The Entrust Group

INTRODUCING

myDirection Card

Managing your real estate investments just got easier.

www.TheEntrustGroup.com

Introducing the **myDirection Card** from The Entrust Group

Tired of writing checks? We hear you.

Ditch the checkbook and upgrade to the myDirection Card. It's a prepaid card that provides immediate access to the funds in your Entrust account. Rather than writing a check and waiting for it to process, our myDirection Card lets you use the cash in your account to pay for your real estate investment expenses.

The myDirection Card makes managing your IRA-owned real estate assets easy.

What It Can Do For You

The myDirection Card simplifies and expedites the real estate investment and management process.

Execute transactions faster and lower the cost of maintaining your real estate assets.

Save Time

- No waiting on checks
- Immediate access to your IRA funds
- No paperwork
- 24/7 online account access

Save Money

- No check request fees

Streamline Your Transactions

- Pay for real estate expenses with a single swipe
- Use your card anywhere Visa® is accepted

What You Can Do With It

- Make quick payments toward your real estate investment expenses
- Pay for repairs and renovations
- Pay labor and contractors working on your investment properties
- Pay utility bills
- Pay property tax and homeowner's insurance
- Purchase home goods for an existing asset

What You Can't Do With It

- Pay yourself or any other **disqualified person** for real estate repairs/improvements
- Withdraw cash for personal use
- Engage in other **prohibited transactions**

The Entrust Group myDirection Card Fees

The myDirection Card incurs a **one-time set-up fee of $25** and a **quarterly administration fee of $9**.

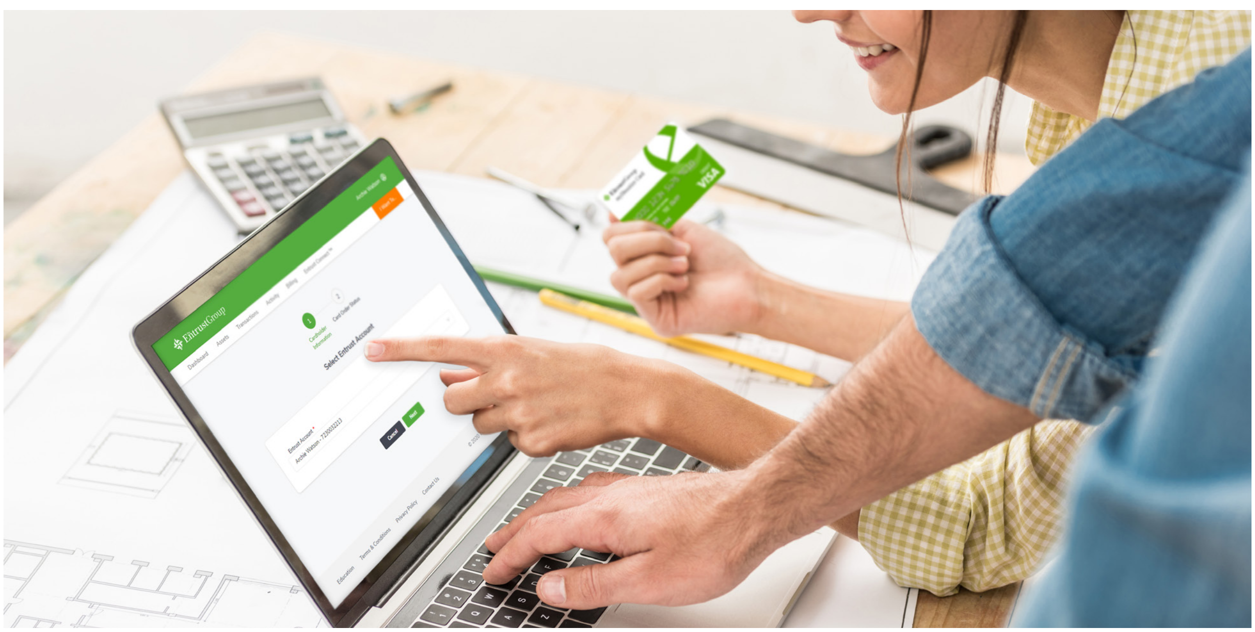
Fees for specific banking transactions may be applied by the card provider and are outlined in the **fee schedule**.

How to Get Your myDirection Card

In order to take advantage of the features the myDirection Card offers, you must have an Entrust account* with an available cash balance. Only one myDirection card can be associated with your SSN. This means that if you have multiple Entrust accounts, you'll be prompted to associate it with one of your accounts. At this time, it is not possible to associate your card with multiple Entrust accounts.

- After you open a TEG account and have access to our online portal, **apply for the myDirection Card**
- Select the account you want to associate your card with
- Review your personal information to ensure it's correct
- Review and agree to the disclosures and acknowledgments
- Click Submit

**You can associate a myDirection card to the following types of accounts only: Traditional IRA, Roth IRA, Health Savings Account, Education Savings Account, SEP IRA and SIMPLE IRA. You are not able to associate a card to an Individual 401(k).*



Using Your myDirection Card

Adding Funds to Your Card

- **Log in** to the Entrust Client Portal and go to the ***myDirection Card***® tab
- Select your account
- Go to the ***Funding*** tile to check your IRA cash balance
- Select ***Fund*** from the drop-down menu and enter the amount
- Click ***Transfer*** (your card will be funded in 1-3 business days)

Returning Funds to Your Account

- **Log in** to the Entrust Client Portal and go to the ***myDirection Card***® tab
- Select your account
- Go to the ***Funding*** tile
- Select ***Reversal*** from the drop-down menu and enter the amount you want to transfer back to your IRA
- Click ***Transfer*** (funds will be returned to your account within 1-3 business days)

Note: Be sure to leave enough funds on your card to pay for any pending transactions.

Certifying Transactions

You must certify transactions within 30 days of the transaction date to avoid having them considered distributions from your account.

Transactions that haven't been certified will have an orange ***Certify*** button next to their ID number in the ***Transactions*** tab.

- **Log in** to the Entrust Client Portal and go to the ***myDirection Card***® tab
- Select your account
- In the ***Transactions*** tab, click ***Certify***
- The ***Certify Transaction*** pop-up will appear, displaying the transaction details
- Use the drop-down menu to select the type of expense
- Use the ***Asset*** drop-down menu to select which asset the transaction is associated with
- Verify the amount
- Accept the ***Transaction Certification Policy***
- Click ***Certify*** to complete the certification
- Please retain the receipts for your records

For more information regarding myDirection Card, please contact your local representative or our Client Services Department at 800-392-9653, option 1.