

EVERTRUST | Private Credit Fund

CLASS A
Q2 2026

The Evertrust Private Credit Fund invests in a diversified portfolio of short-term real estate loans designed to generate stable income for investors. Loans are primarily extended to qualified borrowers and are secured by Canadian real estate assets.

9%* | Targeted Annual Net Return

Key Fund Advantages



Stable Income Generation

Investors receive regular monthly income distributions.



Registered Accounts Eligible

Investments can be made through RRSP, TFSA, RESP, LIRA, and RRIF accounts.



Distribution Reinvestment Program (DRIP)

Monthly distributions may be automatically reinvested to support long-term compounding.



Simple and Transparent Strategy

The Fund generates income primarily through secured real estate lending.



How the Fund Works



Fund Objective

The Fund seeks to generate stable income through a diversified portfolio of real estate-backed loans.

Key objectives include:

- Providing debt financing to real estate projects to earn interest income
- Maintaining a diversified loan portfolio to support monthly distributions
- Protecting investor capital through disciplined underwriting and risk management



Investment Strategy

The Fund invests in a diversified portfolio of real estate-backed loans across Canada to generate stable income:



Diversified Real Estate Lending

Loans secured by residential, commercial, and development real estate assets.



Secured Lending Focus

Preference for first mortgages and senior secured lending positions.



Prudent Risk Management

Target loan-to-value (LTV) of 50-65%, with a maximum of 75%.



Active Credit Management

Rigorous underwriting, ongoing monitoring, and disciplined risk management.



About the Manager

Evertrust Capital Management Inc. is the asset management platform of Evertrust Development Group, a Canadian real estate developer founded in 2014 with projects across multiple cities.

*Disclosure

This document is for informational purposes only and does not constitute an offer to sell or a solicitation to purchase any securities. Investments may only be made through the applicable offering documents. Investments involve risk, including potential loss of principal. Target returns and forward-looking statements are not guarantees of future performance. Please refer to www.frontfundr.com/evertrust and the offering documentation for this opportunity.

