



CamaPlan

Personalized Self Directed IRA Planning



Growing Wealth

For investors ready to manage their own money in a tax-advantaged vehicle, nothing makes as much sense as a self-directed IRA. And no other self-directed IRA plan makes as much sense as CamaPlan.



Why a Self-Directed IRA?

Want More Control? Want More Investment Choices for Your Retirement Funds?

It's a common misconception among Americans that the only investments allowed in a retirement account are stocks, CDs, and mutual funds. The truth is that direct control over a wide range of investment options has been available to the public since 1975, the year IRAs were first authorized.

So why the confusion and misinformation?

Unfortunately, the lack of public awareness is largely due to the fact that the retirement industry has been dominated by large transaction-driven custodians who have focused on a narrow universe of investments. While these kinds of accounts may be right for some, they don't offer the kind of freedom, flexibility and control that a truly self-directed qualified retirement plan offers.

To fully maximize your investment options, you need to have a retirement plan that allows you to select your own self-directed investments. A fully self-directed retirement plan allows you the freedom to invest in many types of assets, including real estate, precious metals like gold and silver, tax liens, mortgage notes, and private placements, to name just a few.

With a CamaPlan self-directed IRA, you are in full control and can choose from a wide range of permissible assets.

Why Choose CamaPlan?

Growing beyond stocks and bonds.

Investors of all levels have been trained by fund management companies to believe that they're better off giving up control of their money to "experts" and to taking a passive approach to wealth management.

However, for a growing number of independent-minded investors who are dissatisfied with both rates of return and restrictions on the investment vehicles offered by standard money management plans, the status quo is no longer acceptable.

For investors growing more confident in their own abilities to manage their own money, nothing makes as much sense as a self-directed IRA that puts them in control of their own financial destinies and also leverages the tax advantages built into the IRA structure. And for independent-minded investors like you, no other self-directed IRA plan makes as much sense as CamaPlan.

CamaPlan was founded by veteran investors Carl Fischer and Maggie Polisano as a company run "for investors, by investors." Since its inception, the name "CamaPlan" has come to be synonymous with expertise, flexibility, and responsiveness.

Grow with us.

CamaPlan has stayed true to its origins as a local company serving a close-knit community of independent investors, and as it continues to grow, CamaPlan is in the unique position of being a nimble, responsive player among the larger financial firms that are beginning to enter the self-directed IRA market.

CamaPlan. Growing wealth.

How It Works

Investing in a CamaPlan self-directed IRA is easier than you might think.

Depending on your current investment portfolio and the asset classes that you're interested in, you may enter the process at various stages outlined below. If you're not sure where to begin, please contact us today!

1



Open a CamaPlan Self-Directed IRA

We here at CamaPlan are committed to providing you with high-quality services based on your individual needs. Determine the type of retirement plan that is right for you and open an account.

2



Fund Your Account

There are several ways you can fund your account. You can make a contribution or, roll over or transfer funds, from another IRA or 401(k) plan.

3



Select an Investment Option

At CamaPlan we empower people to place their retirement funds in investments they understand. At CamaPlan, our role is to stay focused solely on our core service, which is providing the best self-directed platform and support in the industry.

4



Establish & Verify Investment Terms

In using a self-directed IRA you are in control of your investment choice and terms. However, in order to keep you in compliance with IRS guidelines, most alternative investments require a CamaPlan administrative review.



5



Submit Asset Purchase Directive

When you're ready to purchase the asset, the purchase paperwork is submitted for review. CamaPlan will work closely with you to ensure all goes smoothly.

6



Complete Purchase and Fund Investment

CamaPlan makes every attempt to complete your transaction in a timely manner. The asset type and complexity of the purchase will determine the exact funding schedule, but we're known as having one of the fastest turn-around times in the industry.

7



Deposit Profits

All profits generated from your investments will return to your account.

Plans

Individual Plans

Decide what IRA is best for you. Compare the types of plans available and select the right one.

Traditional IRA | This is the original tax-deferred savings program that allows individuals to invest earned income in a retirement savings account where it can grow through wise investment. Traditional IRAs are the most common way for working individuals to save for retirement.

Roth IRA | In the Roth IRA, contributions are not tax deductible and can be withdrawn at any time tax free.

Other Plans

Health Savings Account
A Health Savings Account (HSA) is a tax-exempt trust set up to pay or reimburse qualified medical costs incurred and can be part of a strategy to reduce rising health care costs.

Education Savings Accounts
Parents saving for a child's college education are the primary users of Education Savings Accounts (ESAs).

Business Plans

If you are self-employed or own your own business, you can have a small business retirement plan. It's a great way to save for your own future and get tax breaks for your business.

SEP IRA | CamaPlan SEP IRA plans are popular with highly compensated self-employed business owners who are looking to maximize their retirement savings and self-direct its investment.

SIMPLE | SIMPLE IRAs are a cost-effective way for mid-sized companies to contribute to their employees' retirement savings.

Individual K | No other tax-deferred plan allows companies to make higher contributions to participant accounts or take larger tax deductions than Individual(k) plans.



Funding Options

Transfer | The transfer of cash and assets from one IRA retirement account to another. There are no tax obligations stemming from this process, due to the fact that the investor does not directly take possession of the cash or assets.

Rollover | A rollover of funds from a retirement account such as a 401(k) or a pension plan into an IRA or another qualified plan. Funds must be rolled over within 60 days of the distribution.

Conversion | The rollover of funds from a Traditional IRA to a Roth IRA. To understand why you would want to do a Roth IRA conversion, you need to understand the tax status of contributions you have already made into a Traditional IRA or 401(k) plan, and how that would change in a Roth IRA plan.

Contribution | Personal funds that are deposited into an IRA. Contributions are subject to yearly limits. Please refer to IRS publication 590.



Here are some of the most popular things that you can invest in with your IRA.



Gold and Silver

Financial professionals across the globe all agree that asset diversification is the key to success. To reduce the risks of investing, many professionals suggest the purchase of precious metals to diversify investments.



Real Estate

Your self-directed IRA can purchase any type of real estate, including single family and multi-unit homes, apartment buildings, co-ops, condos, commercial property, and improved or unimproved land.

To learn more about these options, please visit our [website](#)



Mortgage Notes

A self-directed IRA can lend money, just like a bank or private individual. With a self-directed note in your IRA you choose the borrower, principal amount, interest rate, the length of the term, and payment frequency. You can also invest in existing mortgage notes that provide suitable yields.



Private Placements

Entrepreneurs are the foundation of the American Dream. Great ideas and hard work created this country. Yet, even the best and brightest entrepreneurs need working capital to get their start. You can provide this capital through your IRA.



[Camaplan.com/
investment-options](https://www.camaplan.com/investment-options)



Tax Liens

Usually sold by counties and attached to local real estate, tax liens can be bought by your CamaPlan account, which earns the right to collect interest on the lien and obtain title to the asset if the lien is not repaid.



Other Investments

Your self-directed IRA or real estate IRA can own or sell many different non-traditional types of investments, presenting attractive opportunities, depending on your situation and retirement investment goals.

Prohibited Transactions

Although there is no list of IRS approved investments for retirement plans, there are special rules contained in the Employee Retirement Income Security Act of 1974 (ERISA) that apply to retirement plan investments. Based on IRS rules, you cannot purchase the following in your IRA:

Life insurance

Collectibles (including works of art, rugs, stamps and antiques)

Gems and jewelry

Coins (except certain U.S.-minted coins).

Alcoholic beverages and other tangible personal property as may be defined by the Secretary of the Treasury

(See Publication 590 for more details)

Generally, a prohibited transaction is any improper use of your IRA account by you, your beneficiary, or any disqualified person.

Disqualified persons include your fiduciary and members of your family (spouse, ancestor, lineal descendant, and any spouse of a lineal descendant). According to the IRS, siblings, aunts, uncles, cousins and step relations are not included in the definition of disqualified persons; however, one also must consider influence of those individuals when determining disqualified status and sham transactions.

The following are examples of prohibited transactions with an IRA.

Borrowing money from it.

Selling property to it.

Receiving unreasonable compensation for managing it.

Using it as security for a loan.

Buying property for personal use (present or future) with IRA funds.



An Informed Investor is Our Best Client

Experts recommend that investors focus on opportunities within their areas of expertise to earn the highest returns. Your unique knowledge of the local real estate market, a great business idea, a promising entrepreneur, or your employer's industry, for example, give you an advantage over others investing in those markets. Unfortunately, traditional IRA custodians limit your investment options to products within their expertise – CDs, mutual funds, money market funds, etc. Your knowledge becomes worthless, theirs is rarely worth what it costs you, and you watch great investment opportunities pass you by on a weekly basis.

The solution, of course, is to expand your investment options with CamaPlan self-directed retirement plans by expanding your personal knowledge of the many investment opportunities available.

Cama Academy is a knowledge hub for articles, videos, and interactive webinars and seminars that help investors achieve both goals. As a dynamic information source, Cama Academy brings together experts in the design, administration, and tax assessment of retirement and savings plans with thought leaders from a diverse range of investment areas, including real estate, venture capital, precious metals, stock markets, and debt financing.

Investors use Cama Academy to learn how to identify opportunities, evaluate their potential, and execute transactions in traditional and non-traditional markets within federal and state guidelines for tax-advantaged savings accounts.

Get Started

Take the first step on your way to financial freedom. It's easier than you think.

Call or Email Us Today!

Call us | 866.559.4430

Email us | info@camaplan.com

Visit our website | Camaplan.com



CamaPlan
Personalized Self Directed IRA Planning