



## INVESTOR FACT SHEET A SHARES

### RODIN® INCOME TRUST

Rodin Income Trust – “Rodin Income”<sup>1</sup> – is a publicly registered, non-traded real estate investment trust (REIT) that intends to originate and invest in a diversified portfolio of commercial real estate-related debt investments secured by properties located both within and outside of the United States.<sup>2</sup> These investments may include mortgage loans, subordinated mortgage and non-mortgage interests, including preferred equity investments and mezzanine loans, and direct investments in real estate.

#### INVESTMENT OBJECTIVES

Rodin Income’s primary investment objectives include:

CAPITAL PRESERVATION

INCOME GENERATION<sup>3</sup>

#### INVESTMENT HIGHLIGHTS<sup>4</sup>

- Rodin Income is focused on investing in and originating commercial real estate debt.
- An investment in Rodin Income may be appropriate for investors looking to preserve capital, generate a current stream of income and hedge against rising interest rates, however, Rodin Income does not guarantee income or provide immediate liquidity.
- As with other investments, investors in commercial real estate may seek to diversify their portfolio by including both equity and debt investments.

### OFFERING HIGHLIGHTS

#### OFFERING SIZE

\$1 billion

#### MINIMUM INVESTMENT

\$2,500

#### DISTRIBUTION FREQUENCY<sup>5</sup>

Monthly

#### DISTRIBUTION REINVESTMENT PLAN (DRP)

Up to \$250 million

#### SPONSOR SUPPORT<sup>5</sup>

Sponsor to pay the dealer manager fee in an amount up to 4% of gross offering proceeds.

#### SUITABILITY REQUIREMENTS

\$250,000 net worth or \$70,000 net worth and \$70,000 annual gross income. Higher suitability in certain states, and Class I shares are only available for purchase by certain types of investors. Please refer to the prospectus.

#### TAX REPORTING

Form 1099-DIV

#### SHARE REPURCHASE PLAN<sup>6</sup>

(as a percentage of NAV, one-year minimum hold, pro-rata redemptions)

AFTER YEAR 1	AFTER YEAR 2	AFTER YEAR 3	AFTER YEAR 4	AFTER YEAR 5
96% OF NAV	97% OF NAV	98% OF NAV	99% OF NAV	100% OF NAV

One-year holding period waived and shares redeemed at purchase price in case of death or qualifying disability.

#### PRICING

The Net Asset Value (NAV) is calculated quarterly. The Offering Price is derived from the NAV as follows:

Offering Price = NAV + Upfront Selling Commissions + Dealer Manager Fees – Sponsor Support

Visit [rodinincome.com](http://rodinincome.com) for current NAV, Offering Price and Distribution information.

	CLASS A
SALES COMMISSIONS:	6%
DEALER MANAGER FEES:	3%
SPONSOR SUPPORT:	(4%)

#### EXIT STRATEGY<sup>7</sup>

- List shares on a national securities exchange
- A sale or merger of the company
- Sell assets as a portfolio or individually

<sup>1</sup>We expect to elect to be taxed as a real estate investment trust (REIT) beginning in the taxable year ending December 31, 2018. Once we qualify as a REIT, our failure to remain qualified as a REIT would result in higher taxes, may adversely affect our operations, would reduce the amount of income available for distribution and would limit our ability to make distributions to our shareholders.

<sup>2</sup>We may change our investment objectives, policies and strategy at any time without stockholder consent. Diversification does not eliminate risk and does not assure better performance.

<sup>3</sup>There is no guarantee of distributions. Distributions may be paid from sources other than cash flow from operations, including offering proceeds, which may reduce an investor’s overall return.

<sup>4</sup>As with any real estate, there are various risks, including but not limited to: unfavorable market conditions and limited liquidity. Investment in Rodin Income is not a direct investment in real estate.

<sup>5</sup>Sponsor support is subject to reimbursement under certain circumstances.

<sup>6</sup>Repurchases limited to 5% of weighted average number of Rodin Income Trust’s common shares outstanding during prior calendar year; redemptions will be funded solely from the proceeds of our DRP and any other funds set aside by the board of directors; program may be modified, suspended or terminated at any time upon 10 days prior written notice to the stockholders.

<sup>7</sup>No public market currently exists for our shares, and we are not required to list our shares, sell our portfolio or sell our company by a specified date or at all. Unless and until there is a public market for our shares, you will have difficulty selling your shares. If you are able to sell your shares, you would likely have to sell them at a substantial loss.

# CANTOR FITZGERALD<sup>8</sup>

## FOUNDED IN 1945

Cantor Fitzgerald is a global financial services firm with significant real estate, capital markets, research and investment expertise.

## 150 OFFICES WORLDWIDE

Cantor Fitzgerald maintains more than 150 offices in 20 countries.

## 1 OF 23 PRIMARY DEALERS

Cantor Fitzgerald & Co. is one of only 23 primary dealers of United States government securities.

## 10,000 EMPLOYEES

Cantor Fitzgerald has more than 10,000 employees worldwide.

## INVESTMENT GRADE

Cantor Fitzgerald, L.P. maintains an investment-grade credit rating by Standard & Poor's and Fitch.<sup>9</sup>

## INFORMATION ADVANTAGE

Cantor Fitzgerald and its real estate affiliates transacted more than \$56 billion of real estate-related transactions in 2017.

## FOR MORE INFORMATION, PLEASE CONTACT YOUR FINANCIAL PROFESSIONAL.

### BROKER-DEALER INQUIRIES

**Cantor Fitzgerald & Co.**  
110 E. 59<sup>th</sup> St., 6<sup>th</sup> Floor  
New York, NY 10022  
Phone: (855) 9-CANTOR

[rodinincome.com](http://rodinincome.com)

### ALL OTHER INQUIRIES

**Rodin Income Trust, Inc.**  
110 E. 59<sup>th</sup> St., 6<sup>th</sup> Floor  
New York, NY 10022  
Phone: (855) 9-CANTOR



Cantor Fitzgerald & Co. (Member FINRA / SIPC),  
is the dealer manager for Rodin Income Trust, Inc.

<sup>8</sup>Our sponsor, Cantor Fitzgerald Investors, LLC, is an affiliate of Cantor Fitzgerald, L.P. Cantor Fitzgerald, L.P. is also the ultimate parent of Cantor Fitzgerald & Co. (Member FINRA / SIPC), the dealer manager for Rodin Income Trust, Inc. All references to "Cantor Fitzgerald" refer to Cantor Fitzgerald, L.P., including its subsidiaries and affiliates. The performance of Cantor Fitzgerald, L.P. is not indicative of the performance of Rodin Income Trust. Rodin Income Trust and Cantor Fitzgerald, L.P. are separate companies. An investor purchasing shares in Rodin Income Trust's public offering is making an investment in Rodin Income Trust, not in Cantor Fitzgerald, L.P. Our affiliation with Cantor Fitzgerald, L.P. and its affiliates may not lead to investment opportunities for us.

<sup>9</sup>Rodin Income Trust has not yet been rated by any rating agency.

This is neither an offer to sell nor a solicitation of an offer to buy the securities described herein. An offering is made only by prospectus. This literature must be preceded or accompanied by a current prospectus. As such, a copy of the current prospectus must be made available to you in connection with this offering and should be read in order to fully understand all of the implications and risks of this offering. No offering is made except by a prospectus filed with the Department of Law of the State of New York. Neither the Attorney General of the State of New York nor any other state or federal securities regulator has passed on or endorsed the merits of this offering or these securities or confirmed the adequacy of the prospectus. Any representation to the contrary is unlawful. All information contained in this material is qualified in its entirety by the terms of the current prospectus.

## RISK FACTORS

1. We have no operating history and very limited assets. This is a "blind pool" offering and we have not identified any specific investments to acquire.
2. After the first quarterly valuation of our assets is undertaken, the purchase and repurchase price for shares of our common stock will be based on our NAV and will not be based on any public trading market. Neither NAV nor the offering price may be an accurate reflection of the fair market value of our assets and liabilities and likely will not represent the amount of net proceeds that would result if we were liquidated or dissolved or the amount you would receive upon the sale of your shares.
3. Our organizational documents do not restrict us from paying distributions from any source and do not restrict the amount of distributions we may pay from any source, including offering proceeds. If we pay distributions from sources other than our cash flows from operations, we will have less funds available for investment, borrowings and sales of assets, the overall return to our stockholders may be reduced and subsequent investors will experience dilution. Our distributions, particularly during the period before we have substantially invested the net proceeds from this offering, may exceed our earnings, which would represent a return of capital for tax purposes.
4. No public market currently exists for our shares, and we have no plans to list our shares on an exchange. Unless and until there is a public market for our shares, you will have difficulty selling your shares. If you are able to sell your shares, you would likely have to sell them at a substantial loss.
5. The amount and timing of distributions we may pay in the future are uncertain. There is no guarantee of any return and you may lose a part or all of your investment in us.
6. We are not required to pursue or effect a liquidity event within a specified time period or at all.
7. We will pay substantial fees to and reimburse expenses of our advisor and its affiliates. These fees increase your risk of loss.
8. All of our executive officers, some of our directors and other key real estate professionals are also officers, directors, managers and key professionals of our advisor, our dealer manager and other entities affiliated with Cantor, which we refer to as the Cantor Companies. As a result, they will face conflicts of interest, including significant conflicts created by our advisor's compensation arrangements with us and other Cantor-advised programs and investors.
9. If we raise substantially less than the maximum offering, we may not be able to invest in a diverse portfolio of income-producing commercial properties and other real estate-related assets.
10. We depend on our advisor to select our investments and conduct our operations. Our advisor is a newly-formed entity with no operating history. Therefore, there is no assurance our advisor will be successful.
11. Disruptions in the financial markets and stagnant economic conditions could adversely affect our ability to implement our business strategy and generate returns to you.
12. Our investments will be subject to the risks typically associated with real estate.
13. We expect to make foreign investments and will be susceptible to changes in currency exchange rates, adverse political or economic developments, lack of uniform accounting standards and changes in foreign laws.
14. The other risk factors set forth in our prospectus and other filings with the securities and exchange commission.