



IRA ADVANTAGE

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CHECKBOOK IRA



~ Real Estate ~ Oil ~ Stocks ~ Energy ~



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SELF DIRECTED IRA

IRAs are an untapped source of money for investments outside the traditional mutual funds or stocks.

According to the federal government in mid-2007 there was an estimated \$4.6 trillion held in IRAs.

Traditionally, IRA accounts were created to provide investors a way to control where their retirement money was being invested. The major investment houses and banking institutions have lead individuals to believe their funds can only be invested in stocks, bonds and mutual funds.

A self-directed IRA empowers the individual with the ability to choose which investment to purchase, including real estate and other opportunities that have historically been out of reach.

IRA Advantage takes the process to the next level by creating the Advantage Checkbook LLC.



THE IRA-LLC

The IRA-LLC is a unique Limited Liability Company that is created with very specific language meeting the Internal Revenue Service and Department of Labor's stringent requirements to ensure the integrity of your IRA.

Our legal counsel is experienced in the documentation of LLC's that comply with the strict guidelines unique to an IRA-LLC. If the correct guidelines are not met in the corporate documents, the entire IRA account could be disqualified and taxed. The procedures we utilize meet these stringent guidelines.



We at IRA Advantage have streamlined the process to make it affordable and efficient. We will navigate you through, ultimately funding the account that becomes your greatest investment tool.

POSSIBLE INVESTMENTS

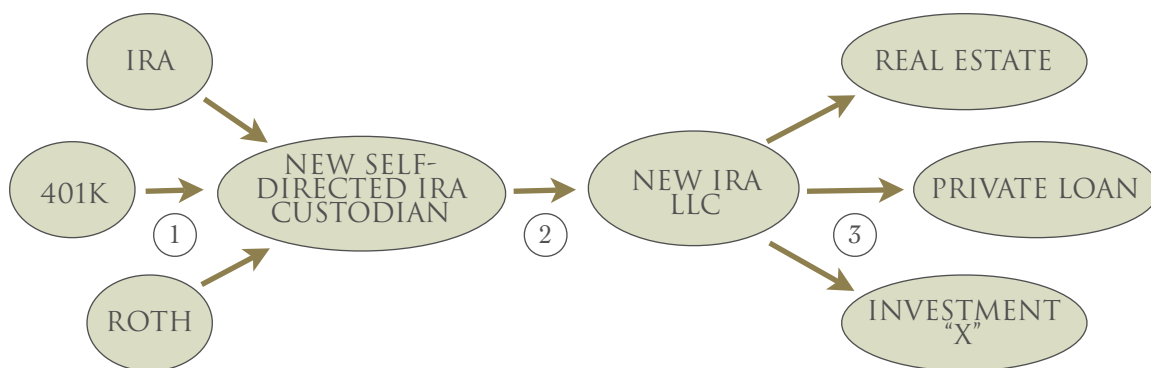
- Commercial Real Estate
- Residential Real Estate
- Small Businesses
- Raw Land
- Private Loans
- Options
- Oil and Gas
- Stocks and Bonds
- Mutual Funds

Invest in What You Know

Self-directed IRA-LLC's allow individuals to take control of their financial future by investing in real estate they can see and private businesses they understand.

NAVIGATING YOUR IRA

This illustration shows the course your IRA takes in order to create your IRA Checkbook-LLC.



- ① Your IRA funds are transferred to a “self-directed” custodian.
- ② IRA Advantage creates a new LLC with checkbook control of your IRA account.
- ③ Simply write checks for your retirement investments.

The time required to empower your retirement is two to four weeks.

WHY CHECKBOOK?

Checkbook Control: With an IRA Advantage checkbook structure you are truly in control of your retirement account. An IRA-LLC is created and is the owner of the bank account. You can even be the manager of the LLC and signer on the account. You can simply write a check or use the bank account’s debit card when acquiring your next investment.

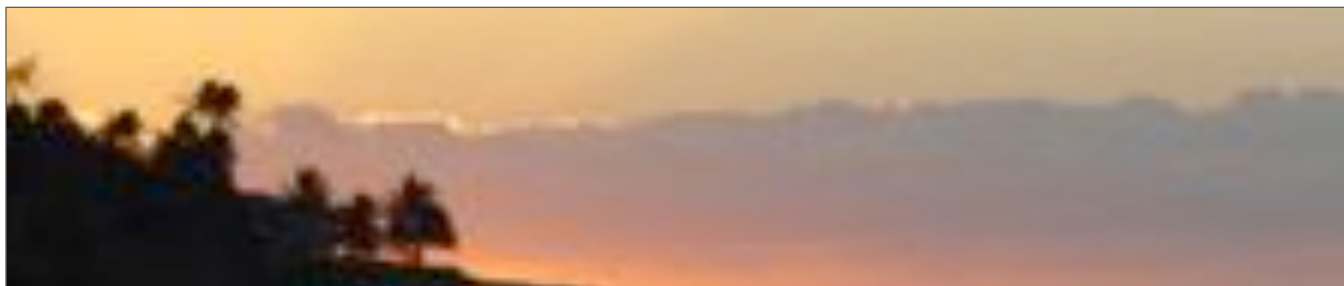
Protection: Your retirement assets are protected from lawsuits under your new IRA-LLC.

Delays: Acquire the investment when the opportunity arises. You no longer have to wait for your IRA’s Custodian to approve the issuing of funds, simply write the check when needed.

Fewer Fees: You will no longer incur a fee every time a transaction is made. Your custodial fees will be minimized as your IRA now has one asset, the LLC.

Leverage: Your new LLC may have multiple members/investors. Relatives or friends may have IRA funds to invest along with you.

Interest: Your uninvested funds grow in interest bearing accounts you control.





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EXCLUSIVE BENEFIT

The IRA is established for the exclusive benefit of the individual and his retirement. Therefore no "self dealing" or dealing with disqualified individual members of your family is allowed: spouse, ancestor, lineal descendant, and any spouse of a lineal descendant. You are building your IRA account for the future and therefore cannot benefit from the investments now.



LIMITATIONS

Assets Not Allowed:

- Life insurance contracts
- Commingling of funds
- Some collectibles

Examples of Prohibited Transactions:

- Borrowing money from your IRA
- Selling property to your IRA
- Receiving unreasonable compensation for managing your IRA
- Personally guaranteeing a loan for your IRA
- Buying property for personal use

RETIREMENT FUNDS USED

The following are examples of retirement plans that may be used:

- Traditional IRA
- Roth IRA
- SEP IRA
- Keogh
- 401(k)
- 403(b)
- And many more

ABOUT US

IRA Advantage was created to empower the investors we have worked with since 1991. Over the years we have fielded questions on IRA's and have received numerous inquiries for help with IRA funds in the investment of real estate.

As financing grew tighter and investors have watched their retirement savings shrink, demand only increased. It was clear to us that we had to create a solution to our clients needs. IRA Advantage, a sister company of Equity Advantage, Incorporated, is the result.

IRA Advantage utilizes proven procedures to enable IRA holders flexibility and ease of investment while maintaining their IRA's integrity.

You have worked hard for your money, IRA Advantage helps you make it work hard for you. Prepare for your future... call us today to set up your IRA checkbook.

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