VanNoy Capital
Asset and Portfolio Management

Use What You Already Have!

Funding Sources for Your Real Estate Property:

You have discovered the VanNoy Capital Opportunity and realized real estate is the time tested method to build a solid financial future for you and your family. You are committed to making this solid investment in your future.
Which brings you to ask: What is the best way to purchase my real estate?

Most people do not realize right away they already have the funds to make their purchase. Many American's have the money to purchase their property sitting dormant in their retirement accounts.

Before we get into each type of retirement accounts, let us first explain that all of the accounts we are going to review can potentially be self directed. What does that mean? Self directing your retirement accounts is simply another way for you to take control of your finances and your future. Self directing your investment dollars means you make the decisions as to what investments you own and hold in those accounts. That's the difference – self directed means you control them.

When you have a financial institution controlling your retirement accounts, you are limited to the options they allow you to select. When you control your investment dollars, a plethora of new investment opportunities that are open to you – with the same tax deferred and tax free benefits of traditional IRA accounts.

Next, you will find a List Providing you with a Simple Overview on the Most Popular Types of Funds that can be Used to Purchase Real Estate within the VanNoy Capital System.

Funds That Can Be Used to Purchase Real Estate Within the VanNoy Capital System

Traditional IRA or Self Directed IRAs: This type of IRA is built with pre-tax dollars. This means the funds available in the account are NOT taxed before they are deposited for use. All profits inside the account grow tax-free. When you begin to take distributions after the age of 59½, the distributions will be taxed per your income tax bracket on the day the checks are cut to you.

Roth IRA: This type of IRA is built with post-tax dollars. This means the funds available in the account ARE taxed before they are deposited for use. All profits inside the account grow tax-free. When you begin to take distributions after the age of 59½, NO TAXES will be taken from your distribution check.

SEP IRA: A Simplified Employee Pension (SEP) IRA plan allows individuals who are self-employed to make retirement plan contributions into their IRA. Tax benefits are similar to a traditional IRA. SIMPLE IRA: A Savings Incentive Match Plan for Employees (SIMPLE) IRA allows both employer and employee contributions into their IRA accounts.

401(k): This is a popular type of a savings plan that allows individuals to save for retirement without having to pay income tax on the saved money until it's withdrawn. This plan is sponsored by the employer, so most companies do not allow withdrawals of funds until you make tenure, retire or leave the company.

403(b): This plan is similar to a 401(k), but is for civil government, university, and nonprofit employees.

Defined Benefit Accounts: This is an employer-sponsored pension fund that's similar to a trust. The employer makes contributions to the employee's fund based upon factors such as the individual's salary and length of employment. The funds are managed by the employer, and there are restrictions on when and how funds can be withdrawn without penalties.

Retirement Accounts are not the only source of funds that you may already have available. Here are some other sources of funding you should look into:

Trusts: A trust is a legal entity that can hold title to property for the benefit of one or more persons or entities. The administrator of the trust (trustee) controls the funds in the trust and is responsible for managing its assets.

HSA: A Health Savings Account (HSA) is an alternative to traditional health insurance. It allows you to pay for current health expenses and save for future qualified health expenses...all tax free.

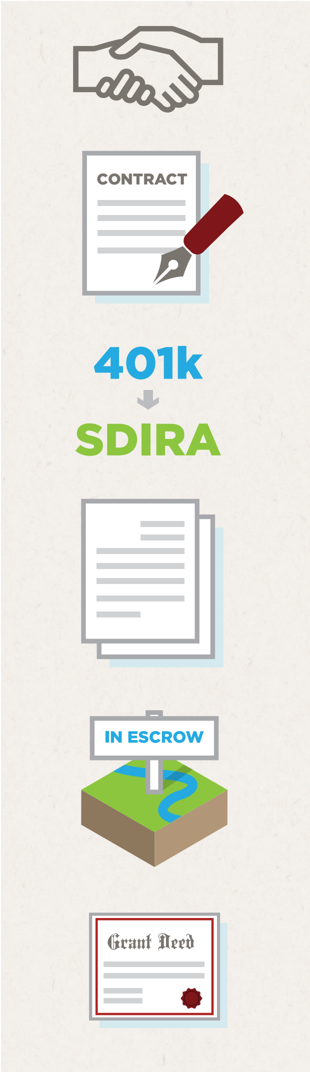
ESA: The Coverdell Education Savings Account (ESA) was created as an incentive for parents and students to save for education expenses. Like traditional IRAs, the funds deposited into the account will grow tax-free until they're withdrawn, but are taxable upon distribution.

529 Plan: A 529 Plan is an education savings plan that is offered by colleges and universities. It's designed to help families save for future educational costs.

The important thing to keep in mind while reviewing your decisions to build your financial future through the use of VanNoy Capital real estate is you may already have the funds required. In some cases, you will need to take control of your money in order to direct your own future. Remember, as a valued member of our family, we are with you every step of the way to make sure you are empowered to take control and direct your own destiny.

How to Transfer Your IRA or 401K to Real Estate

Self–Direct: Safe and Secure



- **Agreement to Move Forward**
- **Rollover Contract Signed and Begins Processing**
- **Transfer Funds from Qualified Plan, to Qualified Plan**
  From Current Provider, to Your Self-Directed IRA Custodian Under Sec. 408 of IRS Code
- **Trust Company (Self Direct Custodian) Reviews Documents on Behalf of Beneficiary and Prepares Transfer of Funds to Escrow**
- **Escrow Prepares Documents for Insured Title Transfer**
- **Grant Deed is Recorded and Sent to Self Direct Custodian to Hold on Your Behalf**

For More Information Visit: www.VanNoyCapital.com

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