Subject Line:
Yes, You Can Buy Real Estate Inside Your Retirement Accounts

Pre-header:
It's surprising how many people still don't know about this

Hey friend,

Last week on the *Not Your Average Investor Show*, we walked through exactly how buying properties through your retirement account works. We cover this once a year because more investors are waking up to this strategy—and they always bring great questions.

Here's what we shared:

🏡 Real Estate *Is* Allowed Inside Your Retirement Account

Most people think retirement accounts are only for stocks, bonds, or mutual funds.

But here's the truth:

You can absolutely own rental properties inside your IRA or 401(k).

With a self-directed IRA (SDIRA), you can use retirement funds to invest in:

- Single-family rental homes
- Land
- Even commercial properties

The best part?
Your returns grow tax-deferred (or tax-free if you use a Roth), all while you diversify outside the traditional market.

This isn't some workaround or loophole—it's a smart strategy approved by the IRS. Most big brokerages just don't offer it because they're not set up to handle real estate.

🎥 **Golden Nugget: Why Buying Real Estate in Your IRA Is Such A Great Move (And Why Big Banks Don’t Do It)**

At JWB, we’ve been helping clients do exactly this for years.

🛠️ Here’s How It Works, Step by Step

If you’re ready to explore this option, here’s what the process looks like—**the same one I personally followed for my own IRA**:

✅ **Step 1: Open a self-directed IRA**
You’ll need a custodian that specializes in alternative assets.

✅ **Step 2: Fund the account**
Start contributing to your self-directed IRA and/or roll over funds from your existing IRA or 401(k) into the new account. This doesn’t trigger any penalties or taxes—you stay in control and keep growing your wealth.

✅ **Step 3: Invest in real estate**
This is where JWB comes in.
We help you:

- Identify the right property
- Structure the purchase correctly
- Handle all the property management
- Keep every dollar flowing properly in and out of the IRA

Your IRA—not you—becomes the official owner. That means:

- The IRA holds the title
- All rent flows back into the self-directed IRA account
- All expenses are paid from within the self-directed IRA account

⚠️ There are a few key rules:

- You and your family members can not receive direct benefits from the property (such as living in the property.)
- You can't manage it yourself—the IRS prohibits "self-dealing."
- Everything must go through the account—no mixing personal and retirement funds.

If you follow the process (and work with a team that knows what they're doing), you can build long-term income and equity—**inside the retirement account you've already been funding for years.**

❓ Your Top Questions, Answered

This strategy opens a lot of doors—but it also raises some great questions.
Here are three of the biggest ones we answered on the show:

💼 Q: Does this mean I no longer get tax savings as a profit center because I can't claim depreciation?

Not at all.

You still get the benefit of tax savings—it's just already built into the account.

In a traditional real estate deal, depreciation and deductions reduce your tax liability. But inside a retirement account, the tax benefits come upfront:

- With a **Traditional IRA**, your money grows tax-deferred
- With a **Roth IRA**, it grows tax-free

So while you won't see a line item labeled "tax savings" in your property performance report, the impact is still there.

You're already investing in a tax-advantaged environment.

🏦 Q: Can I still buy with a loan?

Yes, you can—but not the kind you're used to.

Inside an IRA, you must use a **non-recourse loan**. That means:

- The loan is secured only by the property—not your personal credit.
- If the loan defaults, the lender can't come after your other assets.
- This setup protects your retirement and stays compliant with IRS rules.

Here's what to expect:

- Typically requires **50% down**
- Interest rates average around **8.5% (or higher)**

- Only a handful of lenders specialize in this—**JWB works with the right lender for your portfolio**

🎥 Golden Nugget: Non-Recourse Loans and Financing Nuances Inside Retirement Accounts

It's a different path—but one that still lets you leverage capital smartly inside your IRA.

🤝 Q: Can I still buy real estate in partnerships?

Absolutely.

You can structure deals that combine:

- Your IRA and your spouse's IRA
- Two separate self-directed IRAs
- Even a split between your personal and retirement funds

The key is to define ownership **up front** and ensure the proper percentage of income and expenses flow to each account.

JWB helps clients navigate these structures regularly—so you stay compliant and confident every step of the way.

🧠 Not Your Average Insight: It's Simple With the Right Team

You don't need to be an expert to pull this off.

You just need:

- A trusted custodian
- A vertically integrated real estate partner
- A lender familiar with non-recourse loans
- A clear reserve strategy and long-term plan

It's not complexity that derails investors—it's coordination.

That's where JWB comes in.

We make the entire process seamless—from IRA setup to property purchase to ongoing management.

You stay compliant, informed, and in control.

👉 **Want to see if your IRA can do this?**

Book a strategy call at ChatWithJWB.com and ask:

- Which custodians do you recommend?
- What financing fits my account?

- How much should I keep in reserves?

Let’s map your retirement dollars to long-term real estate success.

To your future,
Gregg Cohen
Co-Founder, JWB Real Estate Capital
Host, *Not Your Average Investor Show*

P.S. You don’t need permission to invest in real estate through your IRA.
You just need a smart plan and the right team.

And remember—don’t be average.