IDIF INVICO DIVERSIFIED INCOME FUND
by INVICO

Fund Fact Sheet

Data as at August 31, 2026

Class B

Invico Diversified Income Fund ("IDIF") is an award-winning open-ended mutual fund trust that invests in a diversified portfolio of high-yield credit strategies and energy working interests across North America. IDIF's objective is to generate monthly income through a diversified portfolio with asset collateralization or direct ownership in real assets and has an approximate 8% per annum target distribution rate.[1]

Fund Details

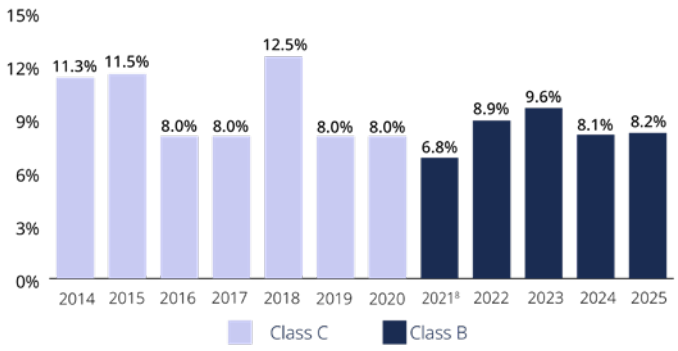
Fund Type	Mutual Fund Trust	**Target Distribution Rate**	$0.0555/unit per month; (approx. 8% per annum)[1], DRIP available
Inception Date	September 2013	**Management Fee**	1.50%
Fund NAV	~$412 million[2]	**Hurdle Rate**	8%, set annually[3]
Registered Account Status	Yes	**Potential Incentive Distribution**	80% above blended hurdle[3]
U.S. Investor Eligibility	No	**Purchase Deadline**	The Friday prior to the last Wednesday of each month
Valuations	Monthly	**Redemptions**	45 day settlement and notice per quarter at NAV[4]

Class B & C Year-by-Year Returns*[5,6,7]

Total return, including DRIP, on a year-by-year basis, for investments made on Jan. 1 would have increased or decreased by Dec. 31 for each year and the eight-month period ending August 31, 2026.

	2014	2015	2016	2017	2018	2019	2020	2021[5]	2022	2023	2024	2025	2026 YTD
Class C	11.8%	12.1%	8.3%	8.3%	13.2%	8.3%	3.0%	n/a	n/a	n/a	n/a	n/a	n/a
Class B	n/a	n/a	n/a	n/a	n/a	n/a	n/a	10.7%	13.8%	6.0%	4.9%	-9.5%	5.9%

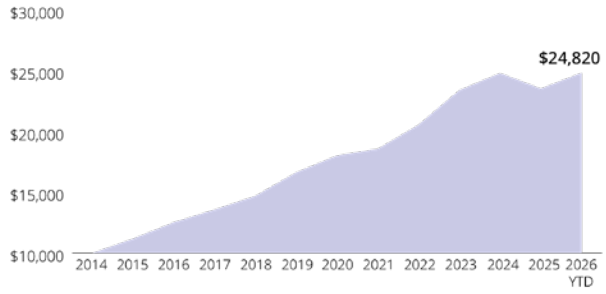
Historical Annual Distributions*



Annual Compound Total Returns*[5,6,7]

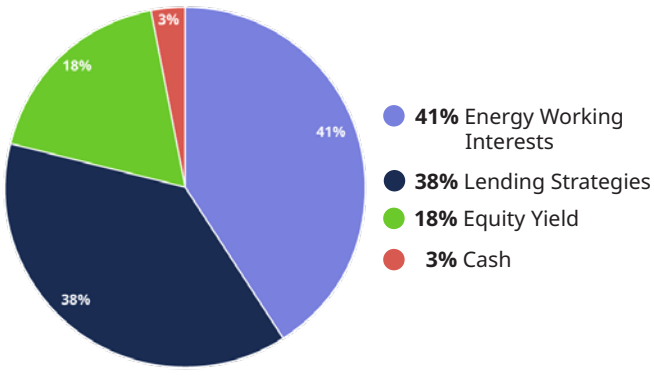
As at	Unit	1-Year	3-Year	5-Year	Since Inception[5]
Sept. 30, 2021	Class C	13.8%	9.0%	8.7%	9.5%
Aug. 31, 2026	Class B	-6.6%	0.9%	4.9%	4.9%[9]

Growth of $10,000 Invested in IDIF Class B*[2,5,6,7]

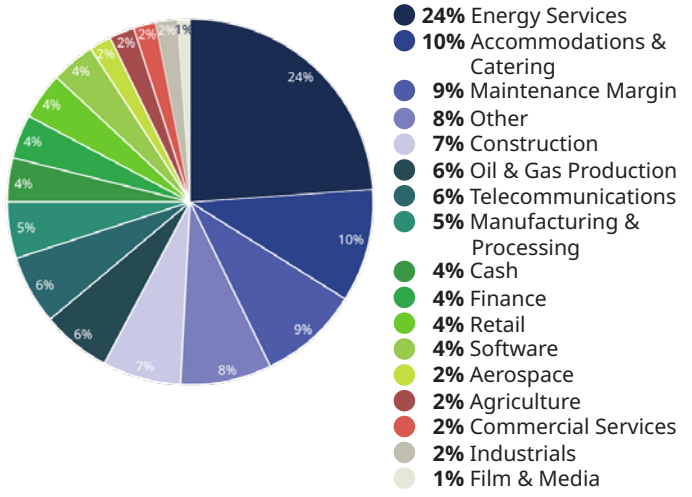


* Past performance is not indicative of future results.

Asset Allocation[2]



Sector Allocation[2,10]



INVICO

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Fund Awards



Corporate Summary

Fund Manager	Invico Capital Corporation
Firm AUA	~$4.3 billion[2]
Auditor	Deloitte LLP
Legal Counsel	Norton Rose Fulbright Canada LLP

Contact Us

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[1] Based on the annual Distribution Policy, which is set at least annually at the discretion of the Portfolio Manager.
[2] As at June 30, 2026.
[3] Please see Offering Memorandum dated March 27, 2026, for details.
[4] Redemptions are subject to a quarterly limit of 1.25% of the Partnership's NAV. Amounts in excess of this limit will be carried forward to subsequent quarters and processed on a pro rata basis unless otherwise determined by the Trustee or Administrator. Redemption options are subject to portfolio liquidity and notice, as well as the redemption schedule.
[5] Class B inception date: May 26, 2021; Class C inception date: November 8, 2013. All outstanding Class C units were converted to Class B effective December 1, 2021. Class C annual compound total returns are shown until September 30, 2021, which is the last official quarterly NAV date prior to the conversion.
[6] Class B returns assume all distributions were reinvested based on a NAV/unit issuance price, and are net of fees (without applicable rebates that may be available), but before any early redemption fees.
[7] Class C returns are net of fees (excluding early redemption fees) and assume all distributions were reinvested based on an issuance price of $10/unit until April 1, 2020, and NAV/unit thereafter, are shown for an investment of less than $500,000, and attribute special distributions to the year of declaration. Class C had different unit terms; if the current Class B terms had been applied to Class C units, the returns would have been different.
[8] 2021 distributions have been annualized to provide a more relevant comparison to other years.
[9] Class B returns from May 26 to December 31, 2021, have been annualized to provide a more relevant comparison to other years.
[10] Sector allocation is representative of the lending strategies sleeve only.

Disclaimer

An Offering Memorandum dated March 27, 2026, (the "Offering Memorandum") containing important information relating to the securities described in this document (the "Securities") has or will be filed with the securities regulatory authorities in each of the jurisdictions where a distribution has occurred or will occur pursuant to the Offering Memorandum. A copy of the Offering Memorandum is required to be delivered to you at the same time or before you sign the agreement to purchase the Securities described in this document pursuant to the Offering Memorandum. This document does not provide disclosure of all information required for an investor to make an informed investment decision. Investors should read the Offering Memorandum of Invico Diversified Income Fund (the "Trust") especially the risk factors relating to the Trust and the Securities offered, before making an investment decision.

An investment in the Trust is highly speculative and involves a number of risks, including the nature of the business to be conducted by the Trust and Invico Diversified Limited Partnership (the "Partnership") and the risks inherent in the Trust and the Partnership's investment strategies. Only investors who are willing to rely solely upon the ability, expertise, judgment, discretion, integrity and good faith of Invico Diversified Income Administration Ltd. (the "Administrator") and Invico Capital Corporation (the "Portfolio Manager"), who do not require immediate liquidity of their investment and who can afford a total loss of their investment should consider an investment in the Trust. Prospective investors should read the entire Offering Memorandum and consult with their own professional advisors to ascertain and assess the income tax, legal, risks and other aspects of their investment in the Trust. There is no guarantee of performance and past or projected performance is not indicative of future results.

No securities regulatory authority has assessed the merits of, or expressed an opinion about the Securities, the information contained in this document or the Offering Memorandum. The Securities referred to herein will only be offered and sold in such jurisdictions where they may be lawfully offered for sale and, in such jurisdictions, only by persons permitted to sell such Securities. The Securities referred to herein may only be sold to prospective investors who reside in certain provinces of Canada and who meet certain eligibility criteria on a basis which is exempt from the prospectus requirements of applicable Canadian securities laws. The Securities have not been, and will not be, registered under the United States Securities Act of 1933, as amended (the "U.S. Securities Act") or the securities laws of any state of the United States and may not be offered or sold within the United States or to or for the account or benefit of U.S. persons (as such term is defined in Regulation S under the U.S. Securities Act).