



IRA / GUIDELINES

THE COMPLETE

Self-Directed IRA Investment Kit

A smarter starting point for investing in gold, real estate,
private markets and beyond.

INDEPENDENT EDUCATION / 2026 EDITION

IRAGUIDELINES.COM

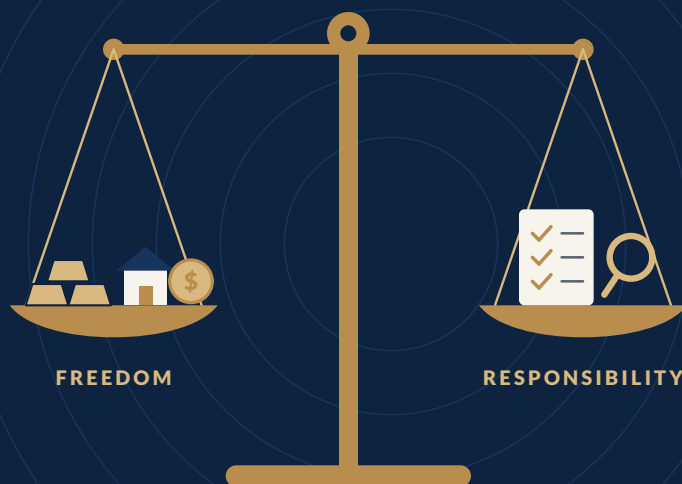
A NOTE FROM IRA GUIDELINES

Start with clarity, not hype.

Self-directed IRAs can hold assets beyond traditional stocks and funds. That freedom comes with more homework.

THE BIG IDEA

More investment freedom also means more responsibility.



What this guide is for

This kit walks through the opportunities, costs, rules and questions to raise before moving retirement money into a self-directed IRA.

Inside this kit

- 03 Five questions before you invest
- 04 How self-direction works
- 06 Asset focus: gold, real estate, private markets
- 09 Funding, prohibited transactions and taxes
- 12 Costs and the custodian scorecard
- 14 Checklist and your next 30 days

NOT AN ENDORSEMENT OR INVESTMENT RECOMMENDATION

The account structure alone cannot make an investment safer or more profitable.

FIRST PRINCIPLES

Five questions before you invest

A strong investment decision begins with a disciplined process. Work through each question in order.

**UNDERSTAND****VERIFY****COST****LIQUIDITY****KNOW THE RULES****01****UNDERSTAND**

How could this asset generate a return, and what could cause a permanent loss?

02**VERIFY**

Who are the sponsor, seller and other counterparties, and can their claims be independently confirmed?

03**COST**

What will you pay at purchase, every year while you hold it, and when you sell?

04**LIQUIDITY**

How quickly could you sell, at what discount, and what if you need cash for distributions?

05**KNOW THE RULES**

Check ownership, taxes, prohibited persons, valuation and exit options before funding a transaction.

If you cannot answer all five in writing, the decision is not ready yet.

THE FOUNDATION

Same IRA rules. A wider menu.

“Self-directed” describes how the account is invested, not a new tax category.

WHO DOES WHAT



TWO COMMON STRUCTURES

	TRADITIONAL IRA	ROTH IRA
CONTRIBUTIONS	May be tax-deductible, depending on income and workplace-plan coverage.	Made with after-tax dollars; eligibility depends on income.
GROWTH	Tax-deferred inside the account.	Tax-free when distributions are qualified.
WITHDRAWALS	Generally taxed as ordinary income; RMDs apply.	Qualified distributions are tax-free; no RMDs for the original owner.

Simplified summary; individual circumstances vary. A custodian may accept an asset without assessing whether its price, quality or risks are appropriate for you.

WHAT CAN BE HELD?

An expanded investment universe

Availability depends on the custodian and the specific transaction.

**PRECIOUS METALS**

Qualifying bullion and coins held by an approved depository.

**REAL ESTATE**

Rental property, land and more, owned by the IRA.

**DIGITAL ASSETS**

Crypto structures with significant custody and volatility risks.

**PRIVATE MARKETS**

Private equity and private credit.

**OTHER ASSETS**

Some promissory notes and partnership interests.

PERMITTED IS NOT SUITABLE

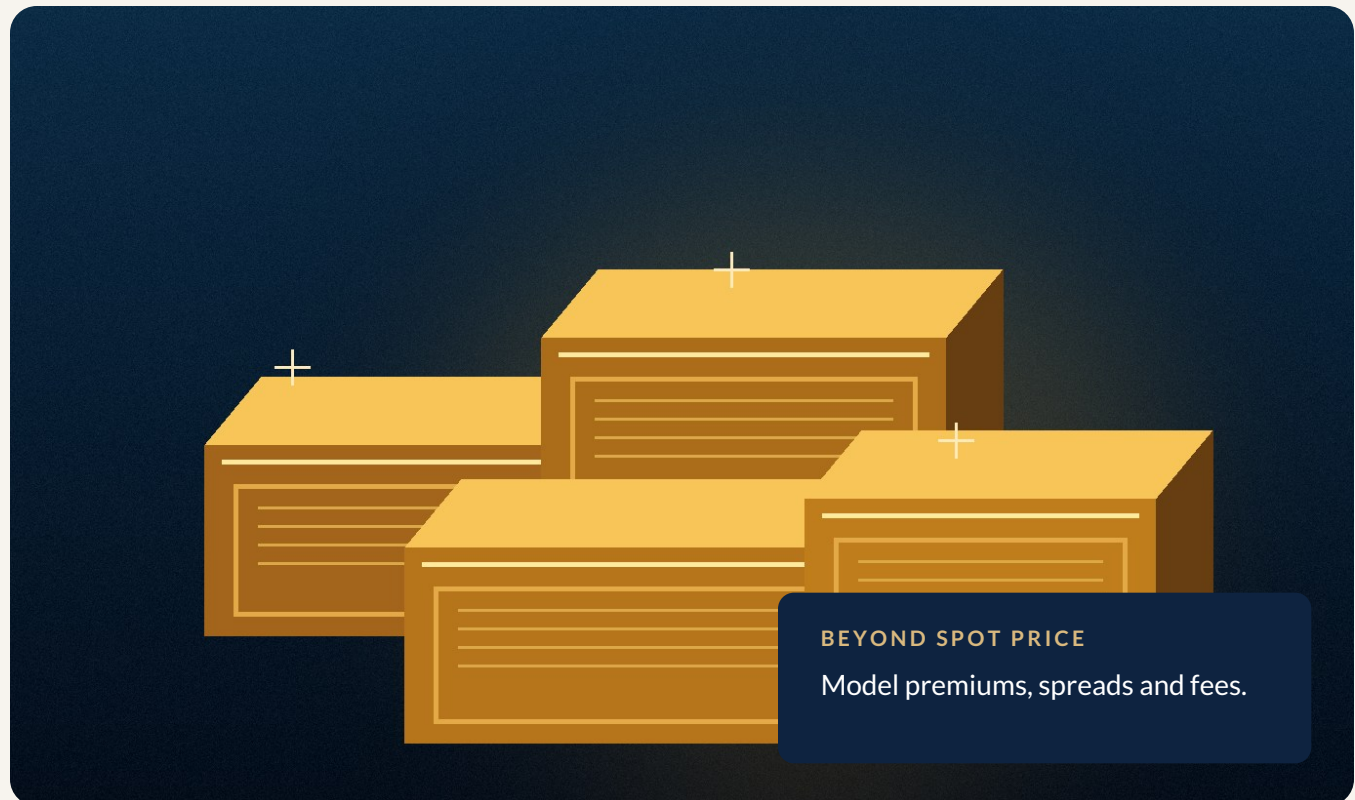
Liquidity, fair valuation, custody and fraud risk vary substantially from one asset to the next.

Collectibles and life insurance are generally restricted. See page 10 for prohibited transactions.

ASSET FOCUS / 01

Gold & precious metals

A bullion purchase is also a decision about pricing, storage and eventual sale.

**01****QUALIFY**

Check the exact coin or bullion type against IRA rules.

02**PROTECT**

Confirm custodian, depository, insurance and title.

03**EXIT**

Ask how a future sale and buyback price are determined.

Gold pays no income and can fluctuate sharply. A dealer promotion is not an investment guarantee.

ASSET FOCUS / 02

Real estate inside an IRA

A property purchased by an IRA belongs to the retirement account, not to you.



THE KEY PRINCIPLE

Income and expenses generally move through the IRA, not your personal account. Personal use and related-party transactions can trigger prohibited-transaction concerns.

ILLUSTRATIVE ACQUISITION PLAN

\$180K

PURCHASE

\$12K

CLOSING & WORK

\$18K

CASH RESERVE

\$210K

TOTAL IRA CAPITAL

Illustrative only. Review financing, rents, repairs, title and possible UDFI taxes before committing.

ASSET FOCUS / 03

Beyond the familiar

Three markets. Different sources of risk.

**01****CRYPTO**

Custody, volatility, trading venue and loss of access.

02**PRIVATE EQUITY**

Financial statements, dilution, governance and exit rights.

03**PRIVATE CREDIT**

Collateral, lien priority, borrower cash flow and defaults.

Private investments may be illiquid or difficult to value. Custodial acceptance is not due diligence.

THE MECHANICS

Funding the account

How funds move determines which rules and deadlines apply.

01

DIRECT IRA TRANSFER

Trustee-to-trustee movement avoids the one-rollover-per-year IRA limit.

02

DIRECT PLAN ROLLOVER

Eligible workplace-plan funds go directly to an IRA; verify plan and tax treatment.

03

60-DAY ROLLOVER

Paid-to-you rollovers may trigger deadlines, withholding and the IRA one-per-year rule.

2026 IRA CONTRIBUTION LIMIT

\$7,500

UNDER AGE 50

\$8,600

AGE 50+ (INCLUDES \$1,100 CATCH-UP)

Combined traditional and Roth limit. Other eligibility and compensation restrictions apply.

PROTECT THE ACCOUNT

The transactions to avoid

An otherwise attractive asset can create a costly IRA violation.

**RULES MATTER MORE THAN THE DEAL**

A prohibited transaction can disqualify the entire IRA, not just the single asset.

PERSONAL USE

No vacation or personal use of an IRA-owned property.

RELATED PARTIES

Watch transactions with disqualified persons, including close family.

SELF-DEALING

Avoid improper personal benefits or pay from the IRA's assets.

PERSONAL GUARANTEES

Financing structures that rely on your personal guarantee require special scrutiny.

Collectibles and life insurance are generally restricted; qualifying metals have special exceptions.

TAX COMPLICATIONS

The issues behind the wrapper

An IRA can face taxes or reporting problems before a distribution.

UBIT / UDFI

Business or debt-financed income

Certain partnerships and leveraged assets can generate taxable income inside an IRA.

FAIR MARKET VALUE

Valuation challenges

Hard-to-value assets can complicate reporting, distributions and required minimum distributions.

ROTH CONVERSIONS

Potential tax now

Converting pretax assets may trigger current income tax; examine timing and valuation.

GET THE RIGHT HELP

Bring leveraged property, partnerships and closely held assets to an IRA-experienced tax professional.

THE ECONOMICS

Know your all-in cost

The quoted account fee is rarely the whole expense.

AN ILLUSTRATIVE SPREAD

\$100,000

GROSS INVESTMENT

-\$5,000

5% ENTRY SPREAD

\$95,000

STARTING VALUE



An illustrative 5% entry spread consumes \$5,000 before other expenses or market moves.

01**AT PURCHASE**

Setup, spread, legal and transaction costs.

02**WHILE HELD**

Custody, storage, insurance and valuations.

03**AT EXIT**

Sale charges, liquidity discount and transfer fees.

Always request a complete written fee schedule and a realistic exit-cost estimate.

COMPARE PROVIDERS

Your custodian scorecard

The right questions matter more than a polished sales pitch. Score each answer from 1 to 5.

01 ASSET SUPPORT

Will the custodian hold this exact investment?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5**02 COSTS**

What are the setup, recurring and exit charges?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5**03 SERVICE**

Who handles cash, documents and tax forms?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5**04 CONTROLS**

How are assets verified and fraud risks managed?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5**05 EXIT**

What happens if you sell, transfer or distribute?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5**TOTAL SCORE**

____ / 25

Score each provider independently, keep responses in writing and review the full fee schedule.

TEAR-OUT / WORKSHEET

The pre-investment checklist

Use these eight questions as a final pause before committing retirement money.

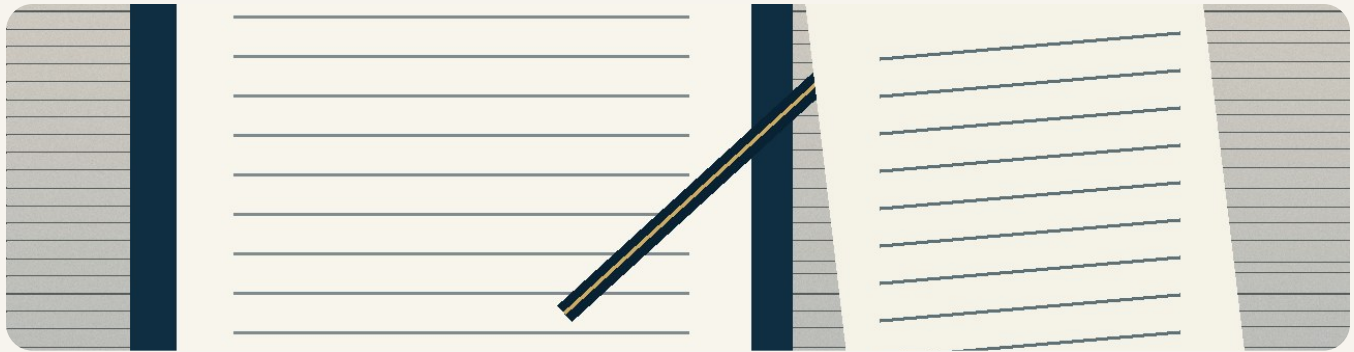
- ☐ I can explain how the asset could generate returns.
- ☐ I understand permanent-loss and concentration risk.
- ☐ I have checked counterparties and conflicts.
- ☐ I have written estimates of all fees.
- ☐ I know who holds legal title and custody.
- ☐ I have checked prohibited-transaction exposure.
- ☐ I understand liquidity and valuation requirements.
- ☐ I have tax and legal review where appropriate.

IF YOU CANNOT CHECK A BOX, PAUSE AND INVESTIGATE.

THE NEXT STEP

Your next 30 days

A measured plan for turning curiosity into an informed decision.



1

WEEK 01 DEFINE

Set your goals, liquidity needs and acceptable loss.

2

WEEK 02 COMPARE

Shortlist investment types and custodians; request fees.

3

WEEK 03 VERIFY

Review documents, counterparties, rules and taxes.

4

WEEK 04 DECIDE

Fund an IRA only if the investment withstands scrutiny.

GO DEEPER: [IRAGUIDELINES.COM](https://www.ira-guidelines.com)

Invest with your eyes open.

The goal is not to own the most unusual assets. It is to make informed decisions about your retirement capital.

YOUR RESEARCH STARTS HERE

iraguidelines.com

SOURCES AND FURTHER READING

IRS Publication 590-A; IRS Publication 590-B; IRS retirement-plan rollover guidance; IRS retirement-plan investment FAQs; IRS 2026 IRA contribution limits.

IMPORTANT

Educational information only. IRA Guidelines is not a custodian, law firm, tax adviser or investment adviser. Nothing here is individualized advice or a guarantee of performance. Verify current rules and consult qualified professionals before acting. Some outbound links on IRA Guidelines may be affiliate links.