Investing in Tax Lien Certificates

Paul Vojchehoske

paul@operationlandlord.com

How can Security Trust serve you?

Do you...

- want to open a self-directed IRA now?
- have clients or colleagues who would be interested in self-direction?
- need more information?

Security Trust Company

- Contact your Security Trust Company representative.
- Website: www.securitytrustcompany.com
- Corporate: 1-866-682-3683