

Untapped Opportunities for Entrepreneurs, Business Owners and Investors

Self Directed Retirement Accounts (SDRA)s Offer a Creative Option for Raising Capital, Investing in a Business/Franchise and creating diversification opportunities for investors

Savvy business owners and entrepreneurs are turning their capital raising efforts upon the SDRA market. Conversely many investors, tired of watching their retirement portfolios are seeking diversification through alternative strategies for balancing their retirement portfolios. The total reported assets in the IRA market is \$4.23 trillion¹ and many account holders are looking for ways to truly diversify, and invest in what they would feel comfortable.

Since the creation of the IRA, designed as a self directed retirement plan, in 1974, Americans have been able to invest their tax-deferred retirement accounts in almost any asset of their choosing. But somewhere along the way, one of the most important concepts of owning an IRA was lost, the concept of self-directing. Rules governing IRAs were not created to constrain investors to stocks, bonds, and mutual funds. It was intended for individuals to be able to invest in abundance of assets that make sense for the individual investor.

Yet, only a fraction of Americans are aware of this important intent of the IRA. Aside from a few investments, per the Internal Revenue Code (IRC), which exclude life insurance and collectibles to be held in a retirement account, the list of possibilities are virtually endless.

Some examples include **Businesses/Franchises/Start Ups**, real estate, secured and unsecured notes, tax liens, farm animals, domain names, airspace rights and cemeteries to name a few. If the IRC rules and regulations are adhered to, the imagination becomes the only limitation.

If you are looking for financing/investors for a new or current business venture, SDRAs just may be the answer. *Note; this is not the same as taking a loan from your 401k or using a 60 day rollover to make an investment.*

A SDRA is legally no different from any other retirement account. The SDRA follow the same rules and guidelines as any IRA or 401(k) in regard to such rules as contributions, penalties, tax status, and distributions. The term 'self directed' indicates that the owner has more choices and flexibility for investment choices. *Note: Some financial firms may offer self directed iras, but may typically limit the scope of investments to the investment products they offer.*

If you are one of those investors who wants to explore true diversification, you may explore the possibilities of investing your retirement funds on a tax deferred basis into:

¹ Source: IRA Assets and Contributions, 2006 by Craig Copeland, Employee Benefits Research Institute

- A private business
- An existing business
- A franchise
- Private company
- Closely-held enterprise or;
- Any other allowable alternative investment

A word of caution though, alternative investing through SDRA's typically requires additional knowledge of the rules, regulations and guidelines set forth by the IRS. It is not the same as sitting at your computer and purchasing common stock, wherein all the rules, regulations and guidelines are more straightforward. The best chance of succeeding in the world of alternative investing is to work with professionals that are knowledgeable, specialize in the industry and take the extra steps in making sure that the investment through the SDRA is in compliance with the guidelines.

About NUA Advisors, LLC (NUA): an independent Registered Investment Advisory firm is bridging the gap between traditional and non-traditional investing. NUA is unique in that they have an extensive understanding of the regulatory and financial considerations involved in an SDRA which few other professionals can match. NUA is comprised of experienced and knowledgeable professionals who provide diversification strategies that go beyond traditional markets. If a individual wishes to invest a SDRA in a business or alterative investment, NUA's risk management team can provide the fundamental analysis of the investment, as well as assist with optimal deal structure and documentation, develop an effective financing strategy, as well as ongoing education and support to the investor to help navigate the common pitfalls of alternative investments within a SDRA.

For more information, please contact NUA Advisors, LLC at <http://www.nuaadvisors.com>

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