

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.

PRESENTED BY WINGFIELD FINANCIAL → [WINGFIELDFINANCIAL.COM](https://wingfieldfinancial.com)

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.

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?

ADVISOR REMINDER

Bring your CPA, financial advisor, attorney, or other trusted professionals into the conversation early. The structure is useful only when it fits the investor's circumstances.

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.

JCLARK@WINGFIELDFINANCIAL.COM (703) 763-0047 WINGFIELDFINANCIAL.COM