

How can you protect your gains in your IRA Account?

In order to answer that question, the question of what type of investment did you receive the gains from needs to be asked. For most people, that I speak with on a daily basis it is the stock market. The Dow Jones is up since 2016. Which means most 401k's and IRA's are back into positive territory or have realized gains



If you are of retirement age or close to it, that is a good thing [although there are tax implications when withdrawing one large sum from IRA], but what if you aren't. How do you lock those gains from the stock market in? The short answer is it depends. The reason for this, is that there are so many other questions that impact the decision. Like How far out from retirement are you? What are you going to use the gains for? What is your capability? What was the reason the investment was made initially?

“For more information on IRA saving accounts and the differences” - [Click Here](#)

Any professional with your best interest in mind who will answer that question must know about the investor, and have had a previous relationship with them. When making any moves in an IRA savings account consult a trusted advisor.

To set up a 15-minute question answer session with an investment Realtor [Click Here](#)

So how can you protect your gains in your IRA Account?

I can't directly answer that question in this article because there isn't one strategy that works for all investors. Investment portfolios should be set up, and personalized to the individual investors needs, wants, goals, age, capabilities, and knowledge.

What Central Ohio Real Estate Investment LLC has been doing for there clients is locking in gains through diversification. Most employer 401k's or traditional IRA saving accounts do not allow for investments in non-traditional investments or asset classes. The problem with this is that true diversification is done when invested in multiple asset classes. So, by investing your retirement into an employer 401k or traditional IRA saving account invested in one asset class [mutual funds, stocks and bonds], you are arguably putting your retirement savings at risk. Just ask the people that were invested in 2008 and about to retire.

Central Ohio Real Estate Investment LLC uses self-directed IRA saving accounts and a 506b fund to provide a bond with a fixed rate, set amount cash return through Central Ohio Real Estate. Our clients receive a

- preferred return,

This enables our client's diversification with a set, monthly, fixed rate, cash return.

I am not suggesting that you roll over your entire 401k or traditional IRA in a self-directed IRA; that would defeat the purpose and destroy the diversification realized with this strategy [Unless you think that meets your investment goals]. What Central Ohio Real Estate Investment LLC clients have been doing to get true diversification, is rolling over a percentage of their 401k or traditional IRA into a self-directed IRA. Giving them control and diversification with a totally hands-off passive investment and two streams of income paid quarterly.

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What is the right amount to roll over into a SDIRA saving account?

There isn't one answer that works for all investors. It depends on your goals, needs, and capabilities just like with the question above. When making any moves in an IRA savings account consult a trusted advisor.

What other investors have been doing and it makes sense, if your goals, needs, and capabilities allow for it. Is to take the gains that they have received and roll those into the self-directed IRA. This way the retirement savings is truly diversified in separate asset classes.

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