

5 STEPS TO INVEST YOUR RETIREMENT FUNDS IN A RealtyMogul REIT

1. Go to RealtyMogul.com to Initiate Your Investment

- Select which REIT offering you would like to invest in: “Income REIT” or “Apartment Growth REIT”
- Click “Invest”
- Enter Your Personal Information
- Under “Ownership Information,” select “Retirement”

2. Identify the Custodian

You may select one of two available options in the Retirement section:

OPTION 1

Open A New Self-Directed IRA with RealtyMogul's preferred custodian - most people choose this option.

- Open a new SDIRA with RealtyMogul*, and transfer all or part of an existing IRA or make a cash contribution to fund your investment.
- Realty Mogul will pay up to 2 consecutive quarters of quarterly account maintenance fees in the first year of investment if you make an investment of \$5,000 or greater, or 4 consecutive quarters of quarterly account maintenance fees in the first year with an investment of \$10,000 or greater.*

OPTION 2

Use An Existing Self-Directed IRA - If you have an existing IRA, you may be able to continue to use them if they accept electronic signatures.

- Our Operations team is happy to reach out to your existing custodian on your behalf to confirm whether or not they meet our requirements for processing the account before proceeding.
- Some custodians that do not currently allow these types of alternative investments are Fidelity Investments, Charles Schwab, Vanguard, American Fund, and TD Ameritrade.

3. Complete the Custodian's Investment Authorization Forms

Every custodian will have their own internal forms. You may need to ask your custodian for their specific Investment Authorization Form.

4. Fund Your Self-Directed IRA Account

If you already have the funds necessary in your account to place an investment, skip to Step 5.

If not, you will need to put funds into your retirement account before the investment can be made. To fund your account you may need to do any of the following:

- Transfer funds from your existing custodian to your new RealtyMogul account; or
- Send a cash contribution to the custodian directly; or
- Roll over your 401(k) into your new or existing account.

5. Allow 1-4 Weeks for Processing

Depending on whether you are opening a new account and funding it for the first time, or using an existing account that is already funded, the investment process can take anywhere from a few days to a few weeks.

* IRA Services Trust is our preferred custodian, as well as the Administrator, and Trustee for RealtyMogul's Self-Directed IRA accounts. IRA Services Trust charges an account maintenance fee of \$25 per quarter on the first day of each calendar quarter. RealtyMogul will pay up to \$50 toward any custodial fees charged for the first year of investment if you make an investment of \$5,000 or greater, or up to \$100 toward any custodial fees for the first year of investment if you make an investment of \$10,000 or greater and maintain this minimum invested balance for 12 months. All account balances are determined as of the last business day of each calendar quarter. RealtyMogul reserves the right to modify or discontinue this offer at any time. See the [IRA Services Trust's Fee Schedule](#) for more information.

Please review the Offering Circular for [The Income REIT](#) and [The Apartment Growth REIT](#) prior to investing.

HAVE A QUESTION?

OUR TEAM IS ALWAYS AVAILABLE TO HELP

877-781-7062

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