



This Week's Real Estate Spotlight:

## CAN YOU USE A 401(K) OR IRA TO INVEST IN REAL ESTATE?

### Did You Know?...

Some investors explore ways to diversify their retirement savings by using alternative strategies such as Self-Directed IRAs (SDIRAs) or Solo 401(k)s. These specialized accounts may allow investment into real estate, private placements, and other non-traditional assets, beyond just stocks and bonds.



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### Why Some Investors Consider Real Estate for Their Retirement Accounts:

- ✓ Potential for steady cash flow from rental income
- ✓ Long-term appreciation opportunities
- ✓ Portfolio diversification
- ✓ Possible tax benefits depending on account type
- ✓ Potential hedge against inflation



### How It Works (General Overview):

Talk to your current custodian or Investment Specialist to see if they allow self-directed IRAs to be rolled into REAL ESTATE. If not, you can elect to rollover your funds into a Self-Directed IRA with a different custodian. Be clear it is a ROLLOVER to avoid penalties and tax-free movement.

- ✓ If you are still employed, you may only be able to roll a portion of the IRA total over.

**Keep in mind:**  
Each custodian has different rules, so it's essential to choose one experienced in real estate-related investments.



### Smart Tip of the Week

SDIRAs may be a good fit for you if you're interested in pursuing other non-traditional investment options. But, be sure to ask questions and verify all investment decisions with your financial professional, CPA, tax strategist and legal team.

- ✓ Allow plenty of time for this type of transaction!

### Want to Learn More?

Curious how others are exploring retirement strategies through real estate? Please reach out with the contact info below or reply to this email with your questions. We're happy to share helpful knowledge on RE investments!

**Talk soon, Teresa Loos- Tedrow**



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