

Please Print or Type

This form should be used for investments made subsequent to the initial IRA opening. Each alternative investment has specific rules around additional investments, please review the terms and conditions outlined within the specific product prospectus for details.

Forward To: First Trust Retirement, c/o DST Systems, Inc.

Regular Mail
PO Box 219184
Kansas City, MO 64121-9184
855-387-3847

Overnight Delivery
Mail Stop: RiverNorth
430 West 7th Street
Kansas City, MO 64105-1407

Step 1: NAME & ADDRESS

IRA Owner Name	Social Security Number	Account Number
Address	City / State / Zip	Phone Number

Step 2: IRA CONTRIBUTION INFORMATION

Select the IRA contribution type.

<p>Traditional IRA</p> <p><input type="checkbox"/> Regular/Annual Contribution _____ Year</p> <p><input type="checkbox"/> Transfer (also complete transfer/rollover form)</p> <p><input type="checkbox"/> Transfer funds from existing Undirected Cash Account</p> <p><input type="checkbox"/> Rollover (from eligible retirement plan) (also complete transfer/rollover form)</p> <p style="padding-left: 20px;"><input type="checkbox"/> Rollover initiated by investor (Transfer/Rollover Form not required)</p> <p><input type="checkbox"/> Recharacterization*</p> <p><input type="checkbox"/> SEP IRA</p> <p style="padding-left: 20px;"><input type="checkbox"/> Employer Contribution _____ Year</p> <p style="padding-left: 20px;"><input type="checkbox"/> Employee Contribution _____ Year</p>	<p>OR</p>	<p>Roth IRA</p> <p><input type="checkbox"/> Regular/Annual Contribution _____ Year</p> <p><input type="checkbox"/> Transfer (from Roth IRA) (also complete transfer/rollover form)</p> <p><input type="checkbox"/> Transfer funds from existing Undirected Cash Account</p> <p><input type="checkbox"/> Rollover (from eligible retirement plan) (also complete transfer/rollover form)</p> <p style="padding-left: 20px;"><input type="checkbox"/> Rollover initiated by investor (Transfer/Rollover Form not required)</p> <p><input type="checkbox"/> Conversion*</p> <p><input type="checkbox"/> Recharacterization*</p>
--	------------------	---

*An IRA Application is required if the plan type does not already exist within the product sponsor.

Step 3: INVESTMENT INSTRUCTIONS

I direct First Trust Retirement, Custodian, to invest any cash contributions as follows:

<input type="checkbox"/> RiverNorth Marketplace Lending Corporation	\$ _____	or	_____ %
<input type="checkbox"/> Undirected Cash*	\$ _____	or	_____ %
<input type="checkbox"/> Annual Custodian Admin Fee**	\$ _____		
Total	\$ _____	or	100 %

*Any uninvested or undirected cash in your IRA will be deposited in an interest bearing Morrill & Janes Bank and Trust Company NOW Account (Undirected Cash). The interest rate and annual percentage yield may change at any time. Interest will be compounded and credited on the last day of each calendar month. The daily balance method is used to calculate the interest on cash in the account. The bank deposit is insured up to applicable FDIC limits.

**\$35 Annually. The Annual Custodian Admin Fee may be paid by you directly; or the Custodian may deduct them from your IRA or from your monthly distributions. Annual fees will be charged for any calendar year during which the IRA is open. This fee is not prorated for periods of less than one year. See Financial Disclosure for more information.

Step 4: IRA OWNER AFFIRMATION

I direct First Trust Retirement (the "Custodian"), trade name of Mainstar Trust, to execute, as Custodian, the purchase of the above-named asset for the benefit of my self-directed IRA account. By signing this form, I acknowledge that the IRA account is self-directed and that I am solely responsible for the investment outcomes within the account, and further acknowledge the following:

- I have had the opportunity to review this transaction with tax, legal, financial and/or other advisors of my choice and am satisfied that I meet all suitability requirements imposed by the investment entity and the investment is suitable for the IRA account;
- I understand that if the assets are not publicly traded, redemptions may be limited and I have considered these factors along with other IRA requirements, such as required minimum distributions, when determining the suitability of this investment for my IRA account;
- I understand that First Trust Retirement does not make any determination with respect to suitability nor does it have a duty to conduct any suitability analysis on my behalf;
- I acknowledge that it is my sole responsibility to direct the investment of my account and that First Trust Retirement, acting as Custodian, will not have responsibility, discretion, or involvement in evaluating or selecting any assets or investments, and shall have no liability for any loss, damage, and/or tax (including a prohibited transaction tax) that may result from or be associated with the transaction requested herein;
- I certify that no tax advice has been given to me by First Trust Retirement and that all decisions regarding these Additional Investment Instructions are my own;
- I agree to indemnify and hold First Trust Retirement harmless from and against any and all claims, liabilities, causes of action, losses and expenses (including, without limitation to, any court costs, attorney's fees and other expenses) asserted against or incurred by First Trust Retirement as a result of, or in any way relating to, any actions requested or directed by me or by my authorized representative, whether in these Additional Investment Instructions or otherwise;
- I agree that First Trust Retirement shall have no obligation, other than maintaining custody of the assets, to take any action with respect to the assets acquired for this IRA account pursuant to these Additional Investment Instructions or otherwise;
- I understand that First Trust Retirement may condition any action or any further action it may agree to undertake, upon its receipt from me, in form satisfactory to it, of written instruction to undertake such action, together with such further agreement or undertaking of indemnification as First Trust Retirement may reasonably request; and
- I understand that the purchase of assets described above or any action requested or directed by me (whether in these Additional Investment Instructions or otherwise) is subject to all terms and conditions of the Account Agreement as amended from time to time.

Step 5: SIGNATURE REQUIRED

I hereby acknowledge that this agreement is between the IRA Owner named in Step 1 and the Custodian and that Product and its affiliates (i) shall have no obligations or liability under this agreement or for any transactions executed in connection herewith; (ii) shall have no responsibility, discretion or involvement in evaluating or selecting assets or investments; and (iii) shall not be deemed to be a "fiduciary" as defined in the Employee Retirement Income Security Act of 1974, as amended, and/or Section 4975 of the Internal Revenue Code of 1986, as amended, with respect to any assets or property of the IRA account.

IRA Owner Signature

Date