

How to create a self-directed IRA to protect your retired from a US crash

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You have your retirement funds in a IRA or 401k but are [concerned about the US market](#) and want to diversify to foreign bank accounts, precious metals, stocks and real estate. Perhaps a villa by the sea in Costa Rica for vacations, rental income and retirement. But how do you keep these kind of investments in an IRA? It can be hard to get answer to this question from most US financial advisors I have gather together three articles/websites that include referrals to a book on the subject, a tax planner who can help and a Swiss precious metal storage facility that takes self-directed IRAs.

Caveat investor: When you control how and where you invest your own money you become responsible for all the gains, losses and due diliagence that you want. There is no Nanny State (or at least not your own Nanny) to prevent you from making enormous gains or lossing the lot. Also not every foreign market is the same as each other or the US market - you will need to do some research and in the case of real estate visit the country. By hey a deductible foreign trip is not such a bad thing!

Here are three articles that I have read about self-direct IRAs. I am working with Swiss Metal Assets and Sovereign Man. The last one references a book on the subject and the second one gives a tax planner who can help. And if you have a 401k you probably know how to transfer it to a regular IRA to get started.

FYI I cashed out my IRA a few years ago and paid the 10% penalty plus tax. That was the only way I knew how to get the funds for a business investment at the time. Now I know more.

1. Metals storage abroad

Investing in Physical Strategic or Precious Metals through a Self-Directed IRA is a practical, bona fide way of taking control of your future financial security. This is achieved by utilizing an offshore LLC vehicle which is fully compliant with IRS regulations. An offshore LLC also provides stringent liability protection, allowing an individual a greater level of comfort from fear of law suits and judgements.

from <http://www.swissmetalassets.com/wealth-vistors#page--E-page-1>

2. How to using your IRA to invest in foreign real estate

If you are looking for a way to safeguard your retirement and for a way to support health and health freedom, this letter is of enormous significance to you. Off shore investing is risky for novices. Off shore investing through a qualified investment vehicle and an experienced Custodian is simple, well-established and, at this time in fiscal history, a very, very good idea.

As the global economy prepares to spiral into hyperinflation and the collapse of the now-nearly-worthless dollar, the United States Government is going through a step by step process to steal your retirement. Their plan? To "protect" your hard-earned IRA and 401 money, leaving you with a "guaranteed" annuity paying you a whopping 3% - backed, you will be delighted and relieved to know, by the strength of the US dollar and the impeccable honesty of the US Department of Treasury.

Under current law, it is legal to move IRAs and, under some circumstances, 401 funds out of the United States (a process called "expatriation" while preserving the significant tax advantages of such funds. Using a "self directed" IRA and/or, if permitted by your 401 plan, a "self directed" 401 structure, you can direct where you would like to have your money invested. It is still, after all, YOUR money, although that will change shortly, according to the Federal Register of DATE [give citation] when your money is turned into a worthless annuity. Once that happens, the money itself will no longer be available to you, even if you are willing to pay a heavy tax penalty like the one you would incur if you took your money out of your IRA or, if allowed, your 401. You probably will not be able to access your annuity funds and you certainly could not put them into an off shore investment vehicle.

At this point, however, if you [wisely] want to get your money out of the reach of greedy, crazed and fiscally demented Uncle Sam, you can still do so by making sure that your funds are in a self-directed program and that the investment vehicle you want to put your money is has been closely examined and approved by an approved Custodian.

Once the investment vehicle is approved, the Custodian will complete the necessary paperwork to move your money into the offshore investment. Your money is now outside the United States, very difficult for the US Government to get its hands on and still within the tax deferred structure of your retirement program.

Why are the Trustees of the Natural Solutions Foundation telling you this? Our Valley of the Moon Eco Demonstration Project, www.NaturalSolutionsFoundation.org, in Volcan, Chiriquí, Panama, is an approved investment vehicle. Every Custodian who has examined it for a potential investment of a self directed IRA or 401 has concluded that it is a properly constructed corporation which meets all of the necessary requirements and has invested the money of their client as the client directed.

There are rules and restrictions to this way of investing your money, but they do not interfere with your participation in the Valley of the Moon Eco Demonstration Project as either a Beneficial Interest Certificate holder who can live in Panama as part of the project or as an investor whose money is "living in Panama". In

either case, your money is earning interest, safely tucked away offshore where the US Government would have a very difficult time reaching it and you are helping the work of the Natural Solutions Foundation.

How much time is left before you will no longer be allowed to expatriate your savings? We received this information from an Internet source:

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Are There Any Government Documents To Prove It?

* In Chapter 3 of the Annual Report on the Middle Class released in February by Vice President Biden and the White House Task Force on the Middle Class, the Obama administration calls for enhancing the "retirement options" The plan, as sketched in the 43-page document, calls for the creation of something called "Guaranteed Retirement Accounts" (GRAs).

* U. S. Federal Register; -"annuitization" of Individual 401(k)s. set forth in a set of "Proposed Rules" published on February 2, 2010.

What Government Agencies Are Involved?

Department of Labor and Treasury... among others. The last meeting took place September 14th and 15th 2010, where they laid out the Course of Action. The agenda is now called "Lifetime Income Options for Retirement Plans"

Why Do They Want Our IRAs & 401(k)s AND What Will They Do With Them?

The Treasury Department has (worthless) Bonds to Sell... and Foreign demand is drying up. China no longer wants our Debt.. Do You?

This will be Done in an attempt to balance the U.S. Deficit and Once Again make the U.S. Credit Worthy to China and Other Buyers of our Debt.

The Federal Government will Manage and Control an estimated \$3.613 Trillion Dollars in IRAs and \$2.350 Trillion Dollars in 401(k)s.

The Equity will be placed in U.S. Treasury Bonds that will Pay out an estimated 3%. One major clause is that upon retirement, the value of the Individual's Account will be placed into Annuities. Once the individual Dies, the Value of the Account will automatically become property of the Government. The Program will be structured much like Social Security Accounts (the biggest Ponzi Scheme ever created).

What Financial Firm Will We Need To Trust, In The Handling Our Money?

The March 9 edition of Business Week, notes that new federal regulations designed to "promote the conversion of 401(k) savings and Individual Retirement Accounts into annuities or other steady payment streams" would help drive cash into government-controlled entities such as American International Group (AIG).

Trust AIG?!

For an in-depth personal discussion on How To Protect Your Retirement Funds and Support Health Freedom at the same time, please contact Ralph Fucetola, JD, our Counsel and Trustee, at Ralph.Fucetola (at) usa.net or Skype him at "vitaminlawyer".

from <http://www.healthfreedomusa.org/?p=8481>

3. How the US government will seize your retirement account

Simon Black on MAY 11, 2011

May 11, 2011

Santiago, Chile

Following in the footsteps of a rather ignominious list of nations like Argentina and Hungary, the government of Ireland is set to take its 'fair share' of private retirement funds.

Drowning in debt and faced with unpopular, unrealistic, ridiculously unpopular austerity measures, the government has announced that it will now tax private pension savings in order to raise 470 million euros (roughly \$675 million) per year... a lot of money in a country of only 4.4 million people.

Somehow, the government expects to be able to create 100,000 jobs to bring down an unemployment rate at 14.7%. Perhaps they plan on hiring 100,000 new workers to go around the country and collect the tax.

It reminds me of what I saw in Bolivia a couple of weeks ago- there's a tax or toll or fee for nearly everything you do. Driving on the highway (if you can call it that) outside of Santa Cruz, you pay a toll... obviously not for the maintenance of the road, but to pay the salary of the toll collector.

At the airport, you have to pay an airport tax before departure... obviously not for the upkeep and efficiency of the airport (it took 2-hours to make it to my gate), but to pay the salaries of the guys who collect the airport tax.

This is what politicians consider 'job creation,' yet these positions only serve to destroy value. That they would stick up the retirement funds of hard working people is even more immoral.

Here's the best part, though. If you are a government worker in Ireland, your pension is exempt. They're only going after people in the private work force. It's truly disgusting logic to force private workers to pay for years of political incompetence while absolving government employees.

Coincidentally, there are a few other loopholes as well, particularly for non-residents and non-resident funds. Apparently those Irish who saw the writing on the wall and got busy moving themselves and their assets offshore will get to keep all of their savings.

Ireland is not the first country to call this play, nor will it be the last. Pension funds are attractive targets for politicians who have wide eyes and the most carnal thoughts at the site of any large pool of cash.

Think it can't happen where you live? Think again. Late last year, the [French government](#) went through an elaborate process to change its pension laws, 'legally' allowing politicians to steal retirement funds from the public in order to pay off other debts.

In the US, public pensions have been raided for years, Congress routinely 'borrows' from Social Security to make up budget shortfalls. This is what talking heads mean when they play down concerns of a \$14 trillion debt "because we owe it to ourselves--"

\$4.6 trillion of the debt is owed to intragovernmental agencies like Social Security.

Chances of this money being repaid to Social Security in full? Slim. The trend is more debt, not paying off existing debt. In fact, I'm convinced that politicians have their eyes firmly fixed on the trillions of dollars in private, individual retirement accounts (IRAs) in the United States to fund new spending.

Here's how it will go down:

First, there will be some event... some sort of financial cataclysm, similar to the market meltdown we saw in 2008 after Lehman.

Bear in mind that most IRAs are managed by boneheads at big financial institutions; they get compensated not based on the performance of their portfolio, but on the total amount of assets under management. Your interests and their interests do not align.

As such, most IRAs are callously tossed into S&P index funds or some such generic vehicle, citing the safety of broader market diversification, as if that nonsense they teach in MBA finance classes is how the real world actually works.

When a big crash occurs, these unhedged broad market positions get hammered the most. Don't worry though, your fund manager will still get a big fat bonus check, because his performance is irrelevant.

This is when Congress will step in. Citing its desire to 'protect' the American people from future market shocks, the politicians will mandate that a portion of all managed retirement funds be invested in the 'safety and security' of US Treasury bonds. And, just to be on the safe side, let's park them in 30-year bonds that yield 4.35%.

Sound fair? Well who asked you anyways... just be a good citizen and turn over your money already. The important part is that the big financial institutions still get their big fat fees, and the government gets its hands on the mother lode.

This is how US taxpayers will end up being forced to loan their hard earned retirement savings to the government at rates far below any expected inflation.

Right now, there is a window of opportunity to take action; US taxpayers with retirement accounts can set up a special kind of IRA structure that allows you to take control of your retirement savings, and even ship it offshore if you want to, completely legitimately.

After taking control of your IRA, you can do any number of things– buy and store gold and silver coins overseas; hold foreign currencies in an offshore bank account; buy securities on international stock exchanges; purchase agricultural property overseas, or even a beautiful apartment on the beach in some sunny country.

The possibilities are incredible... but the most important thing is that you get this retirement money off the radar of the politicians before they pull an Ireland and announce some new measure, virtually overnight. These things can happen very, very quickly.

I've talked about this before a number of times, and every time I read the news of yet another country taking this approach, it serves as a reminder to take action.

If what I'm saying makes sense to you, my recommendation is to check out Terry Coxon's book on this subject, **Unleash your IRA**. As one of the world's foremost experts on this strategy, Terry walks you through the process of protecting your retirement savings quickly and legitimately. [You can read more about it here.](#)

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<http://www.sovereignman.com/expat/how-the-us-government-will-seize-your-retirement-account-4311/>