REALWEALTH NETWORK

Member Handbook

Who We Are, What We Do & What it Means for You

www.realwealthnetwork.com
You are now part of a community of over 40,000 investors AND a network of experienced real estate professionals, including R.E.A.L. Income Property™ providers from today’s best U.S. markets, attorneys, CPAs, 1031 Exchange intermediaries and more.

We are so excited to get to know you and to connect you with the information and people you need to realize your investment goals. In this handbook you’ll learn how to use your membership to do just that.

As always, we are a group of real people who want to give you real support. So if there's anything you need feel free to reach us by phone, email or chat.

To Your Wealth!

Kathy & Rich Fettke
Co-Founders
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* Avg. Reading Time
INTRODUCTION

In this section you’ll learn...

#1 How To Read This Handbook

#2 After You Read This Handbook (Steps To Invest With Us)
1. HOW TO READ THIS HANDBOOK

This handbook includes a ton of information. Chances are you probably won’t read every word. And we don’t expect you to! That said, if you’d like to invest with us, there are some things we need you to know before you attend your first Strategy Session. We’ve indicated the most important information with green backgrounds.

Alternatively, if you only want to read the essential information you can read The Essentials version of our handbook.

In this version of the New Member Handbook, you’ll learn everything you need to know, and nothing more.
If you are interested in investing with RealWealth in the next six months, here are the steps you should take after reading this handbook (or at least The Essentials version).

**Step 1**
Complete a Strategy Session Intake Form

“Getting to know you” questions can take up a lot of time during your first Strategy Session. The answers you provide on your Intake Form will give your Investment Counselor a better understanding of who you are, your investment experience, goals, etc. before your first call. This will make sure there’s adequate time to answer your questions in-depth about the network, discuss the pros and cons of our featured investment markets (related to your individual situation), etc.

**Step 2**
Attend a New Member Q&A Call

Once you’ve submitted your Strategy Session Intake Form, our Member Concierge will reach out to you to schedule a short call to review your form, discuss your investment goals, answer any initial questions you might have about RealWealth and get you scheduled for your first Strategy Session.

**Step 3**
Attend your first Strategy Session

A Strategy Session is a chance for you to meet with an experienced real estate Investment Counselor via phone or in person at one of our California or Florida offices. Strategy Sessions generally last 30-45 minutes and they are always 100% complimentary. This is a great opportunity to discuss your personal investment goals and strategy ideas, to learn about the pros and cons of our featured markets, and to ask any in-depth questions you may have.

**Step 4**
Connect with RealWealth Affiliates

After your Strategy Session, your Investment Counselor will refer you to our R.E.A.L. Income Property™ teams in the markets that you are most interested in. They will also be able to connect you with other real estate professionals in our network, including attorneys, CPAs, 1031 Exchange intermediaries and more.
In this section you’ll learn...

#1 Who We Are & What We Do

#2 What Makes Us Different

#3 What Other Members Say (Testimonial Videos)
PART 1

1. WHO WE ARE & WHAT WE DO

RealWealth Network is a California-based real estate investment club dedicated to helping its members create more freedom in their lives through the ownership of cash flow real estate.

Our company was founded by Rich and Kathy Fettke in 2003. Since then we’ve been focused on educating our members about the process of buy and hold real estate investing.

To date, we’ve helped over 40,000 members improve their financial intelligence, acquire cash flowing income properties and create real wealth — so they don’t have to work forever.

- **Who We Are:** RealWealth Network is a California-based real estate investment club.
- **What We Do:** We help people create real wealth, which is defined as having the money and the freedom to live life on your terms.
- **Founders:** Rich & Kathy Fettke
- **Established:** 2003
- **Number of Members:** 40,000+
- **2020 Goal:** Our big goal moving forward is to help over 50,000 people create real wealth by the year 2020.
As a RealWealth Network member you have the opportunity to speak with one of our experienced Investment Counselors for free, whenever you’d like. You can meet with a counselor by phone. Strategy Sessions generally last about 30-45 minutes. This is a great time to ask questions about your specific investment goals, discuss your best investment options and create a strategy for success.

#1 We Never Use the “Back-of-the-Room, Pressure Sales” Approach

Many investment groups push back-of-the-room sales. We do not. Keep your wallet at home! There is never any pressure to buy or do anything at our events, except learn. Some investment groups are not led by actual investors. We are, so we can speak from experience. We’ve seen other groups that seem to take advantage of their members, selling properties that are in the best interest of the seller, not the buyer. We don’t do this. We’ve also seen groups charge high fees and exorbitant commissions for their services (as much as 15%). We definitely don’t do this either. We keep our margins very slim so that our network of investors can get better cash-flow and equity, rather than gouging them on every transaction. We choose to operate this way because we want to see our members successful and happy with their investments. After all, if you’re happy and successful, so are we!

#2 We Have Experienced Investment Counselors

As a RealWealth Network member you have the opportunity to speak with one of our experienced Investment Counselors for free, whenever you’d like. You can meet with a counselor by phone. Strategy Sessions generally last about 30-45 minutes. This is a great time to ask questions about your specific investment goals, discuss your best investment options and create a strategy for success.

#3 We Save You Money & Don’t Charge You Extra Fees

As a RealWealth Network member you can acquire cash flowing R.E.A.L. Income Properties™ investment at, or below, market value. We’re able to offer lower prices because of the volume of properties our members purchase from each of our Affiliates. We do not charge our members any membership fees or commission fees for buying properties through our network. In fact, you don’t pay us a dime to purchase properties through our network.
#4 We Only Invest Where the Numbers Make Sense

Some people say you should “invest in your own backyard,” but over the years we’ve found that doing so doesn’t always make sense. We prefer to invest in markets where the numbers work. To spot these markets we look for four things: job growth, population growth, affordability, and demographic trends. Where there are jobs, there are people and subsequently, renters and future buyers. We also do our best to avoid “bubbles,” so we only offer properties for sale if their mortgage payments are 1/4 the average monthly salary of the area or less. And we follow demographic trends (baby boomers, millennials, etc.) that shape our economy. We want to know what their next move is and get there before they do.

#5 We Connect You With Our Network of Experienced Professionals

As a member of RealWealth Network you have access to our network of investors and Affiliates, including R.E.A.L. Income Property™ providers, attorneys, CPAs, 1031 Exchange intermediaries, etc. This type of community is invaluable for both new and experienced investors because most people don’t have the knowledge and/or experience to find the best deals and professional help. Plus, our Affiliates and their networks often provide exclusive discounts to our members — discounts you likely won’t find anywhere else.

#6 We’ve Set the Industry Standard for Turn-Key Investments

Many companies claim to have “turn-key properties” because it’s a buzzword. Investors get excited thinking their new property is ready for move in and then they find out there is extra work needed. And all of a sudden, their “passive investment” turns into a whole lot of work.

At RealWealth Network, we believe R.E.A.L. Income Properties™ should actually be turn-key so we decided to do something about it. Today we are the only company in the industry to have clear, written R.E.A.L. Income Properties™ Standards and a complete six sigma vetting process. Our goal is to only offer income properties that are fully renovated to like-new condition, appraised at or above market value, with licensed property management in place.
#3 WHAT OTHER MEMBERS SAY?

TESTIMONIAL VIDEOS

Claudia & Julian Frazier
“We increased 6 times with 1 property”.

Cheryl & Paul Choate
“We turned 1 falling beach house into 7 cash flowing properties”.

Wayne & Danelle Brice
“I retired a month ago & can now focus on what matters most...”

#1 WHO WE ARE & WHAT WE DO

RealWealth Network is a California-based real estate investment club that helps people create real wealth — having the money and the freedom to live life on your own terms.

#2 WHAT MAKES US DIFFERENT

Many investment groups push back-of-the-room sales. We do not. Many investment groups charge outrageous prices for education. We do not. What we do have are experienced Investment Counselors who you can speak with for free. We also save you money on investment properties. AND we’re the only company in the industry to have clear written standards for R.E.A.L. Income Properties™ investment.

#3 WHAT OUR MEMBERS SAY

Our members are grateful for the education we provide, strategy assistance and for their newfound freedom.
### TOP MEMBERSHIP BENEFITS

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1. FREE & AFFORDABLE EDUCATION

Online Education & Philanthropy
RealWealth Network offers free education for real estate investors, including articles, podcast episodes, and webinar replays in our Online Learning Center. If you’re looking for even more in-depth information and video content, you can join The RealWealth Investor Academy for just $10 per month where 100% of your monthly membership dues are donated to charities that make the world a better place. Yes, every single dollar. We also donate 10% of all profits earned through real estate transactions to charity via The RealWealth Foundation.

Online Learning Center
RealWealth Network’s learning center is a comprehensive directory of (mostly) free educational content created specifically for investors. There are a variety of ways to use the RealWealth Learning Center to find answers to your most pressing questions.

New & Noteworthy
You can access all of our most recent articles, how-to guides, podcast episodes, webinar replays, etc. on our New & Noteworthy page. To get started, simply click "Learn" in the main menu, and then select the "New & Noteworthy" on the right hand side of the menu drop-down bar.

Learn by Topic
Learn about popular real estate investing topics, including: 1031 exchanges, asset protection, tax strategies and breaking news for investors. To get started, click "Learn" in the main menu and then select the topic you want to learn about in the menu drop-down bar.

Note: Written content (blog posts, podcast episodes, news articles, etc.) and webinar replays are always free for RealWealth members. In-depth video modules and courses are reserved for members of the RealWealth Investor Academy. Learn more below.

The RealWealth Investor Academy is an affordable, online educational program that can help anyone learn how to invest in real estate. Academy membership is only $10 per month, 100% of which is donated to charities that make the world a better place.

We donate 100% of all RealWealth Investor Academy membership dues to the following non-profit charities. Yes, every single dollar. Plus, we also donate 10% of all profits earned through real estate transactions.

Charities we serve:
- Mentors International
- Operation Smile
- Youth Opportunity Center
- Habitat for Humanity
2. LIVE EDUCATION & NETWORKING

As a RealWealth Network member you also have access to live education and networking opportunities, including:

- Live Weekly Webinars
- Quarterly Investor Education & Networking Events
- R.E.A.L. Income Property™ Tours

Live Weekly Webinars
Free webinars are hosted live every Thursday from 12pm to 1pm PST. Attending a webinar is a great way to get the latest information about today's best investment markets. Click here to learn more and/or register for our next webinar.

Quarterly Investor Education & Networking Events
Members of the RealWealth Investor Academy enjoy exclusive in-depth educational events every quarter. These events are a great opportunity to get educated, network with other investors, and connect with experts in the real estate space. [Reserved for Academy members only]

Monthly Live R.E.A.L. Income Property™ Showcases & Recordings
RealWealth Network hosts live-events in the San Francisco Bay Area, Los Angeles and San Diego (almost) every month. Live events are a great way to meet our turn-key partners from around the country, view properties available for purchase, and also network with other RealWealth Network members. Click here to reserve your spot for the next live-event! Can't make it? Keep an eye out for an email with recordings!

R.E.A.L. Income Property™ Tours
Property tours offer a great opportunity to mingle with other RealWealth Network investors while also meeting with our referral R.E.A.L. Income Property™ teams (Affiliates) in their markets. You will learn about the best neighborhoods for both cash flow today and appreciation in the future, understand what's driving growth in the area, and see the types of properties you can purchase!
3. SPEAK WITH A LIVE PERSON

Unlike companies that focus on automated transactions, RealWealth Network connects you with a real live person. Whether you have questions about your membership, how to navigate our website, or you want some help creating an investment strategy, we are here for you. And not just via email.

- Chat with customer support online.
- Schedule a 1-1 call with our Member Concierge.
- Book a Complimentary Strategy Session with one of our experienced Investment Counselors.
As a member of RealWealth Network you have access to our network of investors and Affiliates. This type of community is invaluable for both new and experienced investors, because most people don’t have the knowledge and/or experience to find the best deals and professional help.

**Our Experienced Professionals Include:**
- Lenders
- Asset Protection Specialists
- Self-Directed IRA Companies
- 1031 Exchange Facilitators
- CPAs & Accountants
- Non-Resource Lenders
- Attorneys & Legal Services
- R.E.A.L. Income Property™ Providers & Management Teams
Benefit 1
Free & Affordable Education

RealWealth Network offers free education for real estate investors, including articles, podcast episodes, and webinar replays in our Online Learning Center. We also offer more in-depth information and video content in our $10 per month Investor Academy. 100% of your monthly membership dues are donated to charities that make the world a better place.

Benefit 2
Live Education & Networking

As a RealWealth Network member you also have access to live education and networking opportunities, including: Live Weekly Webinars, Monthly Live Income Property Showcases & Recordings, Quarterly Investor Education & Networking Events, and R.E.A.L. Income Property™ Tours.

Benefit 3
Speak with a Live Person

Unlike companies that focus on automated transactions, RealWealth Network connects you with a real live person. Whether you have questions about your membership, how to navigate our website, or you want some help creating an investment strategy, we are here for you. And not just via email.

Benefit 4
Network of Experienced Professionals

As a member of RealWealth Network you have access to our network of investors and Affiliates, including lenders, 1031 exchange facilitators, and more. This type of community is invaluable for both new and experienced investors, because most people don’t have the knowledge and/or experience to find the best deals and professional help.
In this section you’ll learn...

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<td>Buy &amp; Hold Rental Fund</td>
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RealWealth Network simplifies the process of investing in buy and hold real estate. Since 2003 we've been helping people get the right price on the best R.E.A.L. Income Properties™ in the strongest markets. Our goal: to help our members generate enough positive monthly cash flow to free up their time, so they can live life on their own terms.

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<th>Investment Options</th>
<th>Single &amp; Multi-Family Rental Properties</th>
<th>Group Investments &amp; Syndications</th>
<th>Buy &amp; Hold Real Estate Fund</th>
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<tr>
<td><strong>Investment Type</strong></td>
<td>Individual Investment</td>
<td>Passive Investment</td>
<td>Truly Passive Investment (predetermined rate of return)</td>
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<tr>
<td><strong>Investment Cost</strong></td>
<td>Most properties cost between $65,000 and $180,000</td>
<td>Minimum Investment of $25,000 for 1/2 unit (1 unit is $50,000, but we do accept half units)</td>
<td>Minimum investment of $50,000 (no half-shares)</td>
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</table>
| **Who Can Participate?** | - Investors who have at least $65,000 in liquid assets to invest  
- Self Directed IRA  
- Investors who are able to secure Conventional Financing  
- Investment property owners who want to do a 1031 Exchange | - Accredited investors who have at least $25,000 in liquid assets to invest  
- Sophisticated investors who have at least $25,000 in liquid assets to invest  
- Self Directed IRA  
- Investors with at least $25,000 in their IRA | - Accredited Investors who have at least $25,000 in liquid assets to invest  
- Sophisticated Investors who have at least $25,000 in liquid assets to invest  
- Self Directed IRA  
- Investors with at least $25,000 in their IRA |
| **Open To Foreign Investors** | Yes  
Must meet participation requirements | Yes  
Must meet participation requirements | Yes  
Must meet participation requirements |
| **How To Get Started?** | Schedule a Strategy Session | Schedule a Strategy Session | Schedule a Strategy Session |
2. SINGLE & MULTI-FAMILY RENTAL PROPERTIES

We focus on single-family homes because they tend to attract more stable families and renters who want to stay longer, respect your property, and who are more likely to purchase your property in the future (when you’re ready to 1031 exchange it for another property in a market with higher cash flow potential). Although our biggest focus to date is single-family homes, we do also promote multi-family properties in select markets. We have a network of experts nationwide, so new opportunities come to us constantly.

How Does RealWealth Help Me Invest?

First, We Identify a Strong U.S. Market

Our internal RealWealth team first identifies markets around the country that make economic sense to invest in.

We define that as markets that people are moving to, there’s a healthy job market, and you can buy a decent investment property between $80,000 to $180,000 that cash flow well.

Then We Find Local Property Teams with Great Reputations

We find a local team that finds homes in their markets and renovates them to our R.E.A.L. Income Property™ Standards. Our team then meets with the property team in-person, and vets their product to make sure it meets our standards.

Of course, always check in with RealWealth Network before purchasing a property to verify that Affiliates and markets have not changed in quality or performance.

Lastly, We Find a Property Manager in Place for Long Term

Once we have identified the market and team, we find an experienced property manager that is proactive, and not reactive. (Note: Step 2 and Step 3 are often the same people).

After all three steps are completed, we vet the Affiliate to ensure they meet our R.E.A.L. Income Property™ Standards. If they pass with flying colors they can become a RealWealth Affiliate.

Of course, always check in with RealWealth Network before purchasing a property to verify that Affiliates and markets have not changed in quality or performance.
3. R.E.A.L. INCOME PROPERTY™ STANDARDS

More and more companies that sell rental properties are calling themselves “turn-key,” in hopes of meeting the insatiable demand of out-of-state investors seeking easy cash flow. But what does “turn-key” really mean?

Hopeful buyers believe it means that the dirty work has been done for them, and that all they have to do after purchasing the property is sit back and deposit rent checks. Unfortunately, that is not always the case.

In reality, there is no commonly-accepted definition for turn-key property. In fact, any slick salesperson can put the word “turn-key” in front of their company name and sell property that is just... well, property. Without a detailed definition, it means virtually nothing.

This is why we created our R.E.A.L. Income Property™ Standards, the first industry standard for quality investment properties.

R.E.A.L. Income Property™

Company Standards

Turn-key investment companies recommended by RealWealth Network must meet the following criteria:

• A highly experienced real estate team understands rental demand and potential growth areas in their particular market.
• They know how to find great real estate deals in those areas through their extensive network.
• They acquire the properties and then renovate them to like-new condition.
• They do enough volume that they are able to acquire materials at steep discounts.
• They have a highly rated, licensed property management company in place to find and screen for qualified tenants.
• The property management team offers ongoing oversight of the property with systems in place.

R.E.A.L. Income Property™

Standards

R.E.A.L. Income Property™ Standards
R – Renovated to like rent-ready standards
E – Examined through Inspections
A – Appraised Below Market Value
L – Licensed Property Management In Place

Click here to learn more about the RealWealth Network R.E.A.L. Income Property™ Standards.
## R - R.E.A.L. Income Property™ Standards

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<td>Roof</td>
<td>Replace if less than 5 Years remaining life &lt;br&gt;Approved per home inspection</td>
</tr>
<tr>
<td>Furnace</td>
<td>Replace if less than 5 years remaining life &lt;br&gt;Certified by HVAC contractor</td>
</tr>
<tr>
<td>Boiler</td>
<td>Replace if less than 5 years remaining life &lt;br&gt;Certified by HVAC contractor</td>
</tr>
<tr>
<td>A/C</td>
<td>Replace if less than 5 years remaining life &lt;br&gt;Certified by HVAC contractor</td>
</tr>
<tr>
<td>Plumbing</td>
<td>Updated and approved through home inspection</td>
</tr>
<tr>
<td>Hot Water Tank</td>
<td>Replace if less than 5 years remaining life or if home was vacant for more than 6 months &lt;br&gt;Certified by licensed plumber</td>
</tr>
<tr>
<td>Foundation</td>
<td>Updated</td>
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<tr>
<td>Electric</td>
<td>Approved per home inspection</td>
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<tr>
<td>Driveways</td>
<td>Approved per home inspection</td>
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<tr>
<td>Flooring</td>
<td>Updated with durable product (commercial vinyl tiles)</td>
</tr>
<tr>
<td>Ceramic Tile</td>
<td>Laminate floors</td>
</tr>
<tr>
<td>Refinished Hardwood</td>
<td>Painted concrete. Carpet not recommended unless proven and approved that carpet is the market standard</td>
</tr>
<tr>
<td>Updated Kitchen</td>
<td>Updated plumbing and new garbage disposal &lt;br&gt;GFI's and meet code requirements</td>
</tr>
<tr>
<td>Updated Bathroom</td>
<td>New bathroom fixtures</td>
</tr>
<tr>
<td>Updated Plumbing</td>
<td>New vanity</td>
</tr>
<tr>
<td>New Tub Surround</td>
<td>New lighting and tile or adequate flooring &lt;br&gt;GFI's and meet code requirements</td>
</tr>
<tr>
<td>/Refinish with Epoxy-based paint</td>
<td></td>
</tr>
<tr>
<td>Interior Paint</td>
<td>Freshly painted (semi-gloss recommended)</td>
</tr>
<tr>
<td>Exterior Paint</td>
<td>Repaint or touch up if exterior has been painted in the last 5 years</td>
</tr>
<tr>
<td>Fixture</td>
<td>Update lighting</td>
</tr>
<tr>
<td>Receptacles</td>
<td>Switches</td>
</tr>
<tr>
<td>Blinds</td>
<td>Plumbing fixtures</td>
</tr>
<tr>
<td>Cabinet hardware</td>
<td>Door knobs to level of the neighborhood</td>
</tr>
<tr>
<td>Appliances</td>
<td>Replace/update dishwasher - garbage disposal - stove - refrigerator - washer - dryer to neighborhood level and tenant expectation</td>
</tr>
</tbody>
</table>
E - Examined through Inspections

We advise all of our members to order independent inspections. We will, therefore, provide you with 3-5 licensed, local inspectors who understand rental property.

A - Appraised Below Market Value

If our members are getting traditional financing, they will receive a bank appraisal. If they are paying cash, they will be requesting 3-5 sales comps to ensure they are purchasing property at or below market value. Please provide any agents you recommend to help us with and obtain CMA's.

L - Licensed Property Management In Place

As we all know, property management is the most important ingredient for success in long-term real estate investing. Property managers within our referral network must be properly insured, licensed according to their state laws, have at least 2 years experience with great track record, and use professional management software. We also request permission to perform an annual audit on deposit funds; due to the overwhelming number of property managers we've seen misuse these funds.
As a network of investors, we also have the ability to pool our funds and invest in large scale projects together. In the past these syndications have included: apartments, commercial buildings, land development and entitlements. Note: most syndications are open to accredited investors only.

Syndication Benefits

- Allows small investors into bigger deals
- Managed by professionals
- Diversification
- Totally passive
- Big returns
- Commercial financing
- Asset protection
- Extensive due diligence done
- A good way to invest in California without breaking the bank
5. BUY & HOLD RENTAL FUND

We also offer a turn-key rental fund which acquires and manages a portfolio of cash flowing, single-family, rental homes in some of the strongest emerging markets in the U.S.

Our highly experienced fund managers source the properties from the strongest growth and cash flow neighborhoods, ensure the homes are renovated to our R.E.A.L. Income Property™ Standards, and work with highly experienced property managers to oversee the leasing and rental process.

This type of investment is very intriguing for many investors who aren't in the position to make all cash offers in competitive investment markets. The housing supply is low nationwide, which means good properties sell quickly and with multiple offers. Cash buyers are in a stronger position, and experienced investors are able to act more quickly on good deals than those less familiar with certain markets and/or real estate in general.
#1 Investment Types Overview
RealWealth Network simplifies the process of investing in buy and hold real estate. Since 2003 we've been helping people get the right price on the best R.E.A.L. Income Properties™ in the strongest markets. Our goal: to help our members generate enough positive monthly cash flow to free up their time, so they can live life on their own terms.

#2 Single & Multi-Family Rental Properties
We focus on single-family homes because they tend to attract more stable families and renters who want to stay longer, respect your property, and who are more likely to purchase your property in the future (when you're ready to 1031 exchange it for another property in a market with higher cash flow potential). Although our biggest focus to date is single-family homes, we do also promote multi-family properties in select markets. We have a network of experts nationwide, so new opportunities come to us constantly.

#3 R.E.A.L. Income Property™ Standards
Turn-key investment companies recommended by RealWealth Network must meet the following criteria:
R – Renovated to like rent-ready standards
E – Examined through Inspections
A – Appraised Below Market Value
L – Licensed Property Management In Place

#4 Syndications & Group Investments
As a network of investors, we also have the ability to pool our funds and invest in large scale projects together. In the past these syndications have included: apartments, commercial buildings, land development and entitlements. Note: most syndications are open to accredited investors only.

#5 Buy & Hold Rental Fund
We also offer a turn-key rental fund which acquires and manages a portfolio of cash flowing, single-family, rental homes in some of the strongest emerging markets in the U.S.
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<table>
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<th>#</th>
<th>Question</th>
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<td>#1</td>
<td>Can You Help Me Flip Property?</td>
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<td>#2</td>
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<td>#3</td>
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<td>How Much Money Do I Need To Invest?</td>
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<tr>
<td>#5</td>
<td>How Can I Get Financing to Buy Investment Property?</td>
</tr>
</tbody>
</table>
1. MEMBER FAQ

#1 Can You Help Me Flip Property?
No. We do not help our members “flip” homes for quick profits. Rather, we specialize in helping people build generational wealth through the acquisition of high cash-flow income properties, large scale syndication projects, and passive investment opportunities.

Our big focus is to help you create passive income, not create another full-time job for yourself. And quite frankly flipping is like another full time job; it’s also very high risk so you have to have the stomach for it. That said, if you are really interested in flipping, our Investment Counselors would be happy to talk with you about it during a Strategy Session. They can also refer you to organizations who teach flipping and can help you get started.

#2 Do We Work With International Investors?
Yes. We do work with international investors. To learn more about the requirements for international investors, schedule a Strategy Session.

#3 Can You Help With My 1031 Exchange?
Yes. We can connect you with our network of 1031 Exchange experts, and we can recommend replacement properties for you to invest in.

#4 How Much Does It Cost To Invest?
Most of the properties our members purchase cost between $65,000 to $180,000, so if you plan to purchase property with all cash you will need to have at least $65,000. We have found that most investment properties under $50,000 tend to be in less than desirable neighborhoods with potential high crime rates, vandalism and high turnover with tenants.

If you plan to use your IRA funds to invest in property, you’ll need to have at least $50,000 in your IRA. In some cases, there may be limited financing available using your IRA. These banks usually require 50% down with a minimum $50,000 loan amount.

#5 How Can I Get Financing to Buy Investment Property?
If you plan to obtain conventional financing to purchase investment property you will most likely need:

- A credit score of at least 680 (740 is ideal)
- A two year job history at a U.S. company
- At least a 20% down payment (in some cases 15%, but there are some extra costs)
- Six months reserves (in savings or your retirement fund)
- A low debt to income ratio
- Not more than ten financed properties on your current credit report
#6 Why We Emphasize Real Estate for Wealth Building?
Three reasons: leverage, tax benefits and asset protection. Show us another investment in which you can borrow as much as 100% OPM (other people’s money) to buy the asset, and then keep all the cash-flow and equity growth for yourself, while OP (other people) pay back your borrowed money for using the asset (your tenant). And Uncle Sam lets you deduct many of the expenses for doing this! But what good is building wealth if you can't protect it? Liability insurance, umbrella insurance and LLC’s protect your properties in ways not available with other assets. Mostly, we love it because you don’t have to be rich to do it, but you can become rich doing it.

#7 Why the Focus on Single Family Homes?
We focus on single family homes because you can diversify your investment across many markets, there’s an easier exit strategy, it's easier to get conventional financing, the appreciation rates are much better for single family homes (as a general rule) than condominiums or apartments, and there are a tremendous amount of tax deductions.

#8 How We Help Our Members Buy Property?
We have a nationwide network, which includes: (1) agents who specialize in investment property, (2) property managers, (3) turn-key property providers, (4) inspectors, (5) title companies, (6) lenders who specialize in investor loans, (7) renovation/construction teams, (8) CPA's and attorneys. Once we identify markets with good investment opportunities, we find a turn-key operator and property managers in the local areas.

#9 What’s the Renovation Process?
R.E.A.L. Income Properties™ investment companies recommended by RealWealth Network are required to renovate their properties to like-new condition. This includes the roof, foundation, A/C, kitchen, bathroom, plumbing, etc.

#10 How Do I Purchase Property From You?
To purchase investment property through RealWeath please schedule a Strategy Session. To get an idea of the type of properties we offer, visit our website to view sample properties and pro-formas and/or attend an income property showcase.
#11 How Do You Choose Your “Turn-key” Teams?

The companies in our investment referral network (also known as “Affiliates”) are not employees of RealWealth Network. They are separately-owned and separately-managed companies that offer investment properties for sale to our members. RealWealth Network does not have control over their business practices and makes no representation or warranty about their business practices.

RealWealth Network conducts a first-level screening of these Affiliates prior to including them into our referral network in the following ways:

- Background checks
- References (at least three investors who have successfully bought)
- Review of the quality and standards of their renovation work
- Experience and time in the wholesaling/renovation business
- Willingness to discount pricing for our members
- A basic review of their property management system
- Speed and professionalism of their communication
- Adequate office support/staff
#12 Why Do I Need To Do My Own Due Diligence?

While RealWealth Network uses best efforts and proven protocols to screen, review, and understand the operations of each of its Affiliates and their related companies, we cannot and do not guarantee the performance of investments offered through these companies. It is the responsibility of the investor to perform his/her own due diligence and analysis before retaining an Affiliate and prior to purchasing an investment property. For anyone purchasing a property, RealWealth Network requires you to:

- Order an inspection from a licensed home inspector.
- Order an appraisal (if financing, the lender will automatically order one, if paying all cash then order one).

#13 How Do I Know I’m Getting A Good Deal?

It’s important to always do your due diligence to make sure you’re getting a good deal. Here are some things to look at:

- Look at comps
- Compare price per sq ft w/ cost to build
- Look at historic prices in the area
- Type of neighborhood (A, B or C)
- Tenant/buyer profile of the area
- Employers nearby
- Transportation nearby
- Traffic
- Amenities
- School ratings

#14 What Are the Benefits of Syndications?

- Allows small investors into bigger deals
- Managed by professionals
- Diversification
- Totally passive
- Big returns
- Commercial financing
- Asset protection
- Extensive due diligence done

#15 What Does It Mean To Be an Accredited Investor? And Why Do I Need To Be Accredited To Participate in Group Investments?

Under the Securities Act of 1933, a company that offers or sells its securities must register the securities with the SEC or find an exemption from the registration requirements. The Act provides companies with a number of exemptions. For some of the exemptions, such as rules 505 and 506 of Regulation D, a company may sell its securities to what are known as "accredited investors." The term accredited investor is defined in Rule 501 of Regulation D.

Accredited investors must meet at least one of the following criteria:

- **Net Worth:** I have individual net worth, or joint net worth with my spouse, that exceeds $1 million (excluding the value of my primary residence).
- **Individual Income:** I have individual income exceeding $200,000 in each of the past two years and expect to reach the same this year.
- **Joint Income:** I have combined income with my spouse exceeding $300,000 in each of the past two years and expect to reach the same this year.
- **Business:** I invest on behalf of a business or investment company with more than $5M in assets and/or all of the equity owners are accredited.
#16 Can I Speak To Other Members About Their Experiences? How?
Yes, you can speak with other RealWealth Network members. The best way to do so is to attend one of our live events. You can also ask your Investment Counselor to connect you over the phone.

#17 What Can an Investment Counselor Help Me Do?
Your Investment Counselor can talk with you about your investment goals, help you create an investment strategy, discuss the pros and cons of our featured markets, find replacement property for 1031 Exchanges, give you the basics on how to invest using your IRA/401K, and refer you to our network of CPAs, 1031 exchange intermediaries, IRA custodians and more.

#18 Why Do I Need To Complete a Strategy Session Intake Form To Book a Strategy Session?
Strategy Session appointments are usually 30-45 minutes in length. We’ve learned from experience that “getting to know you” types of questions can take up a good chunk of time during the first Strategy Session. We ask that you complete a Strategy Session Intake Form so that your Investment Counselor can get a better understanding of who you are, your investment experience, goals, etc. before your first call. This will make sure there’s adequate time to answer your in-depth questions about the network, tell you about the pros and cons of our featured investment markets in order to have the most productive call on both sides.

#19 Who should I contact for general membership questions?
General membership questions should be directed to our Member Concierge. You can send her an email at kathymcbride@realwealthnetwork.com

#20 How Do You Earn Income?
We practice what we preach. We have created multiple streams of income from our asset ownership. Primarily, we are all investors ourselves, and have made our avocation our vocation. Every bit of research and education our network provides helps us become more knowledgeable and successful investors as well. RealWealth Network earns income from radio sponsorship, website advertising, books, membership and event fees, and real estate commissions. You do not pay extra fees for buying properties through our network and in many cases you get discounts on properties due to the network’s volume. Our Affiliates pay us a portion of their normal real estate commission.

Still have questions? Send an email to: hello@realwealthnetwork.com
#1 Can You Help Me Flip Property?
No.

#2 Do We Work with International Investors?
Yes.

#3 Can You Help With My 1031 Exchange?
Yes.

#4 How Much Money Do I Need To Invest?
If you plan to purchase property with all cash you will need to have at least $65,000. If you plan to use your IRA funds to invest in property, you’ll need to have at least $50,000 in your IRA.

#5 How Can I Get Financing to Buy Investment Property?
If you plan to obtain conventional financing to purchase investment property you will most likely need:
- A credit score of at least 680 (740 is ideal)
- A two year job history at a U.S. company
- At least a 20% down payment (in some cases, 15%, but there are some extra costs)
- Six months reserves (in savings or your retirement fund)
- A low debt to income ratio
- Not more than ten financed properties on your current credit report

Why Do I Need To Do My Own Due Diligence When Purchasing Property Through RealWealth?
While RealWealth Network uses best efforts and proven protocols to screen, review, and understand the operations of each of its Affiliates and their related companies, we cannot and do not guarantee the performance of investments offered through these companies. It is the responsibility of the investor to perform his/her own due diligence and analysis before retaining an Affiliate and prior to purchasing an investment property.

For anyone purchasing a property, RealWealth Network requires you to:
- Order an inspection from a licensed home inspector.
- Order an appraisal (if financing, the lender will automatically order one, if paying all cash then order one).
In this section you’ll learn...

#1 Why Real Estate?

#2 The Story Behind RealWealth Network

#3 What’s Next For You?
Close your eyes for a second, and imagine what your life will look like a decade or two from now. If you're like most people, you probably have a long list of plans for the future. Children get older and need to go to college. Parents get older and need to be cared for. You might like to take a few vacations and travel around a bit. You'd probably also like to retire someday.

Now, think about your financial situation. Will you be able to make these dreams a reality in time? You might feel a small twinge of panic when thinking about your financial future. We know we'll need money to live our lives to the fullest, but that seems to be getting harder and harder to accomplish.

The truth is, countless people just like you are realizing they won't have the money they need to live the life they want. These people won't be able to retire. They may not be able to send their children to school and they won't be able to help their parents when the time comes. One by one, they start removing things from their list of dreams until the only one left is survival. When someone reaches that point, a sudden and unexpected problem can send them over the edge. I know this all too well, as you will soon find out.
3 Reasons People Can’t Retire Anymore

1. People Are Outliving Their Money
People are living well into their 80’s these days and many people are coming to realize that they don't actually have enough saved to cover their expenses.

2. The Cost of Living Is Skyrocketing
Inflation is making your living expenses shoot up massively every year, which makes it harder for people to even do the most routine activities.

3. We Can No Longer Count On Pensions & Social Security
Our parents we're able to retire because they could actually depend on receiving a pension and social security. It was a lot easier to save for retirement when the average worker retired at 62 and the average life expectancy was 66.

In conclusion, people are living longer which is great, BUT in its current state, social security can't take care of people for that long. A lot of companies have stopped offering pension plans too, which means if you don't have savings you'll have to rely on the hope of social security... so now what?

Many of us have been told that we should set money aside in mutual funds, IRA's and 401k's, so that we can grow our retirement savings over time. You may have also heard that the ups and downs of the stock market shouldn't worry you, because you're investing for the long term. Even if it does drop, it will of course go up again before you need to use it.

Unless it doesn’t…. I mean, what if the stock market decides to take a nosedive the day before you retire? What then? Do you want to work until your last breath? Or are you brave enough to make a change?
PART 5

3. WHAT’S NEXT?

Step 1
Complete a Strategy Session Intake Form
“Getting to know you” questions can also take up a lot of time during your first Strategy Session. The answers you provide on your Strategy Session Intake Form will give your Investment Counselor a better understanding of who you are, your investment experience, goals, etc. before your first call.

This will make sure there’s adequate time to answer your in-depth questions about the network, tell you about the pros and cons of our featured investment markets order to have the most productive call on both sides.

Step 2
Attend a New Member Q&A Call
Once you’ve submitted your Strategy Session Intake Form, a Member Concierge will reach out to you to schedule a short call to review your Intake Form, discuss your investment goals, answer any initial questions you might have about RealWealth, and get you scheduled for your first Strategy Session.

Step 3
Attend your first Strategy Session
A Strategy Session is a chance for you to meet with an experienced Investment Counselor via phone or in person at one of our California or Florida offices. Strategy Sessions generally last about 30-45 minutes, and they are always 100% complimentary.

This is a great opportunity to discuss your personal investment goals and strategy ideas, to learn about the pros and cons of our featured markets, and to ask any in-depth questions you may have.

Step 4
Connect with RealWealth Affiliates
After your Strategy Session your Investment Counselor will refer you to R.E.A.L. Income Property™ teams in the markets that you are most interested in. They will also be able to connect you with other real estate professionals in our network, including attorneys, CPAs, 1031 exchange intermediaries, and more.

COMPLETE YOUR STRATEGY SESSION INTAKE FORM NOW
Have you ever wished you had more time? Time to spend as YOU wish, with the people YOU love, with fewer restrictions? I have.

It all started in 2003 when my husband, Rich, was diagnosed with melanoma and the doctors told us he had 6 months to live.

I was terrified of losing the love of my life, and father of my children. At the same time, I wasn’t sure we’d make it financially.

The worst part was that we had done everything right - saved 10% of our income for emergencies, invested 10% in mutual funds, stocks and bonds. We even saved 10% to spend on things we really wanted – dream trips, college education, etc.

But the careful planning was no match for the medical bills. In the blink of an eye, our savings was wiped away. The only way I could make ends meet was to get a full-time job--a job that would take me away from my the job because I had to, and I cried every day on my way to work when I had to leave the kids.

I was 10 minutes late to work one morning, after frantically getting the kids ready and dropping them off at school.

As I entered the office - disheveled, sad, exhausted-- the office manager looked at her watch and gave me a dirty look.

I thought, “My God. She thinks she owns me!” And then I realized the reality. She really did own me – at least from 9-6 Monday through Friday, and one weekend a month.

Luckily the doctors were wrong. The melanoma had not spread to Rich’s liver. It was a misdiagnosis. After he had three surgeries to remove the melanoma from his skin, Rich was 100% cancer free and he’s super fit and healthy today over 15 years later.

We founded RealWealth Network back then because we wanted to help others to free themselves too.

Since then, we’ve helped thousands of people get the right price on the best R.E.A.L. Income Properties™ in the strongest U.S. markets. And more recently we’ve also started offering large scale group investments too.

We focus on investment properties across the board, because we believe that cash flow real estate is the most powerful way to free up your time, so you can live life on your own terms.

We absolutely LOVE to teach people how to do this -- people just like you.
#1 Why Real Estate?

Countless people just like you are realizing they won’t have the money they need to retire, and live the life they want. Here are the main reasons why:
- people are outliving their money.
- the cost of living is skyrocketing.
- we can no longer count on pensions & social security

#2 The Story Behind RealWealth Network

“I realized that real wealth is more about time than it is about money -- specifically, it’s about having the time to live the life you want to live, on YOUR terms.” -- Kathy Fettke

#3 What’s Next For You?

Now that you have finished reading the New Member Handbook, here are your next steps:
- complete a Strategy Session Intake Form
- attend a new member Q&A call
- attend your first Strategy Session
- connect with a RealWealth Affiliates

COMPLETE YOUR STRATEGY SESSION INTAKE FORM NOW
REALWEALTH NETWORK

New Member Handbook

The Essentials

www.realwealthnetwork.com
**Who We Are:** RealWealth Network is a California-based real estate investment club.

**What We Do:** We help people create real wealth, which is defined as having the money and the freedom to live life on your terms.

**Founders:** Rich & Kathy Fettke

**Established:** 2003

**Number of Members:** 40,000+

**Accomplishments:** To date, we’ve helped over 40,000 members improve their financial intelligence, acquire cash flowing income properties, and create real wealth — so they don’t have to work forever.

**2020 Goal:** Our big goal moving forward is to help over 50,000 people create real wealth by the year 2020.
Benefit 1
Free & Affordable Online Education
RealWealth Network offers free and affordable education for real estate investors in our Online Learning Center.
If you’re looking for more advanced information you can also join the RealWealth Investor Academy for $10 per month. **100% of your monthly dues is donated to charities that make the world a better place via the RealWealth Foundation.**

Benefit 2
Live Education & Networking
- Free webinars are hosted live every Thursday from 12pm to 1pm PST
- Free live events/income property showcases are hosted in the San Francisco Bay Area and Los Angeles every month
- Members of the RealWealth Investor Academy enjoy exclusive in-depth educational events every quarter

Benefit 3
Complimentary Strategy Sessions
Strategy sessions generally last about 30-45 minutes. During this time you can discuss your personal investment goals, develop a strategy, and answer your in-depth questions
Whether it’s your first or hundredth Strategy Session it’s always complimentary.
**NOTE : You must attend at least one Strategy Session before you can invest with us. To qualify for a complimentary Strategy Session, you must (1) finish reading this handbook and (2) complete the Strategy Session Intake Form.**

Benefit 4
Network of Experienced Professionals
As a member of RealWealth Network you have access to our network of investors and Affiliates, including R.E.A.L. Income Property™ providers, attorneys, CPAs, 1031 exchange intermediaries, etc. This type of community is invaluable for both new and experienced investors, because most people don't have the knowledge and/or experience to find the best deals and professional help. Plus, our Affiliates and their networks often provide exclusive discounts to our members -- discounts you likely won't find anywhere else.
RealWealth Network offers free education for real estate investors, including articles, podcast episodes, and webinar replays in our Online Learning Center. If you're looking for even more in-depth information and video content, you can join The RealWealth Investor Academy for just $10 per month where 100% of your monthly membership dues are donated to charities that make the world a better place. Yes, every single dollar. We also donate 10% of all profits earned through real estate transactions to charity via The RealWealth Foundation.

<table>
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<tr>
<th>Investment Type</th>
<th>Single &amp; Multi-Family Rental Properties</th>
<th>Group Investments &amp; Syndications</th>
<th>Buy &amp; Hold Real Estate Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment Type</td>
<td>Individual Investment</td>
<td>Passive Investment</td>
<td>Truly passive investment (predetermined rate of return)</td>
</tr>
<tr>
<td>Investment Cost</td>
<td>Most properties cost between $65,000 and $180,000</td>
<td>Minimum Investment of $25,000 for 1/2 unit (1 unit is $50,000, but we do accept half units)</td>
<td>Minimum investment of $50,000 (no half-shares)</td>
</tr>
</tbody>
</table>
| Who Can Participate? | - Investors who have at least $65,000 in liquid assets to invest  
- Self Directed IRA Investors who have at least $50,000 in their IRA  
- Investors who are able to secure Conventional Financing  
- Investment property owners who want to do a 1031 Exchange | - Accredited investors who have at least $25,000 in liquid assets to invest  
- Sophisticated investors who have at least $25,000 in liquid assets to invest  
- Self Directed IRA Investors with at least $25,000 in their IRA | - Accredited Investors who have at least $25,000 in liquid assets to invest  
- Sophisticated Investors who have at least $25,000 in liquid assets to invest  
- Self Directed IRA Investors with at least $25,000 in their IRA |
| Open To Foreign Investors | Yes  
Must meet participation requirements | Yes  
Must meet participation requirements | Yes  
Must meet participation requirements |
| How To Get Started? | Schedule a Strategy Session | Schedule a Strategy Session | Schedule a Strategy Session |
TOP FIVE MOST FREQUENTLY ASKED QUESTIONS

#1 How Can I Qualify for Conventional Financing?
If you plan to obtain conventional financing to purchase investment property you will most likely need:
• a credit score of at least 680 (740 is ideal)
• a two year job history at a U.S. company
• at least a 20% down payment (in some cases 15%, but there are some extra costs)
• six months reserves (in savings or your retirement fund)
• a low debt to income ratio
• not more than ten financed properties on your current credit report

#2 What Does It Mean To Be an Accredited Investor?
Accredited investors must meet at least one of the following criteria:
• **Net Worth**: I have individual net worth, or joint net worth with my spouse, that exceeds $1 million (excluding the value of my primary residence).
• **Individual Income**: I have individual income exceeding $200,000 in each of the past two years and expect to reach the same this year.
• **Joint Income**: I have combined income with my spouse exceeding $300,000 in each of the past two years and expect to reach the same this year.
• **Business**: I invest on behalf of a business or investment company with more than $5M in assets and/or all of the equity owners are accredited.

#3 How Do You Help Me buy property?
RealWealth Network identifies markets with good investment opportunities and then we find and vet turn-key operators and property managers in the local areas. We also have a nationwide network of real estate professionals (inspectors, title companies, lenders who specialize in investor loans, CPAs, etc.) who can help you with financing, tax preparation, pre-investment due diligence, and more.

#4 How Do You Choose Today’s Best Markets?
Some people say you should “invest in your own backyard,” but over the years we’ve found that doing so doesn’t always make sense. We prefer to invest in markets where the numbers work. To spot these markets we look for four things: job growth, population growth, affordability, and demographic trends. Where there are jobs there are people, and therefore renters and future buyers. You can learn more about each of our featured markets on our website.

#5 Do I Have To Pay Commission Fees When Investing With RealWealth?
No. You don’t pay RealWealth Network a dime to purchase properties through our network. In many cases we are able to save you money. We’re able to offer lower prices because of the volume of properties our members purchase from each of our Affiliates.
READY TO INVEST?  
5 STEPS TO START

Unlike companies that focus on automated transactions, RealWealth Network connects you with a real live person. Whether you have questions about your membership, how to navigate our website, or you want some help creating an investment strategy, we are here for you. And not just via email.

Step 1  
Read the New Member Handbook

We’ve learned from experience that answering general questions about RealWealth Network and the services we offer can take up a good chunk of time during the first Strategy Session.

To maximize your time please read this handbook (or at least read the Quick Facts), which will answer the vast majority of these questions.

Step 2  
Complete a Strategy Session Intake Form

“Getting to know you” questions can also take up a lot of time during your first Strategy Session. The answers you provide on your Intake Form will give your Investment Counselor a better understanding of who you are, your investment experience, goals, etc. before your first call.

This will make sure there’s adequate time to answer your in-depth questions about the network, tell you about the pros and cons of our featured investment markets in order to have the most productive call on both sides.

Step 3  
Attend a New Member Q&A Call

Once you’ve submitted your Strategy Session Intake Form, a Member Concierge will reach out to you to schedule a short call to review your Intake Form, discuss your investment goals, answer any initial questions you might have about RealWealth, and get you scheduled for your first Strategy Session.
**Step 4**

**Attend your first Strategy Session**

A Strategy Session is a chance for you to meet with an experienced Investment Counselor via phone or in person at one of our California or Florida offices. Strategy Sessions generally last about 30-45 minutes, and they are always 100% complimentary.

**Step 5**

**Connect with RealWealth Affiliates**

After your Strategy Session your Investment Counselor will refer you to R.E.A.L. Income Property™ teams in the markets that you are most interested in. They will also be able to connect you with other real estate professionals in our network, including attorneys, CPAs, 1031 exchange intermediaries, and more.