

100+ Investments You Didn't Know Were Possible for Your IRA



Introduction

Most people understand they are able to invest their IRA or other retirement plan in traditional options like stocks, bonds, and mutual funds. However, even some of the savviest investors don't realize there is a vast array of alternative investment options available to IRA investors as well.

In this guide, you'll find a list of over 100 investment types, each with the potential to be held within an IRA or other tax-advantaged account at Equity Trust Company. Plus, you'll see real-life examples of these investments in action, as well as access to more resources and information on how you could get started benefitting from self-directed investing.

While the following is not an all-inclusive list of alternative investment options for your IRA, it illustrates the nearly unlimited possibilities for growing your wealth.

Please note: All investments must follow the Internal Revenue Code rules and regulations outlined in [IRC 4975](#) and [Publication 590](#). Equity Trust Company provides education on topics related to Self-Directed Retirement Accounts and always recommends that you work with a financial professional to determine whether an investment product, plan or strategy is right for you.

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Guide to Getting Started



Residential Real Estate

These are some of the residential real estate assets investors have held in their retirement account:

- › Single-family home: rental property
- › Single-family home: rehab and resell
- › Tax lien
- › Tax deed
- › Duplex
- › Condominium
- › Townhome
- › Vacation rental property
- › Mobile home: rental property
- › Mobile home: rehab and resell
- › Foreclosure sales (rehab or rental)
- › Wholesale
- › Real estate option
- › Co-operative/sandwich lease-option
- › Turn-key real estate
- › Subject-to “existing mortgage”
- › Land contract/contract for deed
- › Developed land (residential plot)
- › Undeveloped/raw land (residential plot)
- › HUD homes
- › Bank-owned or REO properties
- › Residential REITs
- › Probate property



Teacher Turns Investment Dream Into Reality

Equity Trust Client Susan grew her IRA by purchasing and renting out a beach house in her favorite vacation spot.

19-Year-Old from Maryland Starts with \$10

Ryan turned an initial investment of \$10 into \$4,800 using this strategy.

Learn More:

Self-Directed Real Estate 101:
How Does Real Estate Investing in a Retirement Account Work?



Commercial Real Estate

Like residential real estate, commercial real estate offers profit potential for your retirement account. Equity Trust clients have grown their wealth in a variety of commercial ventures – some of them in an area of expertise. Here are a few of the possible investment types:

- › Apartment building
- › Office building
- › Industrial building
- › Retail buildings (shopping centers, storefronts, etc.)
- › Hotel
- › Retirement home
- › Assisted living facility
- › Hospital
- › Doctor and medical offices
- › Farmland

› Storage facility

- › Warehouse
- › Shipping center
- › Condominium complex
- › Townhome complex
- › Vacation resort
- › Land contract
- › Developed land
- › Undeveloped/raw land
- › Parking lot
- › Parking garage
- › Mobile home park

› Turnkey real estate

- › Recreational facilities
- › Commercial REITs
- › Airport runway
- › Airplane hangars
- › Shipping yards
- › Marina/boat dock



Learn More About Storage Facility Investing

Check out this blog, “The Self-Storage Industry: An Introduction for Investors” by Scott Meyers, a leading educator on self-storage investing.

Discover Potential Turnkey Real Estate Investment Opportunities

Turnkey investing is attractive to those looking for a passive investment in real estate. If you're interested in turnkey investing but haven't located an opportunity, visit the Investment District online marketplace to browse potential investments.



Private Debt: Promissory Notes and Private Lending

Many Equity Trust clients find promissory notes – or lending money from their IRA – to be a hands-off, lucrative investment option. Oftentimes, these investors are lending money to businesses in their community, providing much-needed capital as traditional banks continue to tighten restrictions on business loans.

Here are some of the ways clients loan money from their retirement account:

- › Residential mortgage/deed of trust
- › Commercial mortgage/deed of trust
- › Secured notes
- › Unsecured notes
- › Performing notes
- › Non-performing/discounted notes
- › Small-business loans/financing
- › Personal loans to individuals
- › Micro loans
- › Auto finance notes
- › Equipment financing
- › Equity participation loans
- › Corporate debt
- › Draw notes/construction loans

Learn More About Note Investing

What's the difference between secured and unsecured notes?

What is required to be in the terms of a note? Find the answer to these and more private lending questions in this FAQ.



Helping a Local Car Dealership with IRA Funds

Matt from Pennsylvania came across a classified ad from a local used-car dealer seeking financing. He now provides financing to this dealership and others in the area. Discover how he structures the loans.



Private Equity/Entities

As you're discovering, your IRA investing isn't limited to publicly traded companies. Private companies can be potential investment opportunities for your retirement account. This could include companies in your own backyard: are you aware of a startup that needs capital? You could be the one to provide that funding.

Consider some of the private investment possibilities:

- Private equity
- Hedge funds
- Private placements
- Limited liability company (LLC)
- Limited partnership (LP)
- C corporation
- Joint ventures
- Private stock
- Venture capital
- Land trust/personal property trusts



Investor Grows HSA with Private Equity Opportunity

Discover how Mark from California grew his Health Savings Account by \$18,000 on a passive commercial real estate investment.

Private Equity Investment Due Diligence

You've found an attractive private investment opportunity: what next? Have you done your homework to completely understand the investment?

If you're not sure where to start, here's help. Bruce Roberts, CEO of private investment marketplace Carofin, breaks down factors to consider in easy-to-understand terms.



Cryptocurrency

Cryptocurrency is a relatively new asset type, but it is quickly gaining momentum among mainstream investors. Holding cryptocurrency in an IRA is attractive because, unlike investments outside an IRA, there are no taxes on the capital gains from the sale of the investment.

Some of the most well-known coins may be held in a Traditional IRA or Roth IRA:

- Bitcoin (BTC)
- Bitcoin Cash (BCH)
- Chainlink (LINK)
- Ethereum (ETH)
- Ethereum Classic (ETC)
- Litecoin (LTC)
- Stellar Lumen (XLM)
- Zcash (ZEC)

[Read descriptions of each type of currency.](#)



Learn More About Cryptocurrency in an IRA

Discover how this unique asset type is held in an IRA and how to get started.



Precious Metals

Many people choose to diversify their retirement portfolios with investments in gold and other precious metals because they may help guard against high inflation and economic uncertainty.

Gold and other metals can also offer liquidity within your account, meaning they can readily be converted into cash should the need arise.

Here are the metals accepted as investments in an IRA:

(Keep in mind that minimum fineness requirements must be met.)*

- American Gold Eagle coins (1 oz., ½ oz., ¼ oz., and 1/10 oz.)
- American Silver Eagle coins (1 oz., ½ oz., ¼ oz., and 1/10 oz.)
- Platinum coins
- Gold bullion
- Silver bullion
- Palladium bullion
- Platinum bullion



Rules for Investing in Metals in an IRA

A few things to know about holding gold or other metals in a retirement account:

1. Your metals must be stored in an IRS-approved depository.
2. You can retrieve your metals at any time by taking a distribution from your account (early distributions may result in taxes and penalties).

You may also sell your metals to an authorized dealer.

3. Work with a metals dealer to purchase metals in your IRA. For a list of potential dealers, visit our online marketplace at www.InvestmentDistrict.com.

* The minimum fineness requirement for bullion is:

- | | |
|----------------|-------------------|
| • Gold .995+ | • Platinum .9995+ |
| • Silver .999+ | • Palladium .9995 |



Traditional Investments

Diversification doesn't have to mean staying out of traditional investments entirely. With a custodian such as Equity Trust Company, it's possible to hold these investments in the same IRA as alternative investments.

- Stocks
- Bonds and debentures
- **Mutual funds**
- Exchange traded funds (ETFs)
- Money markets
- Certificates of deposit (CDs)
- Annuities



Mutual Funds in a Self-Directed IRA?

Not only can you hold mutual funds in an Equity Trust IRA, but it's also easy to get started. Our online account management system myEQUITY walks you through the setup in minutes.



Other Investments

How creative can you get with your IRA investing? If you can dream it, chances are you can invest in it in your retirement account!

Here are actual investments Equity Trust clients have made in their IRAs or other retirement accounts. **This is not an exhaustive list of what's possible for a self-directed investment.**

- › Oil & gas
- › Livestock
 - › Alpaca farms
- › Mineral rights
- › Show horses
- › Billboard signage
- › Digital display advertising space
- › Theatrical productions
- › Movie productions
- › Food trucks
- › Delivery route franchises
- › Construction equipment leasing
- › Medical equipment leasing
- › Musical instrument rentals
- › Judgements/structured settlements
- › Factoring investments
- › Accounts receivable
- › Washer/dryer leasing
- › Beach chair rentals
- › Royalty interests
- › FOREX/foreign currency exchange
- › Futures



Investments Not Allowed in an IRA

After seeing all the possibilities for your retirement account, you might be wondering what's not permitted in an IRA. [*IRS Publication 590*](#) only identifies which investments are **prohibited** (shown below). All other investment types may be permissible as long as the IRS rules governing retirement plans are followed. Equity Trust reserves the right to not process or accept a transaction or investment.

- Collectibles such as:
 - Art work
 - Rugs
 - Antiques
 - Metals*
 - Gems
 - Stamps
 - Coins*
- Alcoholic beverages
- Life insurance policies



*Exception: Your IRA can invest in one, one-half, one-quarter, or one-tenth ounce U.S. gold coins, or one-ounce silver coins minted by the Treasury Department. It can also invest in certain platinum coins and certain gold, silver, palladium, and platinum bullion.

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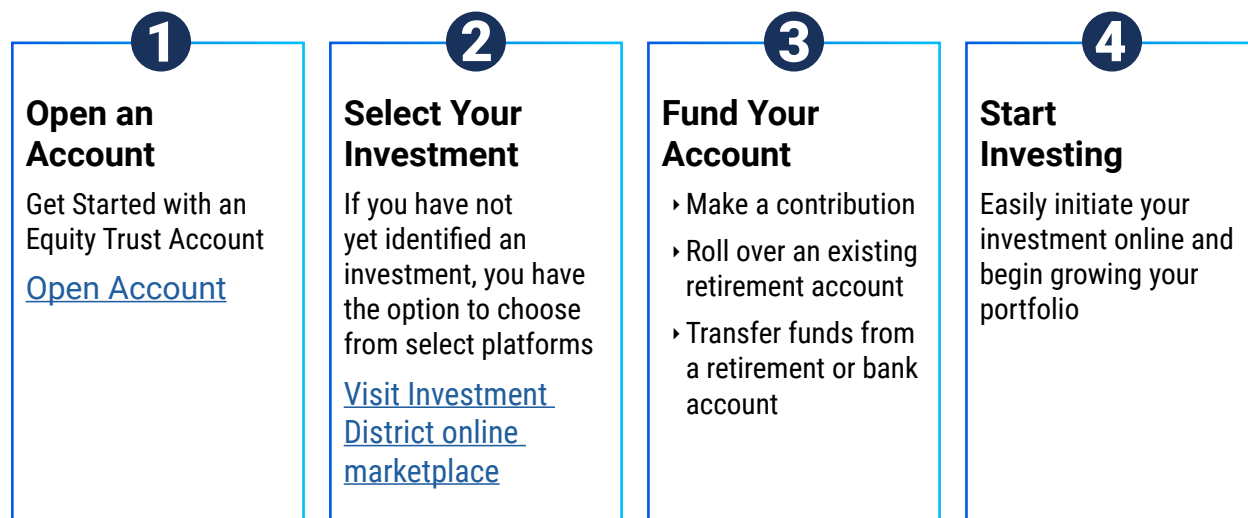


Guide to Getting Started

Not every custodian will hold most of the alternative investments listed in this guide. You need to hold an account with what's known as a "self-directed IRA custodian" – even then, not all custodians will hold all the investments mentioned, or it could be a cumbersome process to complete the investment.

At Equity Trust Company, you have the option to invest in a wide array of assets – easily, in one account.

Self-Directed Investing at Equity Trust: How it Works



About Equity Trust Company

One mission: to inspire, educate, and support investors to achieve more.



Nearly 400 employees dedicated to client success



45+ years in the financial services industry



\$34 billion in assets under custody (as of 8/31/21)



213,000 client accounts under custody



10 minutes or less to initiate an investment on online account management tool myEQUITY

Discover how you could get started with alternatives in a self-directed retirement account: talk with an IRA Counselor today.

Equity Trust Company is a directed custodian and does not provide tax, legal or investment advice. Any information communicated by Equity Trust Company is for educational purposes only, and should not be construed as tax, legal or investment advice. Whenever making an investment decision, please consult with your tax attorney or financial professional.