Wingfield Financial
PRIVATE EQUITY

Investor Education Resource

A GUIDE FOR QUALIFIED INVESTORS

Beyond Stocks *and Bonds.*

A guide for qualified investors exploring self-directed IRA structures and private-market exposure. Learn the structure. Ask better questions. Decide whether the conversation is worth pursuing.

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WHAT THIS GUIDE COVERS

Many investors spend years building IRA or rollover assets through a traditional brokerage account. Some qualified investors may not realize that a self-directed IRA can potentially access eligible private investments through a qualified custodian. This guide is designed to help you understand the basics, ask better questions, and decide whether self-directed IRA investing is worth discussing with your advisors and the Wingfield team.

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THE STRUCTURE

A self-directed IRA may expand the investment menu *inside a retirement account.*

In a conventional IRA, investors typically access public-market investments through a brokerage platform. In a self-directed IRA, the account may be administered by a custodian that allows a broader range of eligible assets.

Depending on the custodian, account type, investment structure, and applicable rules, this may include certain private alternatives such as real estate-focused opportunities, private credit, or other non-public investments. The details matter. Investors should confirm eligibility, fees, process, restrictions, and tax considerations before moving forward.

WHAT THE CUSTODIAN DOES

The custodian helps administer the account structure and investment process. The custodian does not replace investor diligence, financial advice, legal advice, or tax advice.

WHAT WINGFIELD DOES

Wingfield is the investment platform. It helps qualified investors evaluate private real estate opportunities through an operator-led model built around access, vertical integration, and execution.

PRIVATE ALTERNATIVES

Private alternatives can add another dimension to a broader portfolio conversation.

Some investors explore private alternatives because they want exposure beyond public-market securities. Others are looking for assets, businesses, or operating strategies they can understand more directly. For retirement-heavy investors, the question often becomes whether existing IRA or rollover assets can be part of that evaluation.

Private alternatives may involve limited liquidity, longer holding periods, fewer public pricing signals, fees, execution risk, and constraints specific to retirement-account structures. A stronger portfolio conversation should make those trade-offs visible from the beginning.

REMINDER

For qualified investors, private alternatives may serve as a possible complement within a broader strategy. Fit depends on the investor's goals, risk tolerance, liquidity needs, time horizon, and retirement-account structure.

QUESTIONS TO ASK

Ask these questions before *moving forward.*

Before using IRA capital for private alternatives, slow the process down and make the structure clear. These questions can help guide the first conversation:

- Is my IRA or rollover account eligible for self-directed investing?
- Which custodian would administer the account, and what are its fees and requirements?
- What type of investment am I evaluating, and how does it fit my broader strategy?
- What are the risks, liquidity limits, time horizon, and reporting expectations?
- Are there tax, legal, or prohibited-transaction issues I should discuss with my advisors?
- What role does Wingfield play, and what role does the custodian play?
- What materials should I review before making a decision?

> **INVESTOR TIP**
> If you have a conventional IRA, you can roll it into a self-directed IRA to invest in alternatives like private real estate, without losing your tax advantages. Most people don't know this. Confirm with your custodian and tax advisor first.

THE MECHANICS

How self-directed IRA investing *works.*

ELIGIBILITY

Not every account or asset qualifies.

Private fund interests, including limited-partner positions in real estate funds, are generally eligible for self-directed IRAs. Whether yours qualifies depends on your account type, the fund's structure, and IRS prohibited-transaction rules. Confirm eligibility with the custodian before directing any funds.

THE PROCESS

Opening and funding the account is a defined path.

For this offering, Wingfield works with Equity Trust Company, operating through Midland Trust. If you do not already have a self-directed IRA, you would open one, fund it through a rollover, transfer, or new contribution, then direct the custodian to make the investment. The custodian holds the assets and processes your instructions. It does not provide investment, tax, or legal advice.

THE TAX PICTURE

The account keeps its usual tax treatment, with one thing to watch.

A self-directed IRA follows the same IRS rules as a traditional or Roth IRA. In a Traditional account, growth is generally tax-deferred until distribution; in a Roth, qualified distributions may be tax-free. One exception matters here: when a fund uses debt on its properties, part of the income can trigger a tax called UBIT, even inside an IRA. Because Wingfield's model uses leverage through an affiliated lender, this is a real consideration. Discuss it with your tax advisor before investing.

BEFORE YOU INVEST

Know the terms and the trade-offs.

The minimum investment is $100,000, and the fund runs on a 36-month minimum hold, so it is not meant for money you may need soon. Private investments also carry real risk: limited liquidity, no daily pricing, reliance on the operator's execution, and concentration in a single market. As with any alternative investment, you could lose some or all of your capital. It is a complement to a broader strategy, not a replacement for public-market diversification.

WHERE WINGFIELD FITS

Wingfield Financial is built around the belief that private real estate investing should be connected to operating knowledge, execution, and platform visibility. John R. Clark, Jr. owns Momentum Mortgage, Radical Restoration, Solution Providers, and Legacy Title. Every function the fund depends on runs inside the platform. For investors evaluating whether a private real estate fund belongs in their retirement account, Wingfield's role is to make the platform, process, and available opportunities as clear and reviewable as possible.

Fund II is currently open to accredited investors. $25M raise. $100K minimum. IRA-eligible via Equity Trust. 506(c) offering.

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