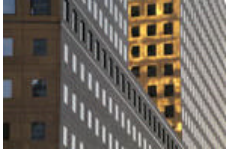


Using IRAs To Fund Real Estate Investments.



[Overview](#) | [Frequently Asked Questions](#) | [Getting Started](#) | [Resources](#) | [Contact Us](#)



Investing in Real Estate with a Retirement Account

As specialists in alternative investments, Fiserv Investment Support Services (Fiserv ISS) has over 25 years of experience providing highly personalized custodial services for IRAs purchasing and holding real estate. We can simplify the process to make your or your clients' real estate transactions a reality in a self-directed IRA.

[Fiserv ISS IA Services home page](#)

Real Estate Investment Options

Using a self-directed Fiserv ISS retirement account, you or your client can invest in many types of real estate that include, but are not limited to:

- Improved and Unimproved Land
- Single Family Homes
- Apartment Buildings and Multi-Unit Homes
- Commercial Property
- Real Estate Notes
- Mortgage Notes/Deeds of Trust
- Tax Lien Certificates

The Benefits of Retirement Account Held Real Estate

If real estate is the right investment for you or your clients based on an investment profile, it could be possible to enjoy some of these advantages by purchasing real estate within an IRA:

- » Diversification: Buying real estate diversifies an investment portfolio that primarily holds standard securities and mutual funds, providing you or your clients a compliment investment to the stock market.
- » The power of appreciation: If the property value increases, so will the value of the IRA.
- » Tax benefits: An IRA may offer certain tax advantages compared to owning real estate individually, including income tax deductions for IRA contributions, and deferred taxation of gains and appreciation. When held until retirement age, the profits associated with the investment are tax deferred when held in a Traditional IRA or qualified plan, and tax-free when held in a Roth IRA for at least 5 years.
- » Estate planning: Purchasing property within an IRA gives you or your clients a way to pass certain assets to beneficiaries.
- » Fractional ownership: IRA funds can be used to purchase less than 100% of the real estate interest within the IRA, allowing purchases with more than one investor.
- » Financed investments: You or your clients may be able to obtain financing from an approved lender to buy property in their IRAs.
- » Income: Certain commercial and rental properties may generate positive cash flow within the IRA, which could qualify for more favorable tax treatment.
- » Buy a retirement home at today's prices: You or your clients can buy a retirement home at today's prices and rent the property until retirement.

Fiserv Investment Support Services has the Experience

With our extensive experience, Fiserv ISS is uniquely positioned to guide you or your client through the complexities associated with IRS regulations, and the transactions, and procedures to invest in a retirement account holding real estate. Because of our knowledge and experience, we understand the timing and critical sequence of events. We can help ensure the paperwork and funding requirements are available in the right order, at the right time to help close the deal. You or your client will have the peace of mind that comes with knowing the real estate investment in an IRA is with a recognized industry leader.

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