Strategic Storage Trust IV, Inc.

OFFERING SUMMARY

WHO MAY INVEST:[1]	A purchaser of shares must have, excluding the value of a purchaser's home, furnishings, and automobiles, either: • A net worth of at least $250,000; or • A gross annual income of at least $70,000 and a net worth of at least $70,000. See prospectus for additional requirements.
MINIMUM INVESTMENT:	$5,000 in shares, except for purchases by an IRA, for which the minimum initial investment is $1,500; and except for existing investors in other programs sponsored by our sponsor and its affiliates, which may be in lesser amounts.
OFFERING SIZE:	$1 Billion
INVESTMENT OBJECTIVES:[2]	• Invest in income-producing and growth self storage properties in a manner that allows us to qualify as a REIT for federal income tax purposes; • Preserve and protect your invested capital; • Provide regular cash distributions to our stockholders[3]; and • Achieve appreciation in the value of our properties and, hence, appreciation in stockholder value.
PROPERTY TYPE:	Self Storage
ACQUISITION LEVERAGE:	Although we intend to use low leverage (less than 50% loan to purchase price) to make our investments during this offering, at certain times during this offering, our debt leverage levels may be temporarily higher as we acquire properties.
SEC REGISTERED OFFERING:	Yes
TAX REPORTING:	IRS Form 1099
SUITABLE FOR IRAS:	Yes
DISTRIBUTION REINVESTMENT PLAN:	Yes
LIQUIDITY FEATURES:	Our board of directors has adopted a share redemption program that may enable stockholders to sell their shares to us in limited circumstances. As long as our common stock is not listed on a national securities exchange or over-the-counter market, our stockholders who have held their stock for at least one year may be able to have all or any portion of their shares of stock redeemed by us. We may redeem the shares of stock presented for redemption for cash to the extent that we have sufficient funds available to fund such redemption. Our board of directors may amend, suspend or terminate the share redemption program with 30 days' notice to our stockholders. We may provide this notice by including such information in a Current Report on Form 8-K or in our annual or quarterly reports, all publicly filed with the SEC, or by a separate mailing to our stockholders. The complete terms of our share redemption program are described in detail in our prospectus. As a result of our board of directors approving an estimated net asset value per share on June 20, 2019, the per share price for the repurchase of a given class of shares is equal to the then-current estimated net asset value per share for such class of shares. There will be several limitations on our ability to redeem shares under the share redemption program including, but not limited to: • Unless the shares are being redeemed in connection with a stockholder's death, "qualifying disability" (as defined under the share redemption program) or bankruptcy, we may not redeem shares until the stockholder has held his or her shares for one year. • During any calendar year, we will not redeem in excess of 5% of the weighted-average number of shares outstanding during the prior calendar year. • The cash available for redemption is limited to the proceeds from the sale of shares pursuant to our distribution reinvestment plan. • We have no obligation to redeem shares if the redemption would violate the restrictions on distributions under Maryland law, which prohibits distributions that would cause a corporation to fail to meet statutory tests of solvency.
EXIT STRATEGY:[4]	Subject to then-existing market conditions and the sole discretion of our board of directors, we intend to seek one or more of the following liquidity events within three to five years after completion of this offering: • Merge, reorganize or otherwise transfer our company or its assets to another entity with listed securities; • Commence the sale of all of our properties and liquidate our company; • To the extent feasible, list our shares on a national securities exchange; or • Otherwise create a liquidity event for our stockholders.
TARGETED MARKETS:	All U.S. markets and Canada
SHARE CLASSES:	

PRIMARY OFFERING	PRICE	CURRENT DISTRIBUTION YIELD[3]
Per Class A Share	$24.89	6.28%
Per Class T Share	$24.10	5.48%
Per Class W Share	$22.65	6.40%

This is neither an offer to sell nor a solicitation of an offer to buy the securities described herein. Only the Prospectus makes such an offer. This literature must be read in conjunction with the Prospectus in order to fully understand all of the implications and risks of the offering of securities to which it relates. Please read the Prospectus in its entirety before investing for complete information and to learn more about the risks associated with this offering. No offering is made to New York residents except by a Prospectus filed with the Department of Law of the State of New York. The Attorney General of the State of New York has not passed on or endorsed the merits of this offering.

(1) An investment in REIT(s) may not be suitable for all investors. Please see the prospectus for more stringent standards that apply to residents of Alabama, Iowa, Kansas, Kentucky, Maine, Massachusetts, Missouri, Nebraska, New Jersey, New Mexico, North Dakota, Ohio, Oregon, Pennsylvania, Puerto Rico, Tennessee and Vermont.

(2) We cannot assure you that we will attain our investment objectives.

(3) Distributions are declared quarterly by the board of directors for each share class and paid monthly. Future distribution declarations are at the sole discretion of our board of directors and are not guaranteed. We have paid, and may continue to pay, distributions from sources other than cash flow from operations which may include borrowings or the net proceeds of this offering (which may constitute a return of capital); therefore, we will have fewer funds available for the acquisition of properties, and our stockholders' overall return may be reduced. From the commencement of paying cash distributions in February 2017, all distributions have been paid from the net proceeds of our offering and the private offering transaction. We are not prohibited from undertaking such activities by our charter, bylaws or investment policies, and we may use an unlimited amount from any source to pay our distributions, and it is likely that we will use offering proceeds to fund a majority of our initial distributions. Therefore, it is likely that some or all of the distributions that we make will represent a return of capital to our stockholders, at least in the first few years of operation. Payment of distributions in excess of earnings have a dilutive effect on the value of our stockholders' shares. If we continue to pay distributions from sources other than cash flow from operations, we will have fewer funds available for acquiring properties, which may reduce our stockholders' overall returns. Additionally, to the extent distributions exceed cash flow from operations, a stockholder's basis in our stock may be reduced and, to the extent distributions exceed a stockholder's basis, the stockholder may recognize a capital gain. Distribution yield is net of dealer manager servicing fee.

(4) We cannot assure you that we will achieve one or more of the described liquidity events. Our charter does not provide a date for termination of our corporate existence and does not require us to pursue a liquidity transaction at any time. Our offering may last up to 3 years and our board of directors may determine that it is in the best interest of our stockholders to conduct a follow-on offering, in which case offerings of our common stock could be conducted for 6 years or more.

We are an "emerging growth company" under the federal securities laws and will be subject to reduced public company reporting requirements. Investing in our common stock involves a high degree of risk. You should purchase these securities only if you can afford a complete loss of your investment. See "Restrictions on Ownership and Transfer" beginning on page 145 of the prospectus to read about limitations on transferability. See "Risk Factors" beginning on page 24 of the prospectus to read about the risks you should consider before buying shares of our common stock.

Call your financial advisor for more information. Financial professionals contact us at:

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RISK FACTORS

We are an "emerging growth company" under the federal securities laws and will be subject to reduced public company reporting requirements. Investing in our common stock involves a high degree of risk. You should purchase these securities only if you can afford a complete loss of your investment. See "Restrictions on Ownership and Transfer" beginning on page 145 to read about limitations on transferability. See "Risk Factors" beginning on page 24 to read about the risks you should consider before buying shares of our common stock. The most significant risks include the following:

- As of September 30, 2019, our accumulated deficit was approximately $13.1 million, and we anticipate that our operations will not be profitable in 2019.
- We have paid, and may continue to pay, distributions from sources other than our cash flows from operations, including from the net proceeds of our public offering and the private offering transaction. We are not prohibited from undertaking such activities by our charter, bylaws, or investment policies, and we may use an unlimited amount from any source to pay our distributions, and it is likely that we will continue to use public offering proceeds to fund a majority of our early distributions. For the years ended December 31, 2017 and 2018, we funded 100% of our distributions using proceeds from our private offering transaction and our public offering. For the nine months ended September 30, 2019, we funded 5.4% of our distributions using cash flows from operations, 46.6% using proceeds from our public offering, and 48.0% using proceeds from our distribution reinvestment plan. Payment of distributions in excess of earnings may have a dilutive effect on the value of your shares. If we pay distributions from sources other than cash flow from operations, we will have fewer funds available for acquiring properties, which may reduce our stockholders' overall returns. Additionally, to the extent distributions exceed cash flow from operations, a stockholder's basis in our stock may be reduced and, to the extent distributions exceed a stockholder's basis, the stockholder may recognize a capital gain.
- No public market currently exists for shares of our common stock and we may not list our shares on a national securities exchange before three to five years after completion of this offering, if at all; therefore, it may be difficult to sell your shares. If you sell your shares, it will likely be at a substantial discount. Our charter does not require us to pursue a liquidity transaction at any time.
- This is an initial public offering; we have limited operating history, and the prior performance of real estate programs sponsored by affiliates of our sponsor may not be indicative of our future results.
- This is a "best efforts" offering. If we are unable to raise substantial funds in this offering, we may not be able to invest in a diverse portfolio of real estate and real estate-related investments, and the value of your investment may fluctuate more widely with the performance of specific investments.
- We are a "blind pool." As a result, you will not be able to evaluate the economic merits of our future investments prior to their purchase. We may be unable to invest the net proceeds from this offering on acceptable terms to investors, or at all.
- Investors in this offering will experience immediate dilution in their investment primarily because (i) we pay upfront fees in connection with the sale of our shares that reduce the proceeds to us, (ii) on January 25, 2017 we sold approximately 360,577 shares of our Class A common stock at a purchase price of approximately $20.80 per share in a private offering transaction as described above, and (iii) we paid offering expenses in connection with our private offering transaction.
- There are substantial conflicts of interest among us and our sponsor, advisor, property manager, transfer agent and dealer manager.
- Our advisor will face conflicts of interest relating to the purchase of properties, including conflicts with SmartStop Self Storage REIT, Inc. and the advisors other private programs sponsored by our sponsor, and such conflicts may not be resolved in our favor, which could adversely affect our investment opportunities.
- We have no employees and must depend on our advisor to select investments and conduct our operations, and there is no guarantee that our advisor will devote adequate time or resources to us.
- We will pay substantial fees and expenses to our advisor, its affiliates and participating broker-dealers, which will reduce cash available for investment and distribution.
- We may incur substantial debt, which could hinder our ability to pay distributions to our stockholders or could decrease the value of your investment.
- We may fail to qualify as a REIT, which could adversely affect our operations and our ability to make distributions.
- Our board of directors may change any of our investment objectives without your consent.

OTHER INFORMATION

We encourage you to review our SEC filings at www.sec.gov.

- An investment in our shares is not suitable for all investors. An investment in our shares involves significant risks and is only suitable for persons who have adequate financial means, desire a relatively long-term investment and will not need immediate liquidity from their investment. Investors should only purchase shares if they can afford a complete loss of their investment. Generally, a purchaser of shares must have, excluding the value of a purchaser's home, furnishings and automobiles, either:
- a net worth of at least $250,000: or
- a gross annual income of at least $70,000 and a net worth of at least $70,000.
- Please see the prospectus for a full description of suitability standards. Residents of Alabama, Iowa, Kansas, Kentucky, Maine, Massachusetts, Missouri, Nebraska, New Jersey, New Mexico, North Dakota, Ohio, Oregon, Pennsylvania, Puerto Rico, Tennessee and Vermont should consult the prospectus for details regarding the more stringent suitability standards that apply to them based on their states of residence.

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