MARCH
2021

Peak Possibilities

Your Monthly Guide to Informed Real Estate Decisions

ICOR™
Investment Community of the Rockies
COLORADO'S REAL ESTATE INVESTORS ASSOCIATION

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Our Only Guarantee... Death and Taxes!

By Troy Miller

As we sit amid a pandemic, it is not our intention to be morbid, but as the saying goes, the only thing we are guaranteed in life are death and taxes. So, our question to you is, are you prepared for both?

Coming up over the next few months at ICOR, we have two related and relevant events. March's ICOR Meeting focuses on areas you will encounter as investors from start to finish, literally. Our friend, Larry Stone, Stone CPA will give a broad 30,000 ft view of building your portfolio:

- protecting your assets
- insurance for your properties... AND YOURSELF
- winding down and limiting your tax liabilities
- ensuring that your estate lands where it was intended to land.

Join ICOR Mar. 10th from 6-8 pm
"The Investor Life Cycle: Assets, Entities, Taxes, & Estates Workshop"

Followed by an unprecedented educational opportunity in our two-day event, "The Lifecycle of a Real Estate Investor: Assets, Entities, Insurance, Trusts, & Estate Planning."

For some of you, you may be flying solo with your partner's blessing. Or perhaps you and your significant other are in the trenches together. No matter which scenario you find yourself, we beg of you to have a difficult conversation on post-life planning before life decides to force the conversation on you. Because the sooner you have the conversation, the more prepared you will be to answer the other side of the conversation, taxes, and asset preservations.

At our May event, we focus in on the areas of a real estate entrepreneurs life cycle. Many of us know the basics of setting up business entities and asset protection, but for many others, we see this to protect our real estate from what has become a very litigious society. Unfortunately, you are more likely to encounter end of life expenses that could be a complete drain on what you have worked so hard all your life to either pass on as generational wealth or perhaps to charity.

Following is a partial list of reasons why waiting could be incredibly detrimental to you, to your partner, to your estate, and to the next generation:

9 Reasons Not to Delay Long-Term Care Planning

1.) In America, a senior citizen (65+) has about a 70% chance of needing some type of Long-Term Care support later in life. Considering the realities of life, being prepared for the unforeseen simply makes good practical and financial sense.

2.) Nursing Home costs are on the rise. The average length of a nursing home stay is more than two years, and in Colorado, the annual cost of nursing home care during 2017 was between $78,000 to $100,000 per year. Double those amounts if both you and your partner require LTC.

4.) Most private insurance policies don't pay for Long-Term Care. If you are depending on your health insurance to pick up the costs of long-term care, think again. It is just not a part of the package, which means you will need to find another way to pay, should you need LTC.

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Now is Not the Time to Rest!

If you think you are zoomed out, you're not alone, but I hear you loud and clear! We are now a year into this pandemic, and everyone is echoing the wish to get back to meeting in person. And while I feel we are close to that goal with the brunt of the pandemic behind us, I don't think it's time to let up on our learning and networking.

For some, you have been active and taking advantage of the information and learning opportunities that we have created in recent months, and I applaud you. During ICOR's Interviews with ICONs a few weeks ago, a message that stood out to me loud and clear was: "Don't. Stop. Learning." Every single one of our ICONs said that they have continued to learn over their 30-to-50-year long careers. And are still learning. During February's monthly meeting, you may have heard me quote President Abraham Lincoln when he said, ***"A compass, I learnt when I was surveying, it'll... it'll point you True North from where you're standing, but it's got no advice about the swamps and deserts and chasms that you'll encounter along the way."***

While he was speaking about our moral compass with direct relation to the 13th amendment, I feel this applies to our current situation. You may have a plan, and if you have been through ICOR's TrueNorth Planner, you do. However, as Lincoln states, "*it's got no advice about the swamps and deserts and chasms...*", as real estate investors, you can plan all you want. Still, when situations occur like the '08 recession or the current pandemic, it's genuinely up to you to navigate those *swamps and deserts*. But many right now are just standing in place, perhaps in fear, wondering what their next step looks like. Or abandoning their plan altogether. Yet our ICONs are staying active using their insight and knowledge and continuing education to pivot and navigate these fluid times.

If you are sitting on the sidelines in fear, come be active in our community. Fear is erased with information and education and will lead you to make confident educated decisions. Because I can guarantee, others are not sitting ideally by waiting for the next opportunity to fall in their lap. ICOR is dedicated to staying ahead of trends and presenting information and learning opportunities to make you a better and more successful investor. So, as the title says, now is not the time to rest! Jump in both feet, follow Abraham Lincoln's advice, and start learning today how to navigate the challenges you will encounter along your journey!
I look forward to seeing you.

Our Only Guarantee...Death and Taxes!

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5.) Long-Term Care Insurance: you may not qualify. Purchase your LTC insurance policy when you are younger and healthy, and Long-Term Care Insurance will cost less. Wait until you are older, or until you have got a health condition, and it may be too late, because you may no longer qualify. When it comes to Long-term Care Health Insurance, the earlier the better.

6.) The surviving, healthy spouse may pay the price for delay. If you haven't planned and either you or your spouse end up in a nursing home for a number of years, your estate could be drained. And because of LTC expenses, the surviving, healthy spouse's quality of life could be deeply impacted.

7.) Your children's inheritance could be spent on your LTC. Even if you do manage to pay for those Long-Term Care costs out-of-pocket, without strategic planning, it's possible the inheritance you intended to pass on to your children could be spent on your LTC expenses.

8.) Medicare will not pay for more than 100 days of skilled nursing care (and that's if you qualify). If you are eligible, those 100 days must be medically ordered and follow a 3-day stay in the hospital. After that, you will need to pick up the tab, another reason to plan in case you or your spouse ever need a more extended stay.

9.) Waiting too long to transfer assets to your children could disqualify you for Medicaid. If you are banking on Medicaid as the financial solution to pay for LTC, and you want to protect your financial assets by transferring them to your children, you'd better plan ahead. Medicaid has a "Look-Back" policy that gives them the right to refuse coverage if you have made certain financial transfers within five years of your request for Medicaid.

10.) Custodial Care is not covered by Medicare. Medicare will not cover custodial care, which is not medical in nature, but provides help for those who cannot care for basic needs like bathing, dressing, or feeding themselves. Unless you have planned, ongoing custodial care could deplete your financial assets and create undue financial pressure.

March @ ICOR

Monthly Meeting | March 10th 6:00 – 8:00 pm
"The Life Cycle of a RE Investor": Assets, Entities, Taxes & Estates

You worked hard all your life to build your assets and to accomplish your dreams. Why blow it now? Develop your long-term plan and avoid the mistakes that can take you by surprise by understanding the economic life cycle of a real estate investor.

- Hear the strategies that allow President Donald Trump to reduce his Individual federal income tax payment to only $750 (rent losses offsetting gains)
- Learn the secrets of the Jackie Onassis and the beneficiaries of Sam Walton (Walmart fan) to pass assets to their family's heirs tax-free (charitable lead trust)
- Identify strategies to protect your high value assets from creditors and others
- Understand the hidden secrets to not wasting your dollars paying taxes you do not owe
- Use the Retirement Roadmap to build your nest egg for the future
- Discuss the fundamentals of managing your business, tracking your cash, and reporting your results
- Discover exit strategies to allow you to liquidate your assets when you are ready to exit or transition your business to the life you always dreamed of having.

Join Larry Stone from Stone CPA and Advisors, nationally recognized tax coach and investment advisor, Eve Hoelzel, Farmers Insurance, and James Evans from The James Donavan Evans Group, Estate Attorney and Licensed to practice before the United States Supreme Court, as they discuss the life-cycle issues for the Real Estate Investor from beginning your business, to growing the business, to exiting the business (including creating that family dynasty)

Other ICOR Events in March

March 13th
Financing Your Own Deals with Private Family Banking Systems

March 15th
TrueNorth Group Planner

March 17th
Rental Property Subgroup

March 25th
Stone CPA Community Discussion- Q&A | Landlord Exit Strategies

For full details or to register, visit www.icorockies.com/events

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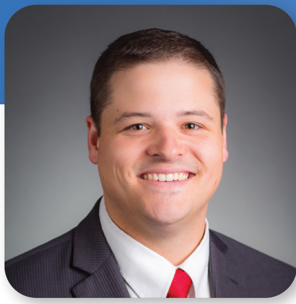

FINANCE EXPERT

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Standing Out or Blend In?

There are two trains of thought when it comes to rehabbing a house, and there are successful real estate investors on both sides.

So, here is the first side. Be creative, use your imagination, be free, try new ideas. "Help the rehab capture a story that the pictures can tell", Do not be afraid to question what other have done before you.

Here is the other side: Copy, Paste, Copy, Paste. What have others done that has sold and copy it. Do not reinvent the wheel. Memorize this line **"Barely as nice as"** the house that just sold.

I asked a long-time flipper, where do you fall, which side do you choose? His response, "Every home I buy I ask myself this simple question: Do I want to fit in, or do I want to stand out? How can I get the most money possible in the quickest time possible? I look over the house and the neighborhood, Do I want to fit in or stand out. Most of the time I am fitting in, why? Because I have never regretted fitting in with beige/grey walls and a bland but new kitchen. I have regretted the blue kitchen I did once, I did regret the treehouse I built to try and stand out, I did regret the mural I paid a local artist to paint in a family room."

Fitting in is a bigger market than standing out. And you can always leave room for the new buyer to 'make it their own' rather than imposing your view or trying to guess what they want or where the winds and whims of fashion will blow. The buyer can always change something, or add something to make the home pop in their own way.

For example, when a homeowner tours a model home in a new development, they get to choose a, b, or c on the finishes. Those finishes are neutral and allow the builder to re-sale the house if financing falls through. Many buyers choose the lowest/cheapest grade materials in areas where they want something to stand out, because they plan to tear it back out after purchase and put in what they want. But it is not the developer's job to make their house stand out, his job is to build a quality home, as cheap as possible, that is marketable and sales.

Custom homes take longer, cost more, and most importantly are difficult to scale. It is easy to scale a product that works with the same cabinets, same countertops, same flooring, same paint color, etc.... Its hard for the contractor to mess up when all they are doing is copy and paste!

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Why Should Landlords Require Renters Insurance from Their Tenants?

For many renters, owning a home is not the American Dream. Owning a home can come with so many responsibilities. However, renting could also bring some responsibilities that a renters policy could resolve for them.

Talking to your tenant/renter about the benefits of renters insurance will greatly assist your tenant. For most tenants, buying a renters insurance policy might seem like an unnecessary purchase. However, it is a mutually beneficial policy that can benefit the renter and the landlord. According to the Insurance Information Institute, many landlords require tenants to purchase renters insurance to avoid disputes regarding legal liability claims, damage to landlords property as well as tenants belongings.

Coverage for the tenant:

Renter's policies offer coverage against a variety list of perils such as fire, smoke, theft, vandalism, wind and hail, damage caused by water and other events out of their control. It protects the tenant's personal property such as furniture, clothes, sports equipment, small appliances, electronics and more.

In addition, renters policy covers personal injuries and legal expenses under the personal liability limit. An example, if someone other than the tenant gets injured while being on the property and sues the tenant—this would be a personal liability claim on the renters policy. Another common claim that I have been involved with is, the tenant overflows the bathtub and causes damage to the landlords property. The renters insurance may assist the tenant by paying the damage to the landlords home.

Renters policies can provide coverage for dog bites either under medical coverage or personal liability. This can apply both on the property or off the property. If your tenant has an animal, ask them to purchase at least $100,000 in liability coverage and confirm that the animal is covered under the renters insurance personal liability policy.

Another important coverage section is the additional living expense coverage. If a tenant is obligated to move out of the rental due a covered loss. For example, during the Colorado fires in October of 2020, renters that were evacuated were able to find coverage for their additional living expenses such as paying for a hotel and meals until they were able to get back to their home.

Coverage for the landlord:

Renters insurance policies offer property damage coverage to the landlord in the event a fire or other accident caused by the tenant's negligence. The landlord could be covered under the renters policy up to the liability limit. I recommend a minimum of $100,000 personal liability on the renters policy.

For example, a tenant leaves the water running which causes damage to the rental unit and to the unit below. The renters policy could cover the resulting damage to both units caused by the tenant's negligence with the liability coverage. Renters insurance can also pay for damage to a landlords home from a large fire due to the tenants negligence. Landlords should also request to be added as an additional insured on the tenants renters policy as to receive any cancellation or renewal notices.

Conclusion:

Renters insurance is inexpensive and it is essential. It can be a mutually beneficial and inexpensive way to protect both the tenant and the landlord. It is an extremely inexpensive policy that protects both parties. Coverage and laws can vary, so please check with your attorney if you have any legal questions.

TAX EXPERT
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Respect Not Fear the IRS

A recent survey determined that 25% of Americans are afraid that they will be audited by the IRS – not including any other state and local tax agencies—https://www.lexingtonlaw.com/blog/news/irs-audit-preparedness.html. And rightly so; this is a belief that the IRS wants people to have. No matter what you think about his politics and him personally, Donald Trump stated in an interview that his personal and business returns were audited every year by the IRS.

Let's face it. IRS audits do not always turn out well for the Taxpayer. Not everyone losing in an IRS audit goes to jail, but it can be a possibility. Wesley Snipes, famous actor known for portraying Blade, a vampire hunter, served 3 years in prison for criminal tax evasion – failing to file federal income tax returns. Most audits do not result in a criminal investigation, but anything could happen in an examination.

One should always respect the IRS and respect the tax law. Do not fear it. You can take any ordinary and necessary business expense deduction allowed by law. The irony is that when the survey was taken, the IRS performed the least number of audits in recent history. You may not know this but in the seventies the IRS audited 1 of every 44, according to the IRS Data Book, 2018. Now, the IRS audit rate has dropped to 1 out of every 200. Half of their audits are focused on a single issue, Earned Income Tax Credit (claimed by 1 out of 7 filers). The IRS focuses their efforts on 3 main targets:

1. Small businesses such as sole proprietors and single member limited liability company (SMLLC) who operate cash businesses (subject to underreporting income)
2. Small business owners such as S-Corporations, multiple member limited liability companies (MMLLC) and partnerships with pass-thru income
3. Phony trusts, churches, home-based business and similar frauds and protests

While the IRS audited 0.5% of Individuals in 2018, they audited sole proprietors and SMLLC up to 2.4%. Their audit effort decreased for S Corporations, MMLLCs, and partnerships to 0.2%. The likelihood of an audit can be managed by tax planning and how you select to operate your business activity.

It is not all good news! The IRS has announced that they will be increasing their examinations on the Self-Employed/Small Business Sector by 50%. Yes. They plan to audit more small businesses such as sole-proprietors, S Corporations, MMLLCs, and partnerships. They also are focusing more examinations on the real estate industry – such as fix/flippers and landlords. The business transactions can be complicated and difficult to track and explain. The rules in this area are highly complex and open to interpretation. In 2010, the IRS announced that they found an 85% error rate in their study of 50,000 Schedule E reporting rental income. Like Blade wading in to slay vampires, the IRS plans to wade into small businesses to get more money for our federal government. The best way to protect yourself from the IRS is tax planning. A detailed written tax plan will assist you in documenting your story and proving that you are following the rules. In addition, you can audit proof your tax return. We offer a Weekly Community Q&A every Thursday beginning 10AM Mountain—to register email us at info@coloradotaxcoach.com.

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Can I Use My Retirement Plan to Help Me Purchase a Home?

A popular belief is that you cannot use retirement funds to help with the purchase of a personal residence. Oh sure, you could take a distribution from your IRA and get hit with ordinary income tax, and worse yet, if you're younger than 59   the IRS will hit you with a 10% early withdrawal penalty. So, if you took a $100,000 distribution from your IRA, how much are you likely to pay in taxes? For a middle-income person under the age of 59 it could easily be $40,000!!

Said another way, your $100,000 only gives you $60,000 in purchasing power.

Hmm? The tax consequences for early distributions are quite punitive, and that's why most people would not use this method. But what if there was an IRS approved way to tap into your retirement plan, AND pay NO taxes?? Read on....

Most employer sponsored retirement plans have a personal loan provision, and some of them have a SPECIAL provision for the purchase of a personal residence. What kind of retirement plans can offer a personal loan? 401K's, 403b's, 457b's, and defined benefit/pension plans. How do you know if a loan option is available? Call the plan provider and ask them. IF, and ONLY if the plan documents include the personal loan provision would you have the option of taking a personal loan. Please be aware of the IRS rules about personal loans:

- An individual can borrow a maximum of $50,000 or   of the account value, whichever is greater
- Maximum length of the loan can be as high as 20 years for the purchase of a personal residence.
- Loan must be fully amortized (No interest only loans)
- Must charge yourself a "reasonable" interest rate (NOTE, you are paying yourself interest, NOT the bank)
- Need to make at least Quarterly payments, or the loan could be subject to distribution if you pay less frequently. You can make loan payments more frequently than quarterly, but not less frequently.

What if your employer plan does NOT offer a personal loan option, or what if they do not offer the extended loan option for the purchase of a personal residence? Is there another option? Perhaps. There is a retirement plan called a solo 401K that allows you to establish the plan document rules. Since you establish the rules, obviously you can incorporate both a personal loan option and the personal residence loan option. This plan may be a fit for the self-employed, or individuals that own a business. Feel free to contact New Direction Trust to learn more.

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Becoming Your Own Bank 101

Infinite banking is a wealth creation concept that has been practiced for hundreds of years by the wealthiest people in our country. So, why don't we hear about it? Rest assured, there is not a vast conspiracy by the wealthy to keep knowledge from the commoner. I believe it's because there is too much misinformation—or fake news—coming from misinformed and uninformed sources.

Infinite banking uses a tried-and-true system to grow wealth while still providing access to liquid cash. How does this work? Start by storing your money inside a properly structured dividend-paying whole life insurance policy. It's whole life—not universal life, indexed universal life, nor term life. Why do this? Whole life is a long-standing, tried-and-tested product designed to last your whole life. Whole life has existed for two hundred years; it has survived the Great Depression, and it will survive a global pandemic. It's not tied to the stock market, and it has a contracted minimum interest rate.

Most people selling life insurance are only doing just that—selling insurance. And life insurance as a product has value to a beneficiary, but it poses little value for most people who are young and looking for opportunities to grow their wealth.

Unlike insurance salespeople, we teach others how to become banks and how to think like a banker. Bankers know that a loan is repaid with interest. By learning how to become your own banker and paying yourself back with interest (or better yet, having someone else pay back the loan with interest, i.e., through rental property or private money lending), you not only recapture your basis, but also enable your money to grow and compound with interest. The money needs to grow regardless. Insurance companies have to guarantee the death benefit. At the end of the day, this is an insurance product. However, in a whole life policy, you have access to the cash value at any point, and you can use it for any purpose. That's right—there are no restrictions on what you can do. Want to invest in real estate? Go for it. Want to put it in stocks when the market drops? Go ahead. Pay for your kid's college? Absolutely. Supplement retirement? Why just supplement? Use whole life as your retirement.

"But why would I pay money back with interest to myself when I can just borrow from my savings?" you might ask. When you borrow from your savings, the balance goes down. Even if you pay it back, or pay it back with interest, a savings account is not a place to grow money. However, inside a whole life policy, if you borrow and pay back with interest, your money will continue to grow and compound as if it had never left the policy. Again, the money must be loaned, so why not let it be to you?

Storing your wealth in whole life is also extremely secure. Unlike actual banks that do not have to store your money in the vault beneath the building and will loan your one dollar out 11 times (see fractional banking), insurance companies must have a dollar in assets for every dollar they lend. They must guarantee the product they're selling you, the death benefit, and in order to do that, they invest your money in high-interest loans to the government. The money they make is given back to the owners of the business—policy owners—through dividends. As a policy owner, you own part of the company and have a contract. When you ask for your cash, they must send it to you.

In addition to being a secure place to store your cash, a whole life policy provides quick access to your money and allows you to be prepared the next time the market turns. Secure your financial future by learning how you can start your infinite bank today.

RENTAL PROPERTY EXPERT
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Real Estate as a Hedge Against Inflation

Amidst outrageous bidding wars, inflated purchase prices, appraisal gap coverage and first-born children being offered up in negotiations to win a deal, now is a great time to buy an investment property. Even with the influx of demand and relatively low supply, owning real estate can help hedge inflation.

With the $4 Trillion of debt the US took on to pay for the CARES Act, most experts are expecting a spike in inflation to help devalue that debt. According to the International Monetary Fund, 'an increase in the money supply also causes inflation'.

Inflation reduces the purchasing power of each unit of currency, which leads to increases in the prices of goods and services over time. It's an economics term that means you have to spend more to fill your gas tank, buy a gallon of milk, or get a haircut. In other words, it increases your cost of living and devalues the value of a dollar.

President Ronald Reagan said, "Inflation is as violent as a mugger, as frightening as an armed robber, and as deadly as a hit man."[1]

Let's devise a strategy to get ahead of inflation.

As inflation refers to a decrease in your buying power an inflation hedge via real estate investing can protect you from it. An inflation hedge typically involves investing in an asset expected to maintain or increase its value over a specified period of time (i.e. buying in a 20-year market).

Since home values and rents typically increase during times of inflation, real estate is considered a hedge against inflation. Thus, if you need a weapon at your disposal to fight inflation, you should invest in real estate.

The time is now. While the inflation rate took a dip in 2015, it rose from 0.7 to 1.1 percent in 2020 alone, (usinflationcalculator.com). CNBC cautioned on the likelihood of a rising inflation rate as far back as last year, when they quoted Fed Chair Janet Yellen as stating that an interest rate hike was a "live possibility" and that "the economy would grow at a pace sufficient enough to generate a return inflation to a 2 percent inflation rate (which is the Fed's target)." What this all means for you, is that you need to take protection against inflation seriously and invest in real estate ASAP. We'll show you how.

Additionally, stimulus spending adds to the money supply, but it creates a deficit adding to a country's sovereign debt. That could also increase interest rates, which often lends to purchase prices falling. I've had many clients say they want to wait for prices to come down, which is most likely only to happen when rates increase. That's great in theory; however, one must consider the time value of money. If you wait a year for prices to fall say $50,000, but rates increase around 1 point, your payment on a 30-year fixed note is essentially the same. So, you don't save any money, and you lost that year of appreciation.

1.Frederic B. Hill and Stephens Broening. "The Life of Kings: The Baltimore Sun and the Golden Age of the American Newspaper," Page 170. Rowman & Littlefield, 2016.

Question...

- **Are you a beginner investor who sees opportunity in Real Estate investing but don't know where to begin?**
- **Or, have you plateaued as an investor, or have become stagnant and are unsure of your next steps?**

...then, ICOR's TrueNorth Planner is just the tool for you.

This half-day workshop is free for members and a valuable resource for planning your path to success no matter what level of investing you find yourself in. This process helps you identify your primary goals! Then we will reverse engineer where you are to come up with a 2-page plan for the next 1-3 years of your investing career. That plan will include:

- Optimizing your investing path
- Investing Strategy including Property Type, Acquisition Approach and Funding Source
- Education Plan
- Team Building Plan
- Networking Plan

This process will help you not only focus on the things that are most important in this "leg" of your journey but also allows ICOR to help you find the resources and information to move fast and more confidently on your plan.

One of our attendees from a recent workshop had this to say: "ICOR's Tru-North training is a great way to keep plugging in to learn and ramp up skills. Very thorough and professional. Glad to be a part of the ICOR Network of great people!!!"

Find out more information about this workshop and all of ICOR's events at www.icorockies.com/truenorth-planner

Networking @ ICOR made easy...

Are you taking advantage of the Friday Morning Real Estate Exchange & the Email Answer line?

The amount of business being done at the Friday morning event is astounding! If finding deals is your concern, there is always someone who has a deal or two available, or someone can guide you to your next deal(s). While this past year certainly hasn't lent itself to networking in person, ICOR has two great ways for you to connect with other investors, property owners, industry leaders... etc. virtually.

1. The Friday Morning Real Estate Exchange

Every Friday morning, investors gather online to network. This networking exchange has become an intimate meeting of investors and landlords across Colorado.

Reasons to attend:

- Meet and Greet with a variety of investors
- Share Haves/ Wants/ Needs
- Get real-time answers to your questions
- Participate in intimate conversations regarding business

Friday Mornings 8:30 - 9:30 (MST)

2. ICOR's Email Answer Line

Have a "want/need"? Don't have time to attend the Friday morning exchange (although we highly recommend that you do); then this is the place for members to get answers!

- Sign up Online @ www.icorockies.com/email-answerline
- Network with some of Colorado's most active investors
- Ask questions
- Share a Have/ Want/ Need
- Get answers in real-time!

ICOR is committed to providing its members with the best tools possible to help you achieve success in this fluid industry. To find out more about these resources and others, go to www.icorockies.com

ICOR™
Investment Community of the Rockies
COLORADO'S REAL ESTATE INVESTORS ASSOCIATION

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- **Online Rent Pay with payment reminders**

AN EASY TO USE, ONLINE PLATFORM FOR LANDLORDS AND PROPERTY MANAGERS