

Why OwnEZ Fund V?

Consistent Yields

**~9% Net
Annual Yield**

Capital Preservation

**First-lien Secured
With 81% ITV**

Non-Correlated

**Diversification From
Public Markets**

Proven Performance

**Zero Investor
Losses***

What is a Self-Directed IRA?

A Self-Directed IRA (SDIRA) is a specialized retirement account that expands investment flexibility beyond traditional stocks, bonds, and mutual funds. Like a conventional IRA or 401(k), SDIRAs offer tax-advantaged growth potential, but with access to alternative asset classes including private credit, real estate, and other institutional investments. Investors can roll over existing retirement capital from 401(k)s, traditional IRAs, SEP accounts, or other qualified plans into a Self-Directed IRA. This rollover process is straightforward and typically tax-free when executed properly. The key distinction: SDIRAs allow allocation to private credit strategies like, OwnEZ Fund V, providing income-generating exposure that complements traditional retirement holdings.

For high-net-worth investors seeking diversification beyond public markets, SDIRAs unlock access to institutional-grade private credit while maintaining favorable tax treatment.

Tax Efficiency: The Compounding Advantage

The most significant benefit of holding income-generating assets, like private credit within an SDIRA is tax-deferred or tax-free compounding. This structural advantage can dramatically enhance long-term outcomes compared to taxable accounts.

01

Tax-Deferred Growth

Traditional SDIRAs defer taxes until distributions begin. Quarterly interest payments are reinvested without current tax drag, accelerating compounding over time. Instead of losing a portion of each payment to annual taxes, the full amount remains invested and continues earning returns.

02

Tax-Free Growth

Roth SDIRAs provide qualified distributions tax-free. All income and appreciation compounds without any future tax liability, which can be especially powerful for long holding periods. This allows investors to maximize after-tax wealth accumulation while maintaining the same underlying investment exposure.

03

No Annual Tax Drag

Unlike taxable accounts where interest income is taxed annually at ordinary income rates, SDIRA holdings grow without tax friction. That means the investment compounds on the gross return rather than the reduced after-tax return, improving the efficiency of every dollar deployed.

The real question is whether your retirement portfolio is truly optimized

Why OwnEZ Fund V Fits This Structure

- Investment Structure:** OwnEZ Fund V is positioned as a private credit allocation designed to fit within a Self-Directed IRA framework. That means retirement capital can be directed toward an institutional-style strategy without leaving the tax-advantaged account environment.
- Income Profile:** The fund is intended to serve investors who want access to income-focused private credit exposure. Its structure is meant to support retirement portfolios that value cash flow potential, diversification, and the ability to complement public-market holdings.
- Portfolio Role:** Within a broader retirement allocation, OwnEZ Fund V can function as a complement to traditional assets by adding an alternative source of return. For investors seeking a more resilient retirement mix, it can help broaden exposure beyond conventional equity and fixed-income sleeves.

Visual: The Compounding Effect

9-10% Gross Annual Yield	0% Annual Tax Drag	100% Reinvestment
Target income level before taxes in a taxable account	No current tax impact inside a Traditional or Roth SDIRA	All distributable income can remain working in the account

In a taxable account, a ~9–10% annual yield would be subject to ordinary income tax rates each year, reducing the amount that can be reinvested. Over a 10-year period, even a moderate annual tax rate can create a meaningful gap between gross returns and after-tax compounding. The difference compounds year after year: in a taxable account, each payment is partially diverted to taxes before it can earn future returns; in an SDIRA, the full distribution continues compounding on itself.

Consider the long-term effect of a 10-year investment. If gross returns of ~9–10% compound annually without tax drag, the ending value can be materially higher than the same return stream taxed each year at 30–40% rates. A Traditional SDIRA defers that tax burden, preserving compounding during the investment period. A Roth SDIRA can be even more powerful because qualified withdrawals in retirement may be completely tax-free. For retirement investors focused on after-tax outcomes, this structural advantage can be as important as the investment's headline yield.

Important Considerations



SDIRAs offer flexibility, but they also come with regulatory and operational responsibilities. Investors should confirm that any investment is permitted within the account, understand custodian procedures, and review the strategy's risk profile before allocating retirement capital.

Private credit is not risk-free. Investors should evaluate credit risk, liquidity, duration, concentration, and sponsor due diligence in the context of their retirement goals. The right allocation depends on the investor's objectives, timeline, and overall portfolio construction.

Ready to Diversify Your Portfolio?

Join a community of qualified investors in this unique asset-backed securities opportunity.



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