

— RETIREMENT SYSTEMS / ALTERNATIVE CUSTODY

Self-Directed IRAs: *Compliance* as the Product

Alternative assets inside tax-deferred wrappers can work—when documentation, valuation refresh, and disqualified-person maps are as real as the yield fantasy.

SYSTEM ARCHETYPE 034

SDIRA / *Custody* /

A self-directed IRA moves responsibility from custodian menus to owner discipline: prohibited transactions, arm's-length documentation, and illiquidity risk. Pair with asset location, boundary critique, modular

systems, and causal loop diagrams so retirement stock does not become a hazard warehouse.

1. Responsibility, Not *Menu* Freedom

A **self-directed IRA** moves compliance burden to you: prohibited transactions, disqualified persons, valuations, and UBIT on debt-financed real estate. The custodian is not your lawyer; "they accepted the asset" is not the same as "the IRS will agree."

Map every asset with boundary critique and asset location so alternatives live in the right wrapper with documented intent.

"Self-directed means the filing cabinet is yours."

2. Real Estate, Notes, and *UBIT*

Rental repairs, property management, and personal use of IRA-owned assets are where polite people commit impolite errors. Route expenses without commingling personal cash; refresh valuations on a calendar, not on vibes.

3. Crypto, Private Stock, and *Custody*

Key management, insurance limits, and illiquidity for beneficiaries belong in the plan before you chase yield. Modularity: do not let SDIRA risk cascade into your operating company through informal support.

SDIRA PRE-FLIGHT

01

Custodian program fit

Accepted assets, fees, turnaround—match before you buy the story.

02

Disqualified-person map

Update after marriages, births, entity changes—family graphs move.

03

Valuation policy

Who values private assets, how often, independence standards—write it down.

04

RMD and beneficiary *liquidity*

Illiquid alts need a plan for distributions without fire-sale discounts.

4. Documentation *Discipline*

Thin files turn edge into entropy. Quarterly reconciliation: custodian statement vs. internal ledger for each line.

5. Loops and *Lessons*

Sketch incentives with causal loop diagrams; pre-mortem disqualification paths with inversion. The goal is retirement stock you can explain to a successor trustee in one sitting.

Build the *lattice*, not the legend.

Return to the Reading hub for essays, tools, and the rest of the 100-topic map.

OPEN READING HUB

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