

What are YOUR RESOURCES?

Discover LAND BANKING



Source of Funds for CalChoice Land Banking

What are your available resources?

You have discovered the CalChoice Land Banking opportunity and would like to participate, but first let's see if you have the available resources to get started.

The list below and on the next sheet will give you a simple overview on the most popular types of funds that can be used to purchase land parcels within the CalChoice system.

Traditional IRA: This type of IRA is made up with before-tax funds and most often they are tax-deductible. Transactions within traditional IRA's don't have a tax impact, but withdrawals at retirement are almost always taxed as income. *[Traditional IRA funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

Roth IRA: Contributions into this IRA are made with after-tax funds or assets, making transactions have no tax impact, and withdrawals at retirement are usually tax-free. *[Roth IRA funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

SEP IRA: A Simplified Employee Pension (SEP) IRA plan allows someone who is self-employed make retirement plan contributions into their IRA. Tax benefits are similar to a traditional IRA. *[SEP IRA funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

SIMPLE IRA: This is a Savings Incentive Match Plan For Employees (SIMPLE) IRA and allows both employer and employee contributions into the IRA, similar to a 401(k) plan, but with lower contribution limits and simpler, less costly administration. *[SIMPLE IRA funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

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401(k): This is a popular type of a savings plan that lets you save for retirement without having to pay income tax on the saved money until it's withdrawn. This plan is sponsored by the employer, so most companies do not allow withdrawals of funds until you make tenure, retire or leave the company. *[401(k) funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

403(b): This plan is similar to a 401(k), but is for civil government, university, and nonprofit employees. *[403(b) funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

529 Plan: This is an education savings plan that is offered by colleges and universities. It's designed to help families save for future educational costs. It gives several tax advantages and encourages savings for your children or grandchildren's higher education expenses. *[529 Plan funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

HSA: A Health Savings Account (HSA) is an alternative to traditional health insurance. It allows you to pay for current health expenses and save for future qualified health expenses...all tax free. *[HSA funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

ESA: The Coverdell Education Savings Account (ESA) was created as an incentive for parents and students to save for education expenses. Contributions to an ESA are not tax deductible. Funds deposited into the account will grow tax-free until they're withdrawn, and you won't owe tax if the amount withdrawn is less than the education expenses. *[ESA funds can be self-directed / transferred into the CalChoice Land Banking product under certain custodians.]*

Defined Benefit Accounts: This is an employer-sponsored pension fund that's similar to a trust. The employer makes contributions to the employee's fund based upon things like their salary and length of employment. The funds are managed by the employer and there are restrictions on when and how funds can be withdrawn without penalties. *[Defined Benefit Account funds can be directed / transferred into the CalChoice Land Banking product under certain conditions and arrangements with the employer's fund administrator.]*

Trusts: A trust is a legal entity that can hold title to property for the benefit of one or more persons or entities. The administrator of the trust (trustee) controls the funds in the trust and is responsible for managing its assets. *[Trust funds can be directed / transferred into the CalChoice Land Banking product Under certain conditions and arrangements / approval of the trustee.]*



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