

# YOU CAN PURCHASE A BUSINESS USING RETIREMENT FUNDS

by Certified Business Brokers (CBB) - Buying a Business, Financing a Business -



**Don't let your retirement dollars idle away! Put your money to work! Invest it in your own business and let your money work for you!**

You can use cash from your 401(k) or IRA account to purchase a business without incurring early distribution penalties, with no taxes, no loan repayment, and no hassle.

For example, a Texas resident using \$100,000 from a qualified retirement fund can keep the extra 31% that would have been paid in taxes, leaving an additional \$31,000 to fund the new business by adopting a transfer trust plan versus withdrawing the funds outright.

With the adoption of a pension transfer trust, you are allowed to convert 401(k) and IRA funds into privately-held stock in your new business. Pension and tax advisors can provide all the specific components necessary to make sure the transaction is in compliance with all applicable IRS Code Sections, ERISA Law, and Department of Labor Letter Rulings.

For more complete information on using qualified retirement funds to purchase a business, visit websites such as these:

**Boomer Business Solutions**  
**DRDA**  
**Pension Transfer Advisors**  
**BeneTrends, Inc.**