



HELPRETIRE.COM



**SUCCESSFUL INVESTING
BEGINS WITH SELECTING
THE RIGHT PARTNER**

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Successful Investing Begins with Selecting the Right Partner

HelpRetire.com is committed to helping our clients create long-term wealth, using turnkey, residential rental property as the vehicle. Our business was born out of necessity. People are tired of investing in risky stocks, poorly performing IRA's/401k's, low yielding savings accounts and CD's. More people are realizing that real estate always has and always will be the most secure, safe route to accumulating wealth.

Our team helps take the guesswork out of real estate investing. By researching top real estate growth markets and structuring complete turnkey real estate investments, we help you succeed by minimizing risk and maximizing profitability.

Our team handles every aspect of the investment. We provide rehabbed, rented, professionally managed, cash flowing real estate for investors. All you have to do is connect with a Portfolio Advisor, share your investment goals, choose your property and close your property. After that, the property management company and the Customer Service Team take over and provide you with up-to-date, transparent information and an over-the-top investment experience!

Today, HelpRetire.com is considered by our peers to be the Gold Standard in the turnkey real estate industry. We have hundreds of clients throughout America and internationally. We believe that a business cannot be successful without successful clients. Our philosophy is to focus on long-term client relationships and to always put clients needs first. This also leads to our success.

Meet the Owner



Brian Bagnall is the CEO of HelpRetire.com and has over 14 years of experience in real estate and began his career as a real estate investor at age 22 with just \$3000 in start-up capital. He went on to purchase over 100 properties (and counting) all over the country. Brian turned his small investment into a multi-million dollar success. He's an in-demand author, speaker and real estate investor who has written several books and has spoken at conferences throughout the United States. His latest book is called *The Happy Investor* and it's available on Amazon or in a bookstore near you. He's shared the stage with business greats like Daymond John from Shark Tank. He's "the go-to-guy" when it comes to getting double digit returns on your retirement investments.



4 Things That Set HelpRetire.com Apart

Over the past decade, our team has partnered with clients on hundreds of properties across the country. Our passion is providing assistance through every step of the investment process. We're dedicated to the success of our investment partners and we value each of our relationships. We'll be here for you during and after every transaction.

1. Communication

Part of what sets HelpRetire.com apart from other turnkey providers is our commitment to clear communication. We start by going in depth to discuss and define the expectations of both parties. From there, all efforts are direct towards meeting those expectations. During the transaction, we communicate with investors on a weekly basis. After the transaction, we still communicate monthly with our partners throughout the entire life of the client. We strive to exceed our clients' expectations.

2. Experience.

At HelpRetire.com, our partners are family. Our owner offers over 14 years of real estate experience and we extend the full breadth of our experience to every client we have the privilege of working with. We stand by what we do. In fact, we are so confident in our rehabilitation of each property that we expect to never see additional maintenance costs during the first year. Who else can say that?

3. Customer Service.

Real estate investing and the words "customer service excellence" are rarely used in the same sentence. HelpRetire.com has committed its resources to building an incredible customer service team and program. Starting with the day a client signs a contract for purchase, we commit to giving them over-the-top and unexpected service. Weekly customer service calls and constant updates during and after the process have become our trademark. We have a dedicated team member whose only focus is the client experience. We're committed to providing you with best-in-class communication, transparency and accurate data delivery. Because of this commitment, 65% of sales each month go to an existing client who is building out their portfolio! The commitment to continually improving as a company has helped us to adapt our services to meet the needs of today's real estate investor. As we've grown, we can see how a dedication to providing fundamentally sound investment properties with a commitment to high-quality renovations, excellent property management and top-tier customer service has made the difference.

4. Accurate Investment Data.



Real estate investors expect companies to be accurate with their numbers and projections and to conduct themselves like experts in their markets. They also expect companies to be accessible, transparent and honest in their communication. We set out to hit each and every expectation of our valued clients.



The 4 Unique Benefits of Residential Investment Property

There are 4 unique benefits of owning Residential Investment Property, by which we mean deeded, freehold single family homes leased out to tenants. When combined together, these 4 benefits make a residential real estate investment fundamentally unique from any other asset class.

1. Cash Flow

This is your passive monthly stream of income from the property, by which we mean the rent you collect minus all your expenses, vacancies, repairs, etc. Most real estate investors are primarily buying the property for its monthly income stream and they use **real estate investment analysis** to ascertain what they conservatively expect that stream to be prior to closing on the property.

2. Appreciation Potential

Market Appreciation happens when your property goes up in value over time. It is more speculative than cash flow and should be considered a bonus if it occurs, but savvy investors often attempt to buy property in the path of growth—where population and job growth are positive and where demand is trending upward—to give themselves the best chance of appreciation even though they are satisfied with the stream of income that exists regardless of appreciation. Savvy investors also try to buy at an advantageous point in the local property cycle, ideally when property prices are beginning to rise after a contraction cycle.

3. Tax Benefits

Residential Investment Property is about the most tax-advantaged asset class around. Your operating expenses (property taxes, insurance, repairs, etc) are all tax deductible, leaving you only with your net positive cash flow. This is where it gets good! The IRS allows you to “depreciate” residential investment property over 27.5 years, even if the property is appreciating in value! You can only depreciate the value of your property structure (not the land). So, to use easy numbers, if you purchased a \$350,000 property and you deemed the land to be worth \$75,000, the property structure (“basis”) would be worth \$275,000 and could be depreciated at a rate of \$10,000 per year for 27.5 years! That \$10,000 is taken as a “phantom loss” (because you didn’t “really” lose it) against positive cash flow you collected. So if you collected \$825 net positive cash flow after all your expenses each month, you would end up with \$9,900 positive cash flow for the year, but you can write it off against your \$10,000 “loss” from depreciation and owe no taxes on it.

4. Hedge Against Inflation

Residential investment property is one of the only inflation-adjusted asset classes around. Property prices rise with inflation and so do rents (which you typically renew and raise each year with your tenant accordingly).



Top 8 Advantages of Turnkey Real Estate

1. Don't Be a Landlord.

You have professional property management in place so you don't have to be a landlord, which is a low-paying, undesirable and extremely time-consuming 'job'. You may, of course, use any property management company you want, but there will always be a preferred property management option available to you.

2. Buy New or Fully Renovated Properties.

Your property is either new or renovated so you don't have to rehab it. This is often not the case when purchasing 'raw' (pre-renovated) foreclosures where you need to 'guesstimate' what your renovation costs will be which can be very risky and costly.

3. Buy with a Tenant Already in Place.

The property has a paying tenant in place so your property cash-flows from day 1. Turnkey properties have no initial vacancy period. You can review the lease and verify the rental amount before closing so you don't endure the risk of 'guesstimating' the market rent you *think* you can get for a vacant property and then coming up short.

4. Buy in the Best Markets.

You can buy in the best markets regardless of where you live. Buying exclusively in your local market can be a very expensive limitation. Removing 'geographic restrictions' is imperative to successful real estate investing. **The most 'investor-advantaged' real estate markets** change over time and investors that are able to consistently invest in the right market at the right time are the ones who win in the real estate game. Live where you want, invest where it makes sense. Since you don't have to renovate, lease or manage the property, turn-key real estate allows you to do just that.

5. Professional Staff.

We team up with the best property managers in the business to make sure your property is taken care of. We have people that will answer the phone, someone who will fix a running toilet, someone who can sign a lease with a new tenant. When you invest on your own, you either have to do all these roles yourself, OR you'll need to find them in a market you may not know.



6. **Marketing Machine.**

We buy, sell, and rent dozens or even hundreds of homes per month. For this reason, we must consistently drive leads into all the parts of our marketing funnel. We use billboards, radio ads, newspaper ads, and more to drive both motivated sellers and tenants to our business. For this reason, we find better deals than you could, as well as get tenants faster.

7. **Management Experience.**

Let's face it, most people are not good managers. We are experienced in dealing with tenants and contractors. This gives us the experience to make the right decisions.

8. **Simplicity.**

Our goal is simple: to make the investment property easier for you. When you invest in real estate by yourself, you are forced to handle all the moving parts yourself, which can be overwhelming. Your main job is to deposit the checks.



The Process Detailed

Getting into the real estate game and buying your first investment property is exciting, and a little scary, but it's the first crucial step in taking control of your financial future. It will create the first stream of passive income, which will cover all or a part of your living expenses during retirement so that you don't have to actively work for that money anymore.

As you continue investing in real estate and building your portfolio, the amount of passive income increases until all of your living expenses are covered and you are "financially free". That is the point at which you no longer have to actively "work" for income to cover your living expenses, support your family, put your kids through college or secure your retirement.

Plus, investment properties are "hard assets" that you own and control 100%, unlike securities that can mysteriously vaporize overnight in a corporate scandal or a brokerage account that can be stolen by a crooked money manager. Investing in real estate puts your financial future in your hands and under your control.

Since you're ready to get in the game, let's talk about the logistics of how to buy investment property for the first time.

Step 1: Determine Your Investable Cash.

Identify the amount of investable cash you can allocate to purchase your first property. You can use cold, hard cash or funds from eligible retirement accounts.

Step 2: Select and Reserve Your Property.

We provide you access to private buying opportunities for unlisted properties that are not available to the public. Our ground teams in each market are able to present you with investment-grade properties in hand-selected micro-markets that are most favorable for real estate investors.

Step 3: Sign Purchase Agreement and Make Earnest Money Deposit.

Digitally sign a simple 1.5 page purchase agreement from the comfort of your computer. You will also need to make a \$1,000 earnest money deposit via credit card to secure the property. "Earnest money" is a good faith deposit to show that you are serious. Besides the earnest money deposit, we never handle any of your money. You send the rest of the purchase price to a 3rd party title and escrow company that's licensed, bonded, and insured.

**Step 4: Setup your Insurance.**

We will go out and get a quote that falls within the insurance cost estimate that we provided to you. We will provide you with the quote number and contact information for the insurance. All you need to do is call up the insurance company and make the first payment to activate the insurance.

Step 5. Sign a Property Management Agreement.

We are presuming here that you want to be a real estate investor and not a landlord (even if the property is down the street from you). That requires hiring a professional property management company (the expense has already been factored into your monthly cash flow analysis). Our properties are "turnkey", which means that we will always have a preferred property management option for you.

Step 6. Print, Sign, and Return Closing Docs.

As the closing date approaches, the Title Company will send you all the closing documents via email. Print the documents and sign these documents in front of a notary (usually available for free at your local bank). After they are signed, all you need to do is scan the documents back in and email them back to the Title Company.

Step 7. Wire Remaining Funds.

You will wire the remaining money due on the property directly to the Title Company (they will provide wire instructions). Depending on your bank, you can either wire funds from your online account, by phone, or by going into a branch.

Step 8. Sit Back and Cash Checks.

The property manager will take it from here. You can contact the property manager if you need something or have a question, but otherwise you can just relax and have your monthly rent deposited directly into your account.

Step 9. Tell Your Friends and Family!

Then... start thinking about your next purchase and how you can continue buying investment properties and building your portfolio of cash-flowing real estate until you are financially free.



About Our Properties

Our properties meet the following criteria:

- \$45k-\$60k and must be purchased with cash or funds from your retirement account (this price range makes it difficult to obtain conventional financing)
- High rental rates relative to property price
- Affordable housing in a non-bubble market with appreciation potential
- Areas with a low unemployment rate and low cost of living
- Home must be rent-ready
- Must be at or below fair market value
- \$500 to \$900 in monthly cashflow.
- Residential single-family property

Due to the fact that we buy large packages of properties and move them quickly, we're not able to keep an online inventory of our available properties on our website.

Think in Terms of Income, Not Appreciation

"With my two small investments, I thought only of what the properties would produce and cared not at all about their daily valuations. Games are won by players who focus on the playing field — not by those whose eyes are glued to the scoreboard."

If you instead focus on the prospective price change of a contemplated purchase, you are speculating. There is nothing improper about that. I know, however, that I am unable to speculate successfully, and I am skeptical of those who claim sustained success at doing so."

Warren Buffett – Revealing Secrets for Investing in Real Estate



Should You Use Cash or Retirement Funds to Invest?

We don't accept financing for our properties so they need be bought with some form of cash. You can use cold, hard cash from your checking or savings account or you can use retirement funds. The main benefit to using cold, hard cash is that you get to claim depreciation on your taxes, but taxes are due and payable in the year in which they are earned. This section will mainly focus on SDIRAs because how they work is unclear to most people. Self-Directed IRAs (and 401Ks) are uniquely advantageous (and largely unknown) wealth-building vehicles that have historically been used by an elite, in the know, group of investors.

By choosing to invest in real estate, our partners are able to achieve substantially greater returns in their IRA plans than they would typically experience with stocks or mutual funds. This has become more and more common in the wake of our nation experiencing years of turbulence in the marketplace. Fortunately for investors, we're able to combine the advantages of an IRA with the knowledge and expertise of a successful and transparent real estate investment team to produce tremendous financial growth. By creating, transferring or rolling over a 401(k) to a truly self-directed IRA, anyone can take complete control over the investment of his or her own funds. Please call us to learn more about investing with a self-directed IRA.

Here are the Benefits of SDIRAs:

- You have *real* control of *your* financial future.
- You don't have to surrender *your* retirement and *your* financial legacy to the unstable whims of the stock market.
- You reduce the hefty fees charged by financial advisors and money managers
- You can invest *your* retirement money in hard assets like deeded freehold real estate (and permanently break free from the mutual-fund-trap).
- You can grow your wealth much faster by investing in higher-return asset classes as well as asset classes you understand where you can cultivate an advantage
- A "tax-deferred" or "tax-never" retirement plan can defer or eliminate your income tax obligations on your cash flow as well as your capital gains from the sale of your property. This allows for a compounding effect that can dramatically accelerate your wealth building velocity.
- It is an asset protection strategy to shelter your investment properties because a retirement plan is protected from judgment creditors (Retirement plans are protected even in a Chapter 7 Bankruptcy filing)

Should you use cash or SDIRAs to invest? The answer is both. While cash is slightly the better choice (because of being able to claim depreciation), using funds from a SDIRA is a close second.



SDIRAs are not well liked by financial planners because it takes the funds out of their hands (and their monthly commission earned of the total value of your investments). In other words, they make money on your money every month, whether your portfolio goes up or down.



Frequently Asked Questions (FAQs)

Q: Who are you?

A: Founded in 2003, We're a premier real estate investment firm providing investors with quality, rent-ready investment properties in markets with affordable housing and high rents throughout the United States.

Q : What is your definition of a “turnkey” investment property?

A : A turnkey property is located in a stable market in a desirable neighborhood. A turnkey property is in good shape and already has a paying tenant, offering great monthly cash flow. A turnkey property is also professionally managed so you never have to lift a finger. You just collect the checks.

Q: How do you select your markets?

A: We select markets based on a number of factors. At a high level, we consider economic factors that include job growth, unemployment, population growth, as well as the condition of the local housing market (inventory, price trends, etc.). We are market agnostic – which means we select our markets based on local economic and housing factors. We do not select markets based on fads, investor demand, or “sex appeal”. Markets must make sense from an economic and investment perspective.

Q: Do you manage the properties for clients?

A: We have professional local property managers that manage the property for you. We provide the initial due diligence on the property managers, as well as ongoing oversight and diligence on their performance. You are not obligated to use these property managers and are free to change them at any time.

Q: Can you help with financing my investment property?

A: Unfortunately, we can't accept financing. Due to the fact that all of our properties are \$60k or less, conventional financing is very hard to obtain. This is because IRS regulations require all loans to SDIRAs to be non-recourse loans. All of our properties must be purchased with cash or funds from your retirement account (IRA, 401k, etc.)

Q: How do I fund my SDIRA account?

A: There are a few different options to fund your SDIRA account:

- 1. Rollover:** Complete a transfer form requesting the transfer of funds directly from your current IRA or 401k custodian to your new SDIRA account. Estimated time: 1-4 weeks. Request distribution paperwork from your prior 401k administrator.



- 2. Contributions:** Make a cash contribution into the SDIRA account online, via bank wire or by check. Estimated time: 5 days

Q: What makes your company unique?

A: We do extensive research on over 400 U.S. markets, always looking for the next gold-mine market. We strategically select our markets based on local economic and housing factors, not fads or investor demand. In fact, all of our clients breezed through the 2008 housing market crash. We also provide our investors with unbiased counseling and advice. Our founder is a best-selling author and he's been an investor for the past 13 years so he knows this business inside and out.

Q: How do you select your team of professionals?

A: From the initial screening of our service providers, to the ongoing positive experiences of our clients, we build and maintain a network of professionals eager to help you succeed. That's our "Investor Network". And if we receive a complaint from our members, those professional are investigated and removed from our Investor Network.

Q: Do you invest in real estate too?

A: Of course. Our founder, Brian Bagnall, started investing in real estate at the age of 22 starting with a single condo that he bought, renovated, and sold himself. He has continued building his real estate portfolio over the years.

Q: If your properties are such a great deal, why don't you keep them for yourself?

A: Many times, potential investors question us as to why we aren't keeping these great properties for ourselves. The truthful answer is that we don't have the capital to do so. Every turn key rental we buy is one that we would keep for ourselves if it came down to it. However, as we're a growing company, we need to continually sell these excellent deals onto our investors so that we can build an even bigger base of properties, clients, and connections.

Q: How does your company answer the concerns of investors investing outside of their own state?

A: The problem is most people's markets aren't good for rental property. The prices, property taxes, and insurance are too high, compared to what the homes can be rented for. This is where we are NEEDED! We give clients access to the most profitable rental markets in the country. Not only that, we give them a turnkey product, with a built in power team to manage and maintain the investment. It is difficult if not impossible for the smaller investor to build an effective, trustworthy team, who can buy, rehab, rent, and manage property on the client's behalf, when the client lives out of state. It is without a doubt safer, more cost effective, and most importantly, faster to piggyback our infrastructure and rapidly build ones portfolio. We do the heavy lifting; our clients just count rent money! We have specifically tailored our business practices to assist



investors who either invest outside of their own state or are too busy in their daily lives to invest without assistance. We have put together a program where an investor has access to all of the needed services to make your investment a successful one. From the closing company all the way to the bug guy, our staff has every service imaginable ready to go to work for you.

Q: Can I talk to your clients or referrals?

A: Absolutely! In fact, we would hope that you would speak with our clients. In our years of business, we have never claimed to do everything perfectly and we are capable of making mistakes. Yet, we strive to set ourselves apart by promptly and accurately fixing mistakes and dealing with all of our clients in an honest, ethical and fair manner. That commitment to customer service has allowed us to grow and prosper along with our clients and has helped us forge relationships for life!

Q: Why should I work with you instead of a less expensive alternative?

A: We always advise our clients to never equate price with value. In our years of experience, we have found lower priced homes and lower priced companies are usually accompanied by more headaches, deferred maintenance and lost cash flow over time. We began to separate ourselves from other alternative investments by concentrating on higher value homes, more extensive front end renovation and a dedication to customer service. So while our price point might be higher, the quality of the investment and the experience of the investor are both unmatched by any other company. We aim to provide the highest value possible for our clients over the life of the investment.

Q: Are there still opportunities in today's real estate market?

A: There are absolutely fantastic opportunities available today for real estate investors. Whether just getting started or trying to grow your portfolio, today's real estate market has many solid investment opportunities available. Having a thorough understanding that there are multiple markets and sub-markets within each city, will help you to navigate and uncover the best opportunities that each city has to offer.

Q: Will I have to pay any taxes on my earnings?

A: When you buy with a SDIRA, your earnings are tax free like earnings from any other IRA investment.

Q: How do I sell a property owned by my IRA?

A: When you're ready to sell a property that's owned by your SDIRA, the SDIRA custodian will sign all the documents once you have approved them. Once the property has been sold, all funds from the sale are deposited into your IRA.



Q: How much does it cost to work with you?

A: Nothing! You do not “join” our website or pay for the right to view our properties. Our companies provide access to fantastic investment properties that, when you add all of our value added services to the process, allow you as an investor to save time, money and energy. This access is provided free and you as an investor are not asked or required to pay our company any fees for the opportunity to do business together.

Q: What’s my NEXT STEP?

A: Contact one of our Investment Councilors to ask any questions, or to discuss your investment goals. We are here to help you build your **wealth** and **cash-flow** with our turnkey real estate investments.