



American Realty Capital Trust, Inc.

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For Questions, Contact Investor Services by Phone: (866) 771-2088 · Fax: (877) 694-1113

OPTIONAL
TRANSFER ON DEATH FORM (T.O.D.)

TRANSFER OF DEATH INFORMATION

- A Transfer on Death (T.O.D.) designation transfers ownership of shares to the registered owner's beneficiary(ies) upon death; provided that American Realty Capital Trust, Inc. receives proof of death and other documentation it deems necessary or appropriate.
• Until the death of the account owner(s), the T.O.D. beneficiary(ies) has (have) no present interest in, or authority over, the T.O.D. account.
• A T.O.D. designation will be accepted only where shares are owned by a natural person and registered in that individual's name or by two or more natural persons as joint tenants with rights of survivorship.
• Accounts registered to trusts, corporations, charities, and other such entities may not declare a T.O.D. designation because they are considered perpetual. These entities, however, may be listed as a beneficiary on a T.O.D. for accounts registered to a natural person.
• AT.O.D. designation made by joint tenants with rights of survivorship does not take effect until the last of all multiple owners die. The surviving owners may revoke or change the T.O.D. designation at any time.
• If the beneficiary(ies) does (do) not survive the registered owner(s), the shares will be treated as belonging to the decedent's estate.
• A minor may be named as a beneficiary with a custodian.
• A T.O.D. designation and all rights related thereto shall be governed by the laws of the State of Missouri.
• A T.O.D. designation may be voided at any time by American Realty Capital Trust, Inc. in its sole discretion, if there is any doubt as to the validity or effectiveness of a T.O.D. designation.
• A T.O.D. designation will not be accepted from residents of Louisiana or Texas.

INVESTOR INFORMATION

#1. NAME OF REGISTERED OWNER (exactly as name appears in the subscription agreement)
#1. INVESTOR'S SSN #1. DAYTIME PHONE# #1. STATE OF RESIDENCE
#2. NAME OF REGISTERED OWNER (exactly as name appears in the subscription agreement)
#2. INVESTOR'S SSN #2. DAYTIME PHONE# #2. STATE OF RESIDENCE

TRANSFER OF DEATH DESIGNATION

I (we) authorize American Realty Capital Trust, Inc. to register all of my (our) shares of its common stock in beneficiary form, assigning ownership on my (our) death to my (our) beneficiary(ies). I understand that if more than one beneficiary is listed, the shares will be divided equally.
PRIMARY BENEFICIARY
FULL NAME
SSN TAX DI # DATE OF BIRTH (MM-DD-YYYY)
SECONDARY BENEFICIARY
FULL NAME
SSN TAX DI # DATE OF BIRTH (MM-DD-YYYY)
THIRD BENEFICIARY
FULL NAME
SSN TAX DI # DATE OF BIRTH (MM-DD-YYYY)
CUSTODIAN OF MINOR BENEFICIARY INFORMATION
FULL NAME
SSN TAX DI # DATE OF BIRTH (MM-DD-YYYY)

SIGNATURE

By signing below, I (we) authorize American Realty Capital Trust, Inc. to register all of my (our) shares of its common stock in T.O.D. form. The designation(s) will be effective on the date of receipt. Accordingly, I (we) here by revoke any beneficiary designation(s) made previously with respect to my (our) American Realty Capital Trust, Inc. shares. I (we) have reviewed the information set forth below. I (we) agree on behalf of myself (ourselves) and my (our) heirs, assigns, executors, administrators and beneficiaries to indemnify and hold harmless American Realty Capital Trust, Inc., and any and all of its affiliates, agents, successors and assigns, and their respective directors, managers, officers and employees, from and against any and all claims, liability, damages, actions and expenses arising directly or indirectly out of or resulting from the transfer of my (our) shares in accordance with this T.O.D. designation. I (we) further understand that American Realty Capital Trust, Inc. cannot provide any legal advice and I (we) agree to consult with my (our) attorney, if necessary, to make certain that the T.O.D. designation is consistent with my (our) estate and tax planning.

Sign exactly as the name(s) appear(s) in the Subscription Agreement/Signature Page. All registered owners must sign. This authorization form is subject to the acceptance of American Realty Capital Trust, Inc.

X SIGNATURE OF PRIMARY INVESTOR OR CUSTODIAN OF A MINOR (required) DATE
X SIGNATURE OF JOINT INVESTOR (if applicable) DATE



American Realty Capital Trust, Inc.

The Office of the Tennessee Securities Division has established suitability standards different from those we have established. Shares will be sold only to Tennessee investors who meet the special suitability standards set forth below.

Each Tennessee investor must separately initial the below representation. Except in the case of fiduciary accounts, the investor may not grant any person a power of attorney to make such representation on his or her behalf. Under penalty of perjury, by signing this Addendum, I (we) hereby certify the following:

I (we) represent that my (our) investment does not exceed 10% of my (our) liquid net worth. Liquid net worth is that portion of total net worth which is comprised of cash, cash equivalents and readily marketable securities.

INITIALS INITIALS

The Alabama Securities Commission has established suitability standards different from those we have established. Shares will be sold only to Alabama investors who meet the special suitability standards set forth below.

Each Alabama investor must separate initial the below representation. Except in the case of fiduciary accounts, the investor may not grant any person a power of attorney to make such representation. Under penalty of perjury, by signing this Addendum, I (we) hereby certify the following:

I (we) represent that my (our) liquid net worth equals at least 10 times my (our) investment in the Company's program and other similar programs.

INITIALS INITIALS