

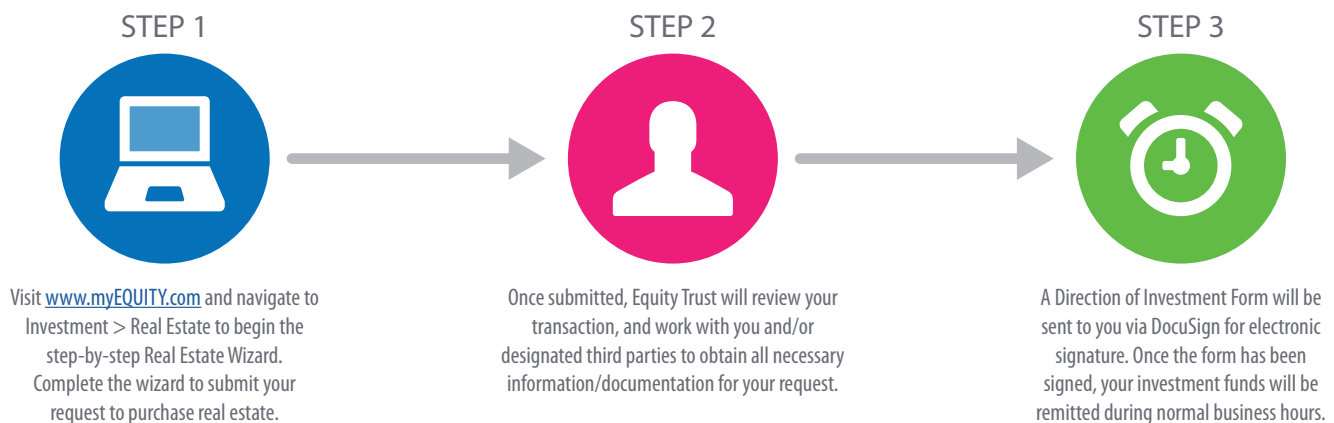
A self-directed account with Equity Trust Company allows clients the freedom to invest in traditional assets as well as alternative investment options, such as real estate.

Our account management system myEQUITY provides a simple, straightforward solution to quickly invest in real estate. Using the Real Estate Wizard, you are able to submit your real estate investment request online. Equity Trust will then work with you and/or a designated third party to facilitate your investment request.

3 Steps to Investing in Real Estate in Your Self-Directed Account

If you have already opened and funded your account with Equity Trust Company, you are ready to begin the self-directed real estate investment process. If you would like to speak to someone regarding opening an Equity Trust account, contact us at **855-673-4721**, or open an account online at www.trustetc.com/open-account.

Once your account is open and funded, these three easy steps will allow you to invest in real estate with any internet-connected device:



If you do not wish to submit your request online, you also have the option of printing a Real Estate Direction of Investment Form (found on myEQUITY) and submitting it to **440-366-3752 (fax)** or investments@trustetc.com.

Real Estate Investment Timeline

If you are investing in real estate, normal processing of your request is three to five business days, and expedited processing is available for an additional fee (see our Fee Schedule at www.TrustETC.com.)

If you have any process-related questions, contact our Client Services Team at **1-888-382-4727, option 2**, between 9 a.m. – 6 p.m. ET, Monday through Friday.

Contact Us.

For more information or to begin investing with an Equity Trust self-directed account, contact:

855-673-4721

www.TrustETC.com
help@TrustETC.com

The Equity Trust Advantage

You have your choice of self-directed IRA custodians. So why choose Equity Trust? The difference is clear.

- Nearly limitless investment options include stocks, bonds, mutual funds, real estate, private entities, cryptocurrency, and more
- State-of-the-art account management system myEQUITY provides easy, around-the-clock account and investment management capabilities from any device
- More than 35 years as an industry-leading custodian specializing in alternative assets
- Clients from all 50 states have entrusted us to custody over \$25 billion in retirement assets (as of 12/31/18)
- Dedicated representatives provide personal service
- Regular educational and inspirational opportunities include newsletters, webinars, videos, case studies, in-person events, resource guides, and more.

Frequently Asked Questions

What should I consider before investing my self-directed account in real estate?

Your specific investment circumstances should always be reviewed with a qualified professional to determine which investment(s) may be best suited for your needs. You may also want to review [Internal Revenue Code 4975](#) for information related to self-directed IRA investing.

It is crucial that you, as the self-directed account owner, have done your due diligence, and are comfortable with the structure of any self-directed investment request submitted to Equity Trust Company.

Some important items to keep in mind when investing in real estate:

Ensure that your self-directed IRA is funded with enough money to fulfill your investment request (including any fees, if applicable. Visit www.TrustETC.com to view the Fee Schedule.)

- Ensure that you are allowing your custodian enough time to review your request prior to your closing date.
- Ensure that all investment documentation contains proper [IRA titling](#).
- Certain investment requests may require a verbal confirmation of the funding amount, prior to completion.
- Equity Trust Company will need to sign recordable documents – any other investment documentation can be signed by you*, on behalf of your self-directed IRA. (See the Education menu under the Resources tab in [myEQUITY](#) for more details.)

**Depending upon the closing professional that you are working with, signing requirements may vary.*

What are the rules related to purchasing and maintaining real estate in my self-directed account?

Some important rules to remember about real estate investing in your account:

- You are unable to:
 - Purchase property from a disqualified individual
 - Sell a piece of real estate owned by your account to a disqualified person
- Disqualified individuals are not able to live, rent, or work on a property owned by your account
- Any income earned from the property must return to your account
- All expenses related to maintenance, upkeep or improvements to the property must be paid from your account

For the complete list of rules, visit the [IRS website](#).

What if I want to finance my real estate purchase?

A non-recourse loan is the only type of loan permitted within an IRA. The non-recourse loan must show that the IRA is the borrower, and all subsequent payments for the loan must be sent from the IRA. Equity Trust Company does not recommend or endorse any specific non-recourse lenders, and it is the responsibility of the IRA owner to ensure that they have done their due-diligence, and are comfortable with the structure of their investment request. For more information regarding financing within your IRA, see [Internal Revenue Code 4975](#).

What if I'm interested in purchasing real estate through an LLC or other entity?

We are happy to review your investment request. Submit a Private Equity Direction of Investment Form, along with any applicable supporting documentation (see form for details) to **440-366-3752 (fax)** or investments@trustetc.com.

For more information or to find the form, navigate to the Private Equity page on [myEQUITY](#) (under the Investment tab, choose Other Investments > Private Equity) and/or contact us at **1-888-382-4727, option 2**.

What if I'm interested in purchasing real estate by making payments over time?

We are happy to review your investment request. Submit a General Direction of Investment Form, along with any applicable supporting documentation (see form for details) to **440-366-3752 (fax)** or investments@trustetc.com.

For more information, visit the General Asset page on [myEQUITY](#) (under the Investment tab, choose Other Investments > General Assets) and/or contact us at **1-888-382-4727, option 2**.

Where can I check the status of my investment request?

To view the status of any investment request, simply log on to [myEQUITY](#) and open the Account Activities page.

What happens after closing?

The IRA owner will need to ensure that the deed has been recorded with the proper IRA titling. Once recorded, the deed and/or a certified copy should be sent to Equity Trust Company for safekeeping.

What if I need to pay bills for the property once the investment has funded?

All bills for the property will need to be paid from the IRA, in accordance with its percentage of ownership. To request a bill payment online, simply log on to [myEQUITY](#) and navigate to the Bill Payment section under the Money Management tab to complete the Bill Payment Wizard.

What if I want to sell the property?

Submit a Real Estate Sale Direction of Investment Form, (accessible in [myEQUITY](#)) along with a copy of the deed for Equity Trust Company to sign. All non-recordable documents can be signed by you, on behalf of your Equity Trust account* (see the Education menu under the Resources tab in [myEQUITY](#) for more details.)

** Depending upon the closing professional that you are working with, signing requirements may vary.*