

# **HERAK FINANCIAL SERVICES**

## **AN IRA REAL ESTATE COMPANY**

### **ABOUT OUR PROGRAM**

**Our program is a proprietary process that guides qualified Real Estate investors on how to use their IRA/401k rollover money to purchase Real Estate. This process is divided into Section A & Section B.**

### **EDUCATIONAL CONTENTS OF SECTION - A**

- 1. PRESENT PLAN**
- 2. REAL ESTATE INSIDE OF IRA**
- 3. REAL ESTATE OUTSIDE OF IRA**

- First, we look at the “Present Plan” and its Accumulation and Future Distribution years as well as the Tax liability and other Erosion factors.**
- We then compare the Present Plan with the two different ways of purchasing real estate with your IRA.**
- “How” you hold the Title to the real estate could be a major advantage or disadvantage in your overall bottom line and control.**
- “INSIDE” If your IRA/Trustee is the Titleholder of the real estate... you will lose the control of it, and you must face the prohibited transactions that come with this type of ownership.**
- “OUTSIDE” If you hold Title to the real estate outright outside of your IRA, you remain in total control and with total freedom of ownership.**
- Once we have together, analyzed and compared the Present Plan with the two different ways of purchasing real estate with your IRA, you can elect the plan with which you are most comfortable.**
- Herak Financial specializes in helping investors purchase real estate “outside” of the IRA. If you elect to purchase real estate “inside” of your IRA, we will provide you with the names of a Custodian/Trustee.**
- If you elect to purchase real estate “outside” of your IRA, for qualification purposes, we will provide you with the Confidential Questionnaire and the Investment Profile to return by fax or mail along with your most current IRA/401k rollover statement(s).**

**Creative IRA Utilization**

**Effective Estate & Tax Planning**

Toll Free 1-800-775-1751 E-mail [nick@herakfinancial.com](mailto:nick@herakfinancial.com) fax 1-530-869-8625

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

# **HERAK FINANCIAL SERVICES**

## **AN IRA REAL ESTATE COMPANY**

### **IMPLEMENTATION CONTENTS OF SECTION – B**

- 1. QUALIFICATION**
- 2. MUTUAL AGREEMENT**
- 3. PLAN IMPLEMENTATION MECHANICS**
- 4. FULL TRANSPARENCY**

- Upon reviewing your Confidential Questionnaire and the Investment Profile as well as the IRA statement(s), we will proceed with the qualification. If there are any questions that we need to discuss we will contact you.
- Once you are qualified we will draft a mutual agreement for the benefit of both parties.
- Upon returning the signed agreement we will proceed forward with the implementation of your specific IRA real estate purchase.
- Our plan will be fully transparent at all times and structured in accordance with legislated tax law.

Sincerely,

Nick Herak