

# American IRA discusses Roth IRA Investing Benefits

*How do investors know when a Self-Directed Roth IRA is the best way to go for retirement? A recent post at American IRA covered this key retirement question.*

ASHEVILLE, NORTH CAROLINA, US,  
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Many investors are already aware of the benefits of investing through a

Roth IRA. The Roth IRA uses [post](#)-tax contributions, meaning that investors have already paid taxes on the money that goes into one of these retirement vehicles. This means that investors don't have to pay taxes on legitimate retirement distributions that come out of the retirement account later in life, potentially adding up to tremendous cost savings over the long run. But even knowing all this, a recent post at American IRA asked one more question about Roth IRAs at its recent blog post: is a Self-Directed Roth IRA the way to go?

In this context, a Self-Directed Roth IRA is an arrangement wherein the investor works with a Self-Directed IRA custodian. Every retirement account has a custodian of some type; however, for most investors, this typically means working with a large brokerage. The problem with this approach is that working with large brokerages typically means being limited to stocks, funds, and bonds. This limits what the investor can do with the diversification possible within a Self-Directed Roth IRA, and therefore limits the benefits of using the Roth IRA in the first place.

On the other hand, a Self-Directed Roth IRA can offer the investor all sorts of diversification opportunities. An investor with self-direction can use the full range of possibilities available to anyone with a retirement account, such as real estate, precious metals, private stock, and even cryptocurrencies. Knowing this, many investors who want to specialize in a less-traditional approach to retirement may be able to emphasize an investment strength. For example, a house flipper with real estate experience can use a Self-Directed Roth IRA for future real estate investment opportunities, as long as the investor sticks to the rules of using a retirement account for investing.

American IRA frequently publishes content about Self-Directed IRAs, including specific accounts, at its blog at [www.AmericanIRA.com](http://www.AmericanIRA.com). Additionally, interested parties may reach out to the Self-



**AMERICAN IRA**  
Self-Directed IRAs and 401Ks

[www.AmericanIRA.com](http://www.AmericanIRA.com)

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