

Estate Planning with a Self-Directed IRA

American IRA recently released a quick guide on the art of estate planning by using a Self-Directed IRA.

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Though not expressly for estate planning, the effective management of a Self-Directed IRA can potentially

mean that an investor exercises more control over an estate. American IRA, a Self-Directed IRA administration firm based in Asheville, NC, recently took to its blog to explain this subtlety to its audience. By asking the question “do Self-Directed IRAs help with estate planning?” this [post](#) helped fill in some blanks where investors might be unsure about how to proceed, especially if advancing in years.



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www.AmericanIRA.com

In the post, American IRA highlighted that there is first the issue of control. An investor does have more control over what ends up in the retirement account when self-directing. This is because a Self-Directed IRA, working in tandem with a Self-Directed IRA custodian like American IRA, can access the full range of potential retirement asset classes available to all investors. This is a wide pool of potential asset classes that can include everything from precious metals and cryptocurrencies to apartment buildings and other types of investment real estate.

This provides the investor with some say as to what ends up in the retirement account—in fact, the investor can have a lot of say about what ends up there, provided that these particular investments meet the rules and regulations of the IRS. However, there’s another aspect to estate planning that can’t be ignored—and that’s naming a beneficiary on the account should the original account holder pass away. IRAs do offer some advantages in this way, because it allows investors to have money inside an account like this and potentially have some guidance as to where the Self-Directed IRA ends up. This is particularly true when investing with a spouse, in which case the spouse can easily have rights and protections thanks to the IRA.

Estate planning is a complicated subject, and there are few universal answers. However, to find out more, visit American IRA. The Self-Directed IRA administration firm regularly releases [information](#) and guides for investors looking to learn more about Self-Directed IRAs. For more information, interested parties may reach out to American IRA at its website, www.AmericanIRA.com, or call American IRA at 866-7500-IRA.

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