



RealtyMogul APARTMENT GROWTH REIT

FACT SHEET

OVERVIEW

The Apartment Growth REIT is a non-traded REIT that invests in apartment buildings with the goal of long-term capital appreciation from the renovation and repositioning of such properties.



CAPITAL APPRECIATION*

Value creation through property improvements in order to increase rental rates and ultimate resale value.



TARGETED MARKETS*

Focus on regions with strong economic fundamentals and apartment communities that have demonstrated consistently high occupancy and income levels across market cycles.



PASSIVE INCOME*

Cash flow derived from rent payments and additional potential income stemming from enhancements to the property, such as the addition of a laundry facility.

ABOUT THE REIT

PRICE PER SHARE¹

\$10.41, which is equal to the current NAV per share

ANNUALIZED DISTRIBUTION RATE²

4.5%

DISTRIBUTION FREQUENCY

Quarterly

LOCATION

United States

INVESTMENT TYPES

Common & Preferred Equity

PROPERTY TYPE

Multifamily Apartment Buildings

Key Terms

MANAGEMENT	RM Adviser, LLC & Independent Board of Directors
INVESTMENT LEGAL STRUCTURE	Maryland Corporation
TAX QUALIFICATION	REIT
INVESTOR TAX REPORTING	1099 - DIV

Share Repurchase Program³

LESS THAN 1 YEAR	No Repurchase Allowed
1 TO 2 YEARS	98%
2 TO 3 YEARS	99%
3 OR MORE YEARS	100%

Distributions

DISTRIBUTION REINVESTMENT PROGRAM	Elect to have distributions automatically reinvested. You may turn this feature on or off at any time.
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Purchase Price

PRICE PER SHARE¹	\$10.41 which is equal to the current NAV per share
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METHOD OF DETERMINING NET ASSET VALUE

NAV is calculated by taking the total value of the assets less the total value of the liabilities, divided by the number of shares outstanding. NAV will be adjusted at the beginning of each fiscal quarter, or as soon as commercially reasonable thereafter.

Fees and Expenses⁴

ORGANIZATIONAL & OFFERING COSTS	Capped at 3%
UPFRONT SELLING COMMISSIONS	0%
ASSET MANAGEMENT FEE	1.25% Annualized, payable monthly in arrears
SERVICING FEE - PREFERRED EQUITY ONLY	0.5%

All data as of September 30, 2023 unless otherwise stated.

* There is no guarantee that diversified geographies will reduce investor risks, or that passive income will be achieved.

1 The NAV per share calculation reflects the total value of our assets minus the total value of our liabilities, divided by the number of shares outstanding. As with any methodology used to estimate value, the methodology employed calculating our NAV per share is based upon a number of estimates and assumptions about future events that may not be accurate or complete. Further, different parties using different assumptions and estimates could derive a different NAV per share, which could be significantly different from our calculated NAV per share. Our NAV will fluctuate over time and does not represent: (i) the price at which our shares would trade on a national securities exchange, (ii) the amount per share a stockholder would obtain if he, she or it tried to sell his, her or its shares or (iii) the amount per share stockholders would receive if we liquidated our assets and distributed the proceeds after paying all our expenses and liabilities.

2 There is no guarantee that stockholders will receive a distribution, and distributions have been paid from net proceeds from our offering, cash advances by our Manager, cash resulting from a waiver of fees or reimbursements due to our Manager, borrowings in anticipation of future operating cash flow and the issuance of additional securities. The board of directors may in the future declare lower distributions or no distributions at all for any given period.

3 As a percentage of the Repurchase Base Price per share. The repurchase price will be rounded down to the nearest \$0.01. The Share Repurchase Program may require that Apartment Growth REIT repurchase up to 25% of investors shares quarterly while this offering is ongoing. Prior to the establishment of NAV, the repurchase base price per share is the price per share. The repurchase base price will be the most recent NAV per share thereafter; please refer to the offering circular for more details. Repurchases are made quarterly upon written request to us at least 30 days prior to the end of the applicable quarter.

4 The Fees and Expenses reflected herein are not exhaustive, to review a full breakdown of all fees and expenses please refer to the Offering Circular.

THIRD PARTIES



ABOUT REALTYMOGUL

RealtyMogul Apartment Growth REIT is managed by RM Adviser, LLC, an SEC registered investment adviser and a wholly-owned subsidiary of Realty Mogul, Co.

RM Adviser, which manages the Apartment Growth REIT's day-to-day operations, will have access to RealtyMogul's deep team of real estate and finance professionals and will leverage their collective experience in originating, underwriting, and servicing billions of dollars in real estate-related assets over the course of their careers.

Although the Manager, RM Adviser, LLC, manages the day-to-day operations, the Apartment Growth REIT operates under the direction of its board of directors, a majority of whom are independent directors.

FOUNDED	2012
CEO	Jilliene Helman
CAPITAL DEPLOYED⁵	\$1B+
TOTAL VALUE OF PROPERTIES FINANCED	\$5.9B+
NUMBER OF REALTYMOGUL MEMBERS	270,000+
HEADQUARTERS	Los Angeles, CA

As of May, 2023

BOARD OF DIRECTORS



JILLIENE HELMAN
Chief Executive Officer,
and President



FLYANN JANISSE
Independent Board
Member



LOUIS S. WEEKS III
Independent Board
Member

PLEASE REVIEW "RISK FACTORS" ON NEXT PAGE

5 Investor capital deployed by real estate companies and funds into real estate projects, as well as material amounts of committed but undepleted cash held by real estate companies and funds, since inception through May, 2023

RISK FACTORS (REVIEW BEFORE INVESTING)

Investing in the Company's common shares is speculative and involves substantial risks. The Company cannot assure you that it will attain its objectives or that the value of its assets will not decrease. Therefore, you should purchase these securities only if you can afford a complete loss of your investment.

You should carefully review the "Risk Factors" section of the Offering Circular which contains a detailed discussion of the material risks that you should consider before you invest in the common shares.

These risks include the following:

- The Apartment Growth REIT has limited operating history.
- Because no public trading market for shares of the common stock currently exists, it will be difficult for an investor to sell their shares and, if an investor is able to sell their shares, they will likely sell them at a substantial discount to the public offering price.
- We may be unable to pay or maintain cash distributions or increase distributions over time.
- Future disruptions in the financial markets or deteriorating economic conditions could adversely impact the commercial real estate market as well as the market for debt-related investments generally, which could hinder the ability to implement the business strategy and generate returns to you.
- This is a blind pool offering, and the Apartment Growth REIT is not committed to acquiring any particular investments with the net proceeds of this offering.
- The investments may be concentrated and will be subject to risk of default.
- We are dependent on the Manager and Realty Mogul, Co.'s key personnel for the success. The Apartment Growth REIT may allocate the net proceeds from this offering to investments with which you may not agree.

This fact sheet is for informational purposes only and should not be regarded as a recommendation, an offer to sell, or a solicitation of an offer to buy any security. Any investment information contained herein has been secured from sources RealtyMogul and RM Adviser believe are reliable, but we make no representations or warranties as to the accuracy of such information and accept no liability therefor. No part of this fact sheet is intended to be binding on RealtyMogul and RM Adviser or to supersede any issuer offering materials.

Investing in the Apartment Growth REIT's common shares is speculative and involves substantial risks. The payment of distributions is not guaranteed and may fluctuate. Review the "Risk Factors" section of the Apartment Growth REIT's offering circular for a discussion of risks that should be considered before you invest. You should not invest unless you can sustain the risk of total loss of capital. Past performance is not necessarily indicative of future results. For additional information on risks and disclosures visit <https://www.realtymogul.com/investment-disclosure>.

RealtyMogul is not a registered broker-dealer, investment adviser or crowdfunding portal. We recommend that you consult with a financial advisor, attorney, accountant, and any other professional that can help you to understand and assess the risks associated with any investment opportunity.