EQUITY
INSTITUTIONAL SERVICES™

Unlock Retirement Assets to Fund More Investments

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About Equity Institutional Services

- Equity has **368,000✦ Accounts** with over $**73 Billion Under Custody** as of (June 2026)
- Among the largest self-directed IRA custodians in the market today.
- Offers a wide array of investor services to investors and investment professionals nationwide.
- Named best self-directed IRA custodian for private equity by Forbes Advisor and Best Overall Self-Directed IRA Company by Investopedia
- Over 50+ Years in Business, Founded 1974

What is a Self-Directed IRA?

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Self-directed IRAs are retirement accounts that can hold alternative investments

Investments include real estate, private placements, futures, forex, private notes, precious metals & more!

A self-directed IRA custodian is needed to invest in alternative investments with retirement funds.

Why is Real Estate Typically Not Associated with IRAs?

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THE PRODUCT PROVIDERS WROTE PLANS AND IRAS WHICH LIMITED THE SCOPE OF INVESTMENTS.

- ✓ Stocks, bonds, mutual funds, CDs, Annuities
- ✓ Real Estate is unique – If you are the retirement custodian you cannot sell Real Estate
- ✓ Self-direction within these retirement plans is also permitted, but only to the extent that the custodian's document permits.

IS YOUR CURRENT IRA TRULY SELF- DIRECTED?



What does the IRS think about investing in Real Estate in an IRA?

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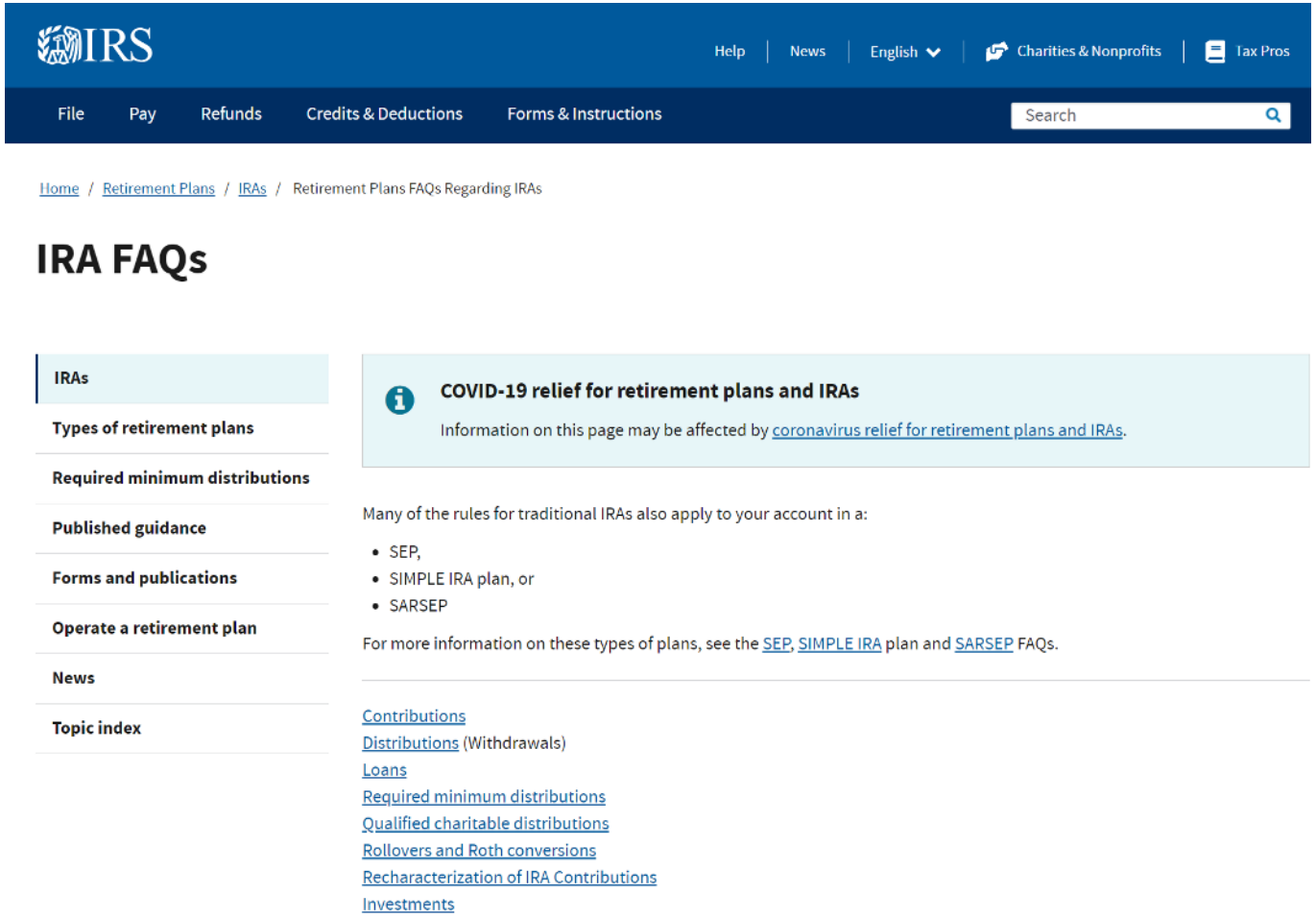
UNDER IRA FAQ 'Investments' ON IRS WEBSITE:

"IRA trustees are permitted to impose additional restrictions on investments. For example, because of administrative burdens, many IRA trustees do not permit IRA owners to invest IRA funds in real estate. ***IRA law does not prohibit investing in real estate but trustees are not required to offer real estate as an option.***"



Why Use an IRA?

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01

ACCESS TO CAPITAL

- Retirement assets total 35.7 Trillion in Q3 2023 (ICI.org).
- "Retirement accounts represented 27% of household net worth, at the median" - Pew Research

02

TAX ADVANTAGES

- Tax deferred growth – no capital gains tax. Roth IRAs offer tax free growth.
- All income/returns generated by the private investment flow back to the IRA tax sheltered. When the investment is done, all sale proceeds return to the IRA tax sheltered as well.

03

PERSONAL LIQUIDITY

Retirement accounts are easy source of cash that is already allocated for investment-only activity. Frees up cash in regular, after-tax accounts for other uses or additional investments. Putting your retirement dollars to work in private investments preserves on-hand liquidity.

04

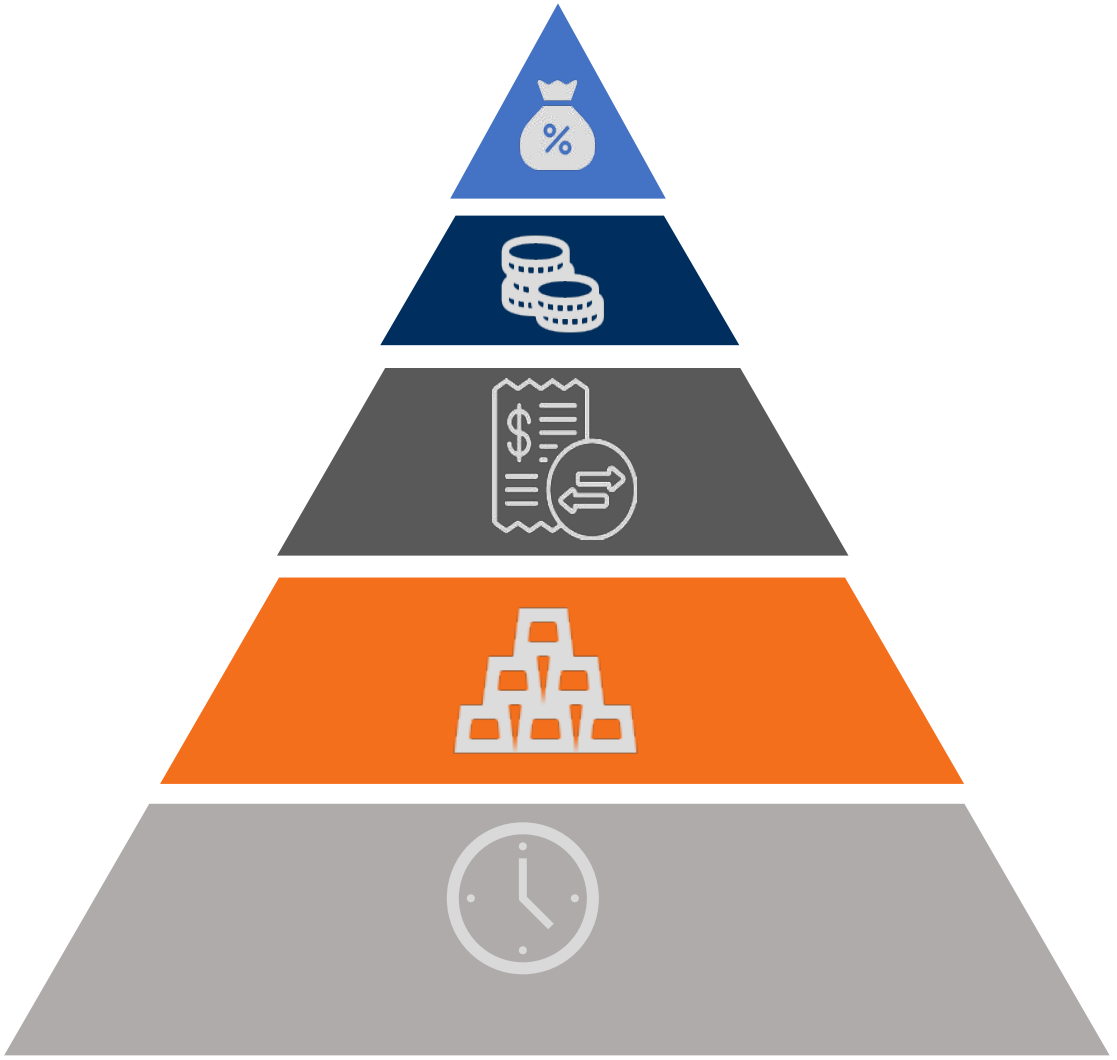
DIVERSIFICATION & CONTROL

Self-directed IRAs give you the freedom to choose your own investments and diversify your retirement portfolio outside of the public markets. They allow you direct control of your own retirement funds.

05

HOLD TIME

Investments are not distributions, they are tax sheltered investments within an IRA account (same treatment as stocks, bonds). Longer investment horizon as retirement age for IRAs is 59.5 and 10% early distribution penalty can apply if removed prior.



Why use an IRA?

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Tax Deferred Growth



Taxed Growth



What Type Of Accounts Can Be Used?

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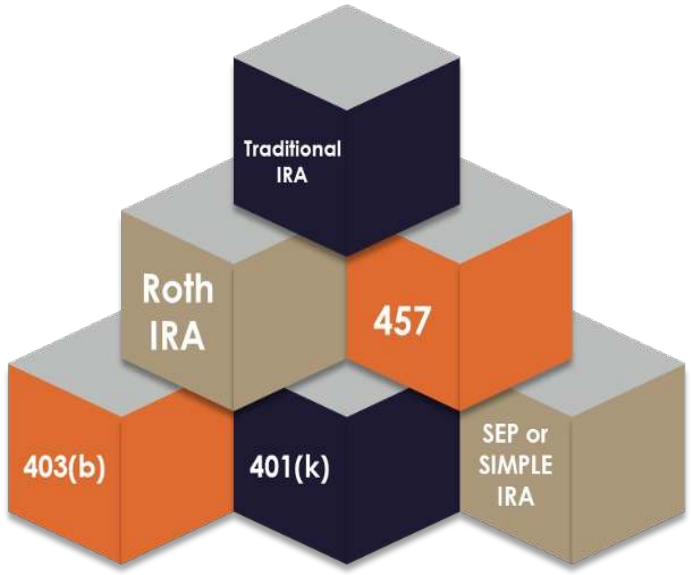
01 **ALL IRAS**
such as Traditional, Roth, SEP, SIMPLE can be self-directed

02 **QUALIFIED PLANS**
from previous employers, such as 401(k), 457(b), and 403(b) plans can be rolled into self-directed IRAs

03 **INDIVIDUALS CAN HAVE MULTIPLE IRA ACCOUNTS**
spread over various custodians, partial transfers between IRA to IRA are allowed



Tips/Considerations When Using Your IRA

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01
Must engage IRA Custodian/Administrator - can't do it without one

02
Investment/Subscription made by IRA, not the individual (Name & Tax ID)

03
Cash flows must involve custodian (subscriptions, income & dividends, return of capital)

04
Lead time – to establish self-directed IRA, fund it, and invest it typically takes around 2-3 weeks

05
Active 401K money is off-limits (in most cases…)



What Will Not Work?

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- ✓ Current employer 401k plans
- ✓ No personal use, IRAs are for investment purposes only
- ✓ Not able to invest personally then “sell” or “assign” ownership to the IRA, Or to/from Prohibited Parties
- ✓ No Transactions with Disqualified/Prohibited Parties
  - You and your spouse
  - Lineal ascendants (and their spouses)
  - Lineal descendants (and their spouses)
  - Any fiduciary of IRA
  - Anyone providing services to your IRA
  - Corporations, partnerships, trusts, or estates in which you own, directly or indirectly, at least 50%



Process for Investing Using a Self-Directed IRA

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EASY THREE STEP PROCESS TO INVEST:



Frequently Asked Questions

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WHERE DO I INDICATE THAT I WANT THIS TO BE A SELF-DIRECTED ACCOUNT?

All accounts at Equity Institutional are self-directed so there is no extra step involved to choose a self-directed account.

Frequently Asked Questions

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MY NEW ACCOUNT IS SET UP AND FUNDED… NOW WHAT?

A dedicated client service representative will call you to confirm your intended investment and the dollar amount you are looking to commit as an investor in the opportunity. They will send you a pre-filled subscription document via DocuSign listing your IRA as the investor. Once you review and click to approve, we can then sign the documents on behalf of your IRA as the investor and wire funds out of your IRA so it can become an investor in the project or fund.

In order to keep the investment a tax-sheltered asset in your IRA account, nothing is registered in your personal name or SSN. All reporting (Schedule K-1s, 1099s, etc.) will show your IRA as the investor and use your IRA's tax ID number.

All future income/dividends/sale proceeds return directly to your IRA tax-sheltered.

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