



Self-Directed IRA Investment Guide

PRIVATE EQUITY

Investing in Private Equity

PLEASE READ CAREFULLY

This guide explains how to invest in private businesses using your self-directed IRA, 401(k), or Health Savings Account through IRA Club.

What is Private Equity? (LLC, LP, CORP)

Private equity refers to investments in unlisted companies, which are not publicly traded on stock exchanges. These companies can be almost any business venture, even real estate ventures. By investing in private equity, investors gain an ownership stake (usually a percentage ownership) in these private entities. Private equity investments are typically restricted to accredited investors with a high net worth. However, some non-accredited individuals who meet specific criteria may also be eligible to participate in certain private equity offerings.

The IRS allows a wide variety of assets, but each company decides which types of asset classes it is willing to hold. IRA Club does not sell products or offer financial advice, and therefore does not limit your investment decisions.

THE IRA CLUB DOES NOT PROVIDE TAX, LEGAL OR INVESTMENT ADVICE. ANY INFORMATION COMMUNICATED BY THE IRA CLUB IS FOR EDUCATIONAL PURPOSES ONLY, AND SHOULD NOT BE CONSTRUED AS TAX, LEGAL OR INVESTMENT ADVICE. WHENEVER MAKING AN INVESTMENT DECISION, PLEASE CONSULT WITH A TAX ATTORNEY OR FINANCIAL PROFESSIONAL. INVESTMENTS ARE NOT FDIC INSURED NOR INSURED BY ANY FEDERAL GOVERNMENT AGENCY.

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STEPS TO INVEST

1. OPEN AND FUND ACCOUNT

Establish your self-directed account and start the funding process.

- Open an account [online](#).
For assistance, our knowledgeable staff is available Monday-Friday, 9:00 am – 5:00 pm cst at (312) 795-0988.

2. PREPARE INVESTMENT DOCUMENTS

Gather the offering documents provided to you by the company offering the investment. Document requirements vary depending on the entity type - see page 3 for an expanded list.

- Email everything to investments@iraclub.com or share the documents via the [Secure Upload link](#).
- An IRA Club investor relations team member will be assigned to assist you in completing your transaction.
IRA Club countersigns all applicable documents. A copy will be furnished to your investment sponsor as well.

3. RECEIVE INCOME FROM THE INVESTMENT

Income payments, dividends, distributions must be sent to your IRA Club account.

- Please provide your investment sponsor with the [Funds Delivery Instructions](#).

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DOCUMENTS TO SUBMIT FOR YOUR IRA FILE

ENTITY TYPE	DOCUMENTS REQUIRED	NOTE
LIMITED LIABILITY COMPANY (LLC)	<ul style="list-style-type: none">• LLC Certificate of Good Standing• IRS Tax ID (EIN)• LLC Private Placement Memorandum (PPM) or Offering Document if available• Copy of the LLC Operating Agreement if no PPM• Completed Subscription Agreement• Funding Instructions for a check or wire transfer	<p>If the company needs the Tax ID of your IRA Club Account, it is 20-5332361</p> <p>Why? The company may issue a Schedule K-1 tax form reporting income or losses to your account. We want to ensure that the income or losses are reported to your tax-exempt account, not you the individual (or under your Social Security Number).</p>
LIMITED PARTNERSHIP (LP)	<ul style="list-style-type: none">• LP Certificate of Good Standing• IRS Tax ID (EIN)• LLC Private Placement Memorandum (PPM) or Offering Document if available• Copy of the Limited Partnership Agreement if no PPM• Completed Subscription Agreement• Funding Instructions for a check or wire transfer	
CORPORATION (CORP., C-CORP.)	<ul style="list-style-type: none">• Certificate of Good Standing• IRS Tax ID (EIN)• LLC Private Placement Memorandum (PPM) or Offering Document if available• Copy of the Limited Partnership Agreement if no PPM• Completed Subscription Agreement• Funding Instructions for a check or wire transfer	
OFFSHORE ENTITY	<ul style="list-style-type: none">• Articles of Formation• Private Placement Memorandum (PPM) or Offering Document if available• Completed Subscription Agreement or Purchase Agreement• Funding Instructions for a check or wire transfer	

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TITLING GUIDE

When making an investment with your IRA, 401(k) or Health Savings Account, the documentation must indicate the qualified account is the investor or owner. Remember, the assets are owned by your IRA Club account, not you, a tax paying individual. Titling the investment properly ensures it maintains its qualified plan/ tax-advantaged status.

IRA/HSA

IRA Club, Administrator & Meridian Bank, Custodian FBO [Account Owner's Name] [IRA/HSA] [Account #]

Example: *IRA Club, Administrator & Meridian Bank, Custodian FBO John Doe IRA 1234567*

Inherited/Beneficiary IRA

IRA Club, Administrator & Meridian Bank, Custodian FBO [Account Owner's Name] [Bene IRA/HSA] [Decedent's Name] DCD [Account #]

Example: *IRA Club, Administrator & Meridian Bank, Custodian FBO John Doe Bene IRA Jane Doe DCD 1234567*

Solo 401(k)/Qualified Plan

IRA Club, Administrator & Meridian Bank, Custodian FBO [Plan Name] [Plan Type] [Trustee's Name] TTEE, FBO [Legal Name] [Account #]

Example: *IRA Club, Administrator & Meridian Bank, Custodian FBO JD Engineering, LLC Solo 401(k) plan, John Doe TTEE, FBO John Doe*

Note

If you do not want to list your legal name for privacy concerns, you may use your IRA Club account number in the title only.

Example: *IRA Club, Administrator & Meridian Bank, Custodian FBO IRA 1234567*

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CONTACT INFORMATION

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[Secure Upload link](#)

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