

ARIXA CAPITAL

Arixa Secured Income Fund

June 30, 2026

OPPORTUNITY & STRATEGY

Arixa Secured Income Fund ("ASIF") provides **senior-secured, short-term loans** to professional real estate investors, builders, and developers in supply-constrained urban markets to finance the acquisition, renovation, and/or construction completion of their investment properties. Arixa Capital originates and services these loans, bringing all core lending functions in-house to deliver a seamless borrower experience and to provide flexibility and consistency of service cross each phase of the loan process. The platform is designed to reduce investment risk while driving repeat business and referrals from borrowers, helping create a steady flow of attractive investments for the platform. **ASIF targets 8.0-9.0% net return to investors.[1]**

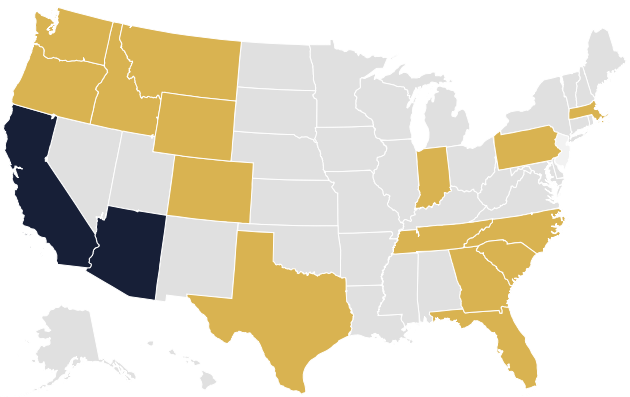
Bank liquidity constraints and consolidation among private lenders have created a multi-billion-dollar funding gap for residential development loans amid the ongoing housing shortage. This environment presents a compelling opportunity for Arixa Capital to attract and service professional real estate builders, developers, and investors who are seeking reliable sources of debt financing to complete their projects.[2]

$244M	7.9%	16 Year	53
AUM	Annualized Dividend Yield[3]	Track Record	Loan Count

STRATEGIC ADVANTAGE(4)

- **Consistent Returns:** long track record of delivering stable monthly income and positive returns to investors since inception
- **Risk Mitigation Focus:** Niche strategy centered on senior secured loans backed by residential and multifamily investment properties
- **Liquidity and Diversification:** Small-balance, short-duration loans designed to support fund liquidity and enhance portfolio diversification
- **Institutional-Grade Platform:** Integrated platform vetted by institutional investors

PRIMARY LENDING MARKETS



Illustrative 2025 origination map based on internal data; outliers may not be included and is subject to change.

NET INVESTOR RETURN: ARIXA SECURED INCOME FUND (5)

2010[6]	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026 YTD[6]
7.8%	9.6%	9.4%	11.0%	9.3%	9.2%	9.0%	8.3%	7.7%	7.6%	6.9%	7.1%	6.9%	7.9%	8.6%	8.4%	4.0%

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ARIXA CAPITAL

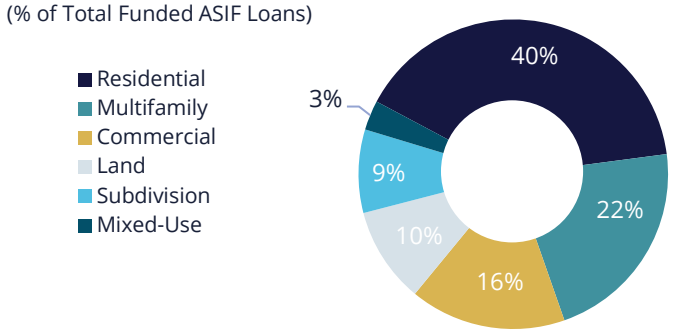
	1-Year	3-Year	5-Year	10-Year	Since Inception
ANNUALIZED NET RETURN[7]	8.2%	8.4%	7.9%	7.8%	8.5%

KEY CHARACTERISTICS[8]

- **Target Net Return:** 8.0% - 9.0%[1]
- **Minimum Investment:** $100,000
- **Asset Management Fee:** 1% of AUM
- **Performance Fee:** None
- **Distributions:** Monthly with option to reinvest or receive distribution
- **Withdrawals:** After 12-month lock-up period, investors may request a 25% redemption per quarter
- **Tax-Efficient Structure:** U.S.-based investors may qualify for a deduction of up to 20% of qualified dividend income[9]

PROPERTY TYPE

(% of Total Funded ASIF Loans)



LOAN TYPE

(% of Total Funded ASIF Loans)

Bridge..... 59%
Renovation..... 32%
Construction Completion..... 9%

Strategy to Generate Consistent Income

Loan Size: The Fund seeks to make loans primarily between $1MM-$15MM, earning competitive rates as this segment is underserved by banks and private lenders.[10]

Fixed Rates: Loans with average yield of 10.0%[11] Rates are primarily fixed so current loans will pay at these levels until maturity.

Experienced Borrowers: Arixa works with professionals who have a track record of creating substantial value with their investment projects and are willing to pay a premium for Arixa's reliability and client service.

Strategy to Preserve Principal

Loan Seniority: Loans are first lien, secured by real estate with an average loan-to-value ratio of 65% at payoff. [12]

Markets: Arixa focuses on single family residential and multifamily projects in urban infill markets across the U.S., where the enduring housing shortage creates opportunities for developers.

Integrated Platform: Arixa's lending platform brings core functions in-house to reduce investment risk, drive repeat business, and help create a steady flow of attractive projects.

PORTFOLIO MANAGERS



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ENDNOTES

[1]The target returns set forth herein are for illustrative and informational purposes only. There can be no assurance that an investment in Arixa Secured Income Fund ("ASIF") will achieve comparable results. Target returns have been calculated taking into account management fees and assumed expenses, each as further described in the confidential Private Placement Memorandum (as supplemented, the "PPM") of ASIF. Arixa's assumptions and estimates are based on good faith judgments; however, there can be no guarantee that these factors will not change materially over time or as a result of market and economic changes. Prospective investors should carefully evaluate the information presented in their analysis of any investment opportunity. Target returns are considered hypothetical. Hypothetical performance results have many inherent limitations, some of which, but not all, are described herein. In fact, there are frequently sharp differences between hypothetical performance results and the actual results subsequently realized by any particular investment strategy. One of the limitations of hypothetical performance results is that they are generally prepared with the benefit of hindsight. In addition, hypothetical investment considerations do not involve financial risk, and no hypothetical performance can completely account for the impact of financial risk in actual loan portfolios. For example, the ability to withstand losses or adhere to a particular investment strategy in spite of losses are material points which can adversely affect actual investment results. There are numerous factors related to the markets in general or to the implementation of any specific investment strategy which cannot be fully accounted for in the preparation of hypothetical performance results, all of which can adversely affect actual performance.

[2]The information provided is for informational and illustrative purposes only and reflects Arixa Capital's beliefs and perspective, which may be incorrect. No investor should place undue reliance on such information.

[3]The annualized dividend yield is calculated by dividing the total amount distributed to investors during the quarter by the average equity capital and compounded to show annualized rate. The annualized dividend yield set forth herein is for illustrative and informational purposes only. There can be no assurance that an investment in the Fund will achieve comparable results. Annualized dividend yield has been calculated taking into account management fees and assumed expenses, each as further described in the confidential Private Placement Memorandum of the Fund. Annualized dividend yield is considered hypothetical. Hypothetical performance results have many inherent limitations and there are frequently sharp differences between hypothetical performance results and the actual results subsequently realized by any particular investment strategy. There are numerous factors related to the markets in general or to the implementation of any specific investment strategy which cannot be fully accounted for in the preparation of hypothetical performance results, all of which can adversely affect performance.

[4]Arixa Capital makes no representations, and it should not be assumed, that past performance is an indication of future results. Prospective investors should carefully evaluate the information presented in their analysis of any investment opportunity.

[5]Net returns reflect the deduction of management fees (1% of assets for the Fund) and all applicable Fund expenses. Monthly returns are calculated by dividing income earned during the period by the Fund's average invested capital, and monthly returns are compounded to reflect annual performance over time. This methodology reflects both investment performance and the impact of capital inflows during the reporting period. The performance information contained herein is provided for informational and discussion purposes only. Arixa Capital makes no representations, and it should not be assumed, that past performance is an indication of future results. There can be no assurance that the Fund will be able to achieve the rates of return indicated herein. Indeed, wherever there is the potential for profit, there is also the possibility of complete loss.

[6]Partial year returns are presented for the initial year of ASIF and for the current year as applicable. These are net returns which reflect the deduction of management fees and other Fund expenses. Returns are compounded, beginning with the launch date of ASIF (January 27, 2014) and calculated based on the capital contributions received from limited partners, assuming re-investment of interest income. The returns for limited partners who invested after the launch date of each Fund may be lower. The performance information contained herein is provided for informational and discussion purposes only. Partial year returns are considered hypothetical. Hypothetical performance results have many inherent limitations and there are frequently sharp differences between hypothetical performance results and the actual results subsequently realized by any particular investment strategy. Arixa Capital makes no representations, and it should not be assumed, that past performance is an indication of future results. There can be no assurance that the Fund will be able to achieve the rates of return indicated herein. Indeed, wherever there is the potential for profit, there is also the possibility of complete loss.

[7]Annualized net returns are calculated using the Compound Annual Growth Rate ("CAGR"), which reflects the annualized return over a specified period, assuming reinvestment of earnings. CAGR provides a smoothed annual rate of return, leveling out any yearly fluctuations to express the annual rate of return across the evaluated time frame.

[8]This information is presented as a high-level summary of certain key terms and is qualified in its entirety by the PPM and ASIF's operative documents.

[9]Prospective investors are urged to consult their own tax advisors regarding the possible tax consequences of an investment in the Fund. Please refer to the PPM for additional important tax disclosures.

[10]Loan sizes may vary and can be smaller or larger depending on borrower needs, asset characteristics, and market conditions. This information is provided for illustrative purposes and does not constitute an offer or solicitation.

[11]Lending rates are subject to change. Current lending rates charged by Arixa are not necessarily indicative of future rates.

[12]The estimated final loan-to-value ratio is based on Arixa's internal analysis and diligence using several assumptions, data inputs and methodologies. The estimated LTV is provided for informational and discussion purposes only.

Please refer to the disclosures below for additional information.

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