

The Monthly Income Fund (Equiton Monthly Income Fund Trust) is designed to distribute regular monthly income to investors by investing in a diversified pool of short-term loans to qualified borrowers, primarily backed by real estate assets.

Fund Strategy

The Fund will invest in a diversified portfolio of loans made to qualified borrowers and may include:

- Residential mortgages
- Commercial mortgages
- Land financing
- Development and construction financing
- Other real estate secured debt

Investment Objectives

The Fund was designed with the objectives of:

- Generating a stable, recurring monthly income stream derived from interest paid on short-term, secured real estate investments.
- Maximizing investors' value with regular cash distributions payable monthly.

Fund Details

Investment Type: Mutual Fund Trust

Fund Status: Offering Memorandum

Inception Date: July 2025

Fund AUM: \$14.0M (as at August 31, 2026)^{I1}

Unit Price: \$10.00

Targeted Distribution Yield: 8%[^]

Redemptions: Monthly with 30 days' notice*

Minimum Initial Investment: \$25,000

Minimum Subsequent Investment: \$5,000

Targeted Annual Net Return: 7-9%[†]

Loan to Value: 30%

(See Offering Memorandum for more details)

Asset Manager Details

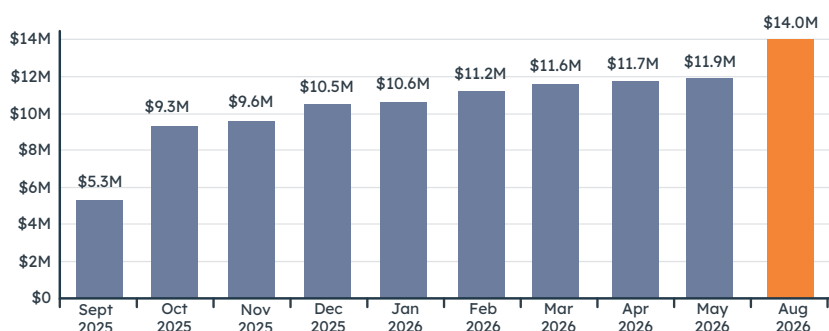
Asset Manager: Equiton Partners Inc.

Established: January 2015

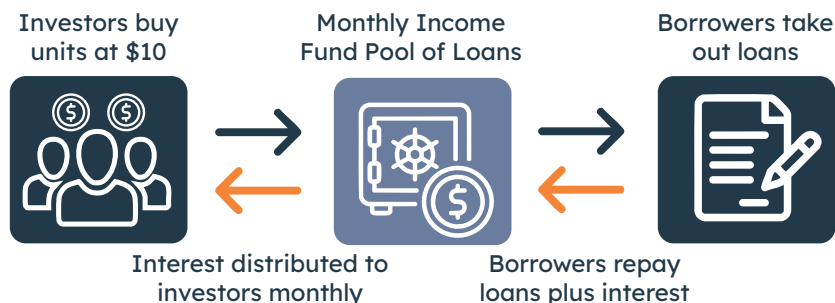
Manager AUM: \$1.7B (as at August 31, 2026)^{I2}

7-9%[†] Targeted Annual Net Return

Assets Under Management (as at August 31, 2026)



How it Works



Key Fund Benefits

	Regular Income Distributions paid monthly		Registered Plan Eligible RRSP, TFSA, RESP, LIRA, RRIF
	Reinvest Distributions (DRIP) Benefit from compounding your distribution		Simple, Understandable Earning interest on loans

Notes:

^{I1} Fund Assets Under Management includes the total value of the fund's mortgage portfolio, accrued interest, cash and cash equivalents, real estate acquired through foreclosure, and any other real estate-backed investments. See Offering Memorandum for details.

^{I2} Equiton Assets Under Management includes the total market value of investor assets managed by Equiton Partners Inc.

[^] Distribution yield is annualized, paid monthly, and is not guaranteed. Distributions may be adjusted and actual results may differ.

* Redemption Policy: 15th of each month, 30 days' notice with restrictions.

[†] Targets/illustrative scenarios are not guarantees; actual results may differ. See Offering Memorandum for more details and risks. Please read full disclaimers at equiton.com/disclaimers

Frequently Asked Questions (FAQs)

What is included in the Fund?

The Fund will hold a diversified pool of loans, primarily secured by real property located exclusively in Canada. Real estate lending assets can include residential mortgages (multifamily); commercial property mortgages and financing; land financing; pre-development/development and construction financing; and other real estate secured debt. The maximum weighted average property portfolio loan-to-value (LTV) ratio will be 75%.

How does the Fund generate returns for investors?

The Monthly Income Fund is an investment that combines capital from multiple investors to provide short-term loans mainly backed by real estate. As borrowers make their monthly interest payments, the fund manager collects those payments and distributes the income to investors.

Who borrows from Equiton?

Equiton participates in flexible lending solutions to qualified businesses and real estate professionals, offering responsive execution and tailored structuring that may not be available through traditional financial institutions.

What is considered a short-term loan?

The average loan term undertaken by the Fund is expected to be 1 year, and will typically be less than 3 years.

How do the investors receive distributions?

The Fund is designed to pay out distributions to investors once a month. Distributions can either be paid directly into your account or reinvested back into the Fund through our Distribution Reinvestment Plan (DRIP).

Why choose Equiton? Why wouldn't I just lend money directly?

Lending directly requires significant upfront capital, involves administrative work, and carries personal risk. By investing through Equiton's Monthly Income Fund, you gain experience and access to professionally managed real estate lending opportunities, benefit from diversification across multiple loans, and enjoy the convenience of having all the paperwork and day-to-day administration handled for you. This approach also provides access to loan opportunities that may not be available to individual investors.

Selling Fee Option	
	Trust Unit Class
	Class A - Low Load
Minimum Investment	\$25,000
Commission*	Up front – 3% of subscription price
Trailer	0.75% per annum
Redemption Schedule	Redeemed In: 1st 12 mos. - 4.00% After 12 mos. - 0.00%

* Up-front commissions are based on the book value of units and processed in the month of acquisition.

Additional Information

- Available to accredited and eligible investors across Canada.
- Offering documents and marketing materials are available in English.

Investor Services

Advisors can contact Investor Services for assistance at investors@equiton.com or (289) 337-8103.

Please send completed subscription documents to agreements@equiton.com

Equiton

1111 International Blvd., Suite 500
Burlington, ON L7L 6W1
www.equiton.com

IMPORTANT INFORMATION: This communication is for information purposes only and is not, and under no circumstances is to be construed as, an invitation to make an investment in Equiton Monthly Income Fund Trust (the "Fund") or with Equiton Capital Inc. Investing in the Fund's Units involves risks. There is currently no secondary market through which the Fund Units may be sold and there can be no assurance that any such market will develop. A return on an investment in Fund Units is not comparable to the return on an investment in a fixed-income security. The recovery of an initial investment is at risk, and the anticipated return on such an investment is based on many performance assumptions. Although the Fund intends to make distributions of its cash to Unitholders, such distributions may be reduced or suspended. The actual amount distributed will depend on numerous factors, including the Fund's financial performance, debt covenants and obligations, interest rates, working capital requirements and future capital requirements. In addition, the market value of the Fund Units may decline if the Fund is unable to meet its cash distribution targets in the future, and that decline may be material. Recipients of this document who are considering investing in the Fund are reminded that any such purchase must not be made on the basis of the information contained in this document but are referred to the Confidential Offering Memorandum, provided to you by the Fund ("Offering Memorandum"). A copy of the Offering Memorandum may be obtained upon request made to the attention of Equiton Capital Inc. It is important for an investor to consider the particular risk factors that may affect the industry in which it is investing and therefore the stability of the distributions that it receives. The risks involved in this type of investment may be greater than those normally associated with other types of investments. Please refer to the Offering Memorandum for a further discussion of the risks of investing in the Fund.

PAST PERFORMANCE MAY NOT BE REPEATED. Investing in the Fund Units can involve significant risks and the value of an investment may go down as well as up. There is no guarantee of performance. Only investors who do not require immediate liquidity of their investment should consider a potential purchase of Units.

DISCLAIMER: All information contained herein, while obtained from sources which are believed to be reliable, is not guaranteed as to its accuracy or completeness. It is important for an investor to consider the particular risk factors that may affect the industry in which it is investing and therefore the stability of the distributions that it receives.