

# Planning For Retirement With A Crypto IRA



By Marie Daland Posted November 16, 2021 In Bitcoin, Bitcoin IRA, Cryptocurrency, retirement

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Have you considered a long-term crypto investment for your retirement portfolio? While the notion of diversifying your portfolio isn't a new one, the means of doing so with digital assets, such as Bitcoin (BTC), Cardano (ADA) or other cryptocurrencies, may be a new concept to aid your future planning. If you've wondered "is crypto a good long-term investment", then you've come to the right place.

Learn how you can benefit from opening a SDIRA, especially a Roth IRA, for a long-term crypto investment from this blog article and gain further insights from Suze Orman, #1 New York Times Bestselling author and financial advisor, as she explains her take on cryptocurrency retirement investments in her recent podcast, "Suze School: Revisiting Retirement Accounts".

## Why Choose a Self-Directed Crypto IRA?

Why choose a self-directed IRA to invest in crypto? First of all, IRAs are favored for their [tax advantages](#) when it comes to saving for retirement. Taking it a step further, a self-directed IRA, such as a Traditional or Roth IRA, allows you to call the shots when it comes to your individual retirement account. This means there is no advisor telling you what to buy or sell. You're completely empowered to make your own long-term crypto investment decisions. In her [podcast](#), Orman shares her thoughts surrounding her recommendation to open a Roth IRA through Bitcoin IRA.

## Why Choose a Self-Directed Crypto IRA?

A Roth IRA has certain advantages over other types of self-directed IRAs available. For example, with a Roth IRA, your money is accessible to you at any time, without incurring any penalty fees or taxes, including the capital gains tax. This is because taxes are paid when contributions are made, allowing for the money to be tax-exempt, moving forward. It's because of this that makes Suze Orman a fan. A consideration to note is that there is a maximum income level for those looking to open a Roth crypto IRA. Learn more about Bitcoin Roth IRAs and determine what's right for you.

Interested in diving in a bit deeper into the world of cryptocurrency retirement plans? Hear what Suze Orman has to say about whether crypto is a good long-term investment along with the growing trend of crypto investments, and her take on how to go about saving for retirement by opening a self-directed IRA with Bitcoin IRA. Listen to the [Suze School: Revisiting Retirement Accounts](#) podcast now.

Investing in cryptocurrencies with Bitcoin IRA has been growing with popularity as the platform surpassed over 100,000 users, making it the most trusted and preferred way to invest in cryptos within a retirement account. Interested in creating growing your wealth through a self-directed retirement account or rolling over a retirement account? Visit [bitcoinira.com](#) or speak with our team of specialists at 866-333-4307 to get started.

## Sources

[What Type of Crypto IRA Should You Have, IRA, Roth IRA, or 401k?](#) blog article

[Suze School: Revisiting Retirement Accounts](#) podcast

Getting started is easy. Let us help.

GET STARTED

## Current Price

Bitcoin BTC	\$40214.30
Ethereum ETH	\$2994.39
Ripple XRP	\$
Litecoin LTC	\$104.72
Bitcoin Cash BCH	\$315.17
Stellar Lumens XLM	\$0.19
ZCash ZEC	\$156.88

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