

How to Utilize Self-Directed IRAs for Maximum Tax Advantages

American IRA recently released a post detailing how investors often use Self-Directed IRAs for maximum tax advantages.

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Why use a Self-Directed IRA? It's one of the most pertinent questions over at

American IRA, a Self-Directed IRA administration firm based in Asheville, NC. But the firm often covers topics that detail why investors like Self-Directed IRAs for portfolio diversification or to utilize less-common retirement assets, such as real estate and precious metals. Its most recent [post](#) went in the other direction, addressing one of the most fundamental reasons investors seek out retirement accounts in the first place: tax benefits.

The tax structure of retirement accounts is simple. Using either pre-tax or post-tax contributions, a retirement investor can put money in an account. That money, held within the account, can then grow tax-free throughout the duration of the retirement account's lifespan. When the investor reaches retirement age, it's possible to take withdrawals out of this account—known as distributions. Those distributions may or may not be taxable, depending on the type of account the investor used. For example, Roth IRA distributions are tax-free during retirement.

The post at American IRA highlighted this key benefit, but also explained that these tax advantages can seem even more profound when a Self-Directed IRA is the vehicle involved. Self-direction is a simple process by which the investor works directly with an IRA custodian. That custodian, offering buy/sell administration on the account, may choose to handle buy/sell orders on the full range of retirement investment assets available under the law, which includes real estate, precious metals, and more. The self-directing investor then has a wide range of choices than may come through an employer-sponsored plan.

Many investors enjoy the diversification possibilities that come with this arrangement, but that's not the only reason to use a Self-Directed IRA. Many investors may also have a specific investment in mind, or may simply enjoy the freedom and flexibility that comes with choosing one's own retirement assets from a greater pool of potential investments.



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Self-Directed IRAs and 401Ks

www.AmericanIRA.com

American IRA frequently publishes content about Self-Directed IRAs, including specific accounts, at its blog at www.AmericanIRA.com. Additionally, interested parties may reach out to the Self-Directed IRA administration firm by contacting its phone number at 866-7500-IRA.

Rebekah Schram
American IRA, LLC
+1 828.257.4949

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