

## What is an IRA LLC?

An IRA LLC is a retirement structure combining a self-directed IRA with a special purpose LLC. This LLC is owned by the IRA and gives the LLC manager (you) checkbook control of the IRA assets. This allows for greater investment flexibility, including real estate, as well as much faster transaction speed. An added benefit is that many IRA LLC account holders save money compared to those who do not have checkbook control.

If you have existing retirement funds that you would like more control over, but are not eligible for a Solo 401k plan, the IRA LLC might be the best structure for you.

- **Checkbook Control**

Our IRA LLC structure, sometimes referred to as a "checkbook IRA" allows you to hold the checkbook to your retirement funds.

- **Alternative Assets**

Invest into real estate, private companies, tax liens, notes, cryptocurrencies, traditional assets such as stocks & mutual funds, and more.

- **Quicker Transaction Speed**

You'll have the ability to immediately write checks, process debit card transactions, or send wires for your IRA LLC. Your investments won't be slowed down by custodial processing delays.

- **Low Cost & Administration**

Gain more control and flexibility over your assets with no asset-based charges or transaction fees. There is no annual filing requirement for the single member LLC.





# Let's get some questions answered!

## WHAT CAN AN IRA LLC INVEST IN?

Unlike most IRAs, an IRA LLC from Discount Solo 401k can invest into anything allowed by law. We don't place any additional restrictions on your activities. This leaves you free to invest in real estate, private businesses, mortgage notes, precious metals, tax deeds and more.

Traditional assets such as stocks, bonds, and mutual funds are also permitted. The main restriction is on "self dealing" which means you cannot direct your IRA LLC to transact with (or benefit) you or certain family members. Doing so would generally be a prohibited transaction.

## IS A CUSTODIAN REQUIRED?

Yes, IRAs always require a custodian. The good news, however, is that we include the custodial fees in our pricing and with the LLC we create for your IRA, you do not have to go through the custodian to execute transactions. You will have checkbook control.

## HOW MUCH CAN I CONTRIBUTE TO AN IRA LLC?

The 2020 contribution limit for an IRA is \$6,000, or \$7,000 for those age 50 and older.

## CAN I TRANSFER EXISTING RETIREMENT FUNDS INTO AN IRA LLC?

Yes. You can transfer funds from most retirement accounts into the IRA LLC without creating taxable distributions. There is no limit on transfer or rollover amounts.

## WHAT STATE SHOULD THE IRA LLC BE FORMED IN?

While the IRA LLC can be formed in any state, it usually makes sense to form the LLC in the state in which you live and/or the state(s) in which you plan to invest.

# What are the Fees?



## FEE SCHEDULE

IRA LLC formation	.....	\$1,000 (+filing fees)
IRA LLC annual fee	.....	\$300
Asset fees	.....	\$0
Transaction fees	.....	\$0

\*Contact us today for any available specials\*

## Why Choose Discount Solo 401k?

**Many Investors consider our services for the low prices, but most choose us based on so much more:**

- Over a decade of experience in self-directed investing
- We never handle your funds; we set you up to be in control
- Streamlined bank account opening for your IRA LLC
- We use state-of-the-art 256-bit encryption to securely deliver files
- Flat fee annual billing - document updates and support are included
- BBB accredited, with zero complaints
- BBB A+ rating
- No asset-based fees
- No transaction based fees
- No hidden fees
- Free referral program - allow us to show appreciation for any referrals you send
- We never raise rates on existing clients - ever
- Open weekends by appointment
- Custodial fees are included
- Quick response times
- We create LLCs for all 50 states





# Discount Solo 401k is on BiggerPockets!



## KREIGHTON REED

**Business Banker**  
**from Denver, Colorado**

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@**Tony Gunter** I work with Justin and his clients. (I open the 401K checking accounts). He's been doing this for a while (mid 2000's). I interface with his clients after they are done opening their Solo 401K and they are very well prepared with the ongoing forms they will need to transact business with their 401K and conduct the rollover from their previous IRA/401K. The Gold Standard in this business is follow up and follow through and Justin is 24 karat.

## JOHN WALLACE

**Investor**  
**from Colorado Springs, Colorado**

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Hi Tony, I opened an account with Justin last year and his service has been more than complete, courteous, and the most inexpensive vendor I could find. As a plus he is "local" for me (about 60 miles) but I never needed to visit in person. He has answered questions both ignorant and complex and helped me find a bank willing to hold the trust account. It's all good!

## ANTHONY DIGGS

**Wholesaler**  
**from Odenton, Maryland**

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As a current client of Justin, I too can attest that the services he has provided are immaculate. After contacting multiple Solo 401k companies, I decided to go with Discount Solo 401k because their services were up to par and prices were reasonable. Other companies were charging twice the price for the same service with no additional benefit. PM me if you have any further question.



303-427-4519



<https://discountsolo401k.com>



[info@discountsolo401k.com](mailto:info@discountsolo401k.com)

**Discount** Solo 401k

**We are Better Business  
Bureau accredited!**

**Discount Solo 401k**  
**is PROUD to**  
**display our**  
**A+Rating**

**with the  
Better Business Bureau**



# TESTIMONIALS

Justin at Discount Solo 401K did a great job establishing solo 401k plans for my business partner and myself. Justin customized the plan to suit our needs. He was highly responsive to any questions or issues we had. He was available to assist us through the establishment of the 401k, the establishing of bank accounts, the transferring of funds from our IRAs and the signing of the loan documents. If you want to establish a high quality plan at a reasonable price I highly recommend Justin at DiscountSolo401K.com.

**Rob N, RK Homes LLC**

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I use Discount Solo 401k for my own 401k plan. I'm so relieved to have this team keep my plan documents up to date. And each time I have questions, they are incredibly responsive. They are a great resource for small business.

**Lisa Bushur, CPA**

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Justin knew exactly what he was talking about and answered all our questions. The process went very quick and within a couple of days our trust was set up and registered with the IRS. Justin supported the process from start to finish and followed up until we had our bank account opened. We highly recommend Discount Solo 401k.

**Fisher Weis LLC, Chicago**







# TESTIMONIALS

I signed up for Discount Solo 401k over a year ago. I have to be honest, the pricing is what first caught my eye. They offered the lowest price among all the service providers. (Some fees were over 2x what I paid)

The setup process was smooth, seamless, and secure (I was provided a clear checklist, fast response time, a secure method of transferring files). But the service was above and beyond what I expected. I was opening a checking account at my bank under the newly created 401k entity and the bank customer service reps were clueless about Solo 401k and they kept referring me to an IRA specialist or an investment broker (who also had no clue about Solo 401ks) . Justin, from Discount Solo 401k, hopped on a conference call with me and the banking people to walk them through the particulars of the type of account I needed to setup. I finally was able to setup my account.

That service was above and beyond what I expected. Discount Solo 401k offers great value to its clients and I would and have referred them to family, friends, and colleagues.

Thank you Discount Solo 401k for making it easier to prepare for my retirement.

Regards,

**Wil Morgan**  
**CM Business Solutions**

**Phone: 303-427-4519**



# TESTIMONIALS

Discount Solo 401k are simply the most efficient and responsive business people I have come across in all my over 10 years of being a business owner. They are thorough, professional and very knowledgeable. They answered all my questions promptly and make me feel they really care, so it's worth every penny. You just don't see companies like this anymore. I highly recommend Discount Solo401k.

You will not regret signing up. Ask for Justin W.

**B.E. Halstead - President  
Halstead Homes Realty  
Real Estate Broker**

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I am writing to give my thoughts on forming a Solo401k with Justin Windham. From my initial query to final details, Justin gave careful and patient advice and insight to the process. He gave the right amount of emphasis and direction on the elements that mattered most and addressed all my questions and fears with answers in a way that I could understand. I was actually shocked that he was available every time I called to answer questions. I would whole heartedly encourage others to use Justin at DiscountSolo401K.

Sincerely

**Willi Sherer**





# TESTIMONIALS

After significant research I found little or no difference between this plan and the more expensive plans. After I bought the plan I received my documents quickly. The instructions were very clear. Following those instructions I had no difficulty opening bank and investment accounts. Discount Solo 401K was very responsive to the few questions I did have. I reduced the administrative fees by over \$2000 per year. Based on my experience so far I am confident this was the right decision and I would gladly recommend Discount Solo 401K to others.

**Ron M., NY**

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Justin at Discount Solo401k answered all my questions promptly about setting up my Solo401k account with checkbook control. He is indeed a true professional and explained the setup from start to finish. Thank you for all the work you did in setting up my account. I highly recommend Discount Solo401K!!!

**Colin K, Houston Texas**







# TESTIMONIALS

Justin:

The professional service you provide through Discount Solo 401k has been truly exceptional. Thank you.

The qualified plan documents you provided along with the accessible and personal customer service you provided along the way has transformed and empowered me to be an effective, efficient, and "fully-in-control" self-directed retirement investor.

Thank you also for your recommendation of Solera National Bank. The banking services provided by Solera have been similarly exceptional.

Kreighton Reed and Lena Barbalyuk are knowledgeable, accessible, and responsive. They understand and address the needs of self-directed IRA investors seeking banking account services for qualified plan trusts. Prior to contacting Solera, I sought to establish accounts with 7 different banking institutions and inexplicably was turned down each time. Within 24 hours of initial contact, Solera established accounts for 2 qualified plan trusts.

Again, thank you Justin.

**Bill P**

**Phone: 303-427-4519**



# TESTIMONIALS

I highly recommend Discount Solo401K and Justin Windham for establishing a hassle-free, easy, solo 401K account that is a great value. Justin has been extremely helpful in answering our many questions and is very accessible as well.

His attention to detail and patience with his clients is unsurpassed and I encourage folks to go with Discount Solo 401K.

***Rebecca and  
Michael Jacobsen***

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I recently researched several companies for creating a Solo 401K and Discount Solo 401K Inc. was my choice. Justin was very knowledgeable about the Solo 401K plan requirements, rules and regulations for establishing the plan, very responsive with my emails and voicemails and his price was perfect. His responsiveness from sending the application, creation of the plans and for us to open up a checking account with a bank was within four days! My wife and I were able to access the documents, submit them and now we have checkbook freedom. Justin has been available to answer all of our questions during the entire process! I recommend Discount Solo 401K Inc. for all your needs with establishing your Solo 401K plans.

***FIG Tree-LJF***



# Discount Solo 401k

## TESTIMONIALS

Discount Solo 401k was a pleasure to work with. They were fast, responsive, courteous and professional. All email correspondence was quickly responded to. Reaching them on the phone was no problem. They helped set up an account for me during the end of the year Holiday Season and made sure it was done on time. Justin knew what he was talking about and was able to answer all my questions easily. My bank readily accepted their paperwork to set up the account. The way the account is structured, other than the set-up fee going to Discount Solo 401k, all other account funding is handled directly by the consumer which makes it much more comfortable.

**J.S.**