

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 9% per annum target distribution rate.<sup>1</sup>

### Fund Details

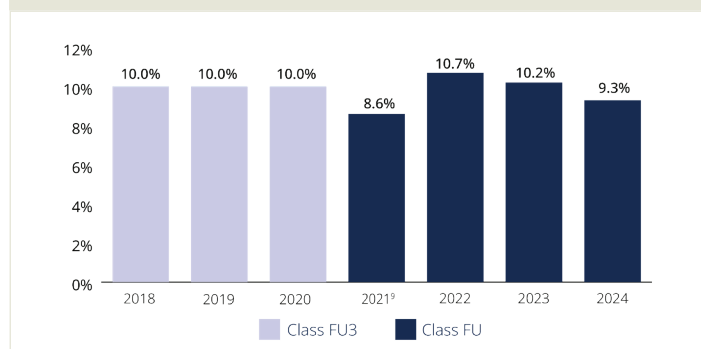
<b>Fund Type</b>	Mutual Fund Trust	<b>Target Distribution Rate</b>	US\$0.0673/unit per month; (approx. 9% per annum) <sup>1</sup> , DRIP available <sup>3</sup>
<b>Inception Date</b>	September 2013	<b>Management Fee</b>	1.75%, tiered rebates starting at adjusted subscriptions ≥ \$3 million
<b>Fund AUM</b>	~\$465 million <sup>2</sup>	<b>Hurdle Rate</b>	9%, set annually <sup>4</sup>
<b>Registered Account Status</b>	Yes	<b>Special Allocation to Manager</b>	20% above hurdle <sup>4</sup>
<b>U.S. Investor Eligibility</b>	No	<b>Purchase Deadline</b>	Two business days prior to the last Wednesday of each month
<b>Valuations</b>	Monthly	<b>Redemptions</b>	45 day settlement and notice per quarter at NAV in USD <sup>3,5</sup>

### Class FU Combined Year-by-Year Returns<sup>\*6,7,8</sup>

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 eleven-month period ending November 30, 2025.

	2019	2020	2021 <sup>6</sup>	2022	2023	2024	2025 YTD
<b>Class FU3</b>	10.5%	3.7%	n/a	n/a	n/a	n/a	n/a
<b>Class FU</b>	n/a	n/a	16.8%	10.9%	9.0%	-0.4%	9.7%

### Historical Annual Distributions<sup>\*</sup>

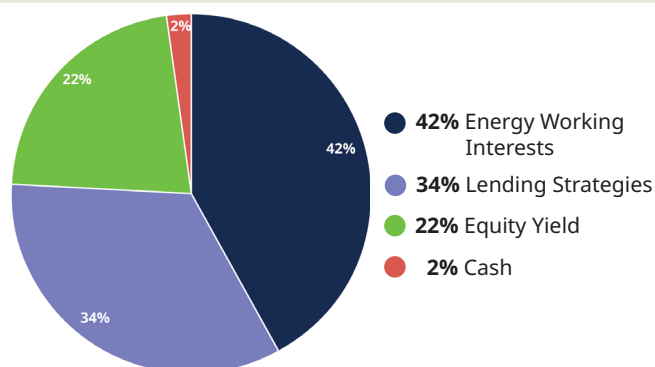


### Class FU Combined Annual Compound Total Returns<sup>\*6,7,8</sup>

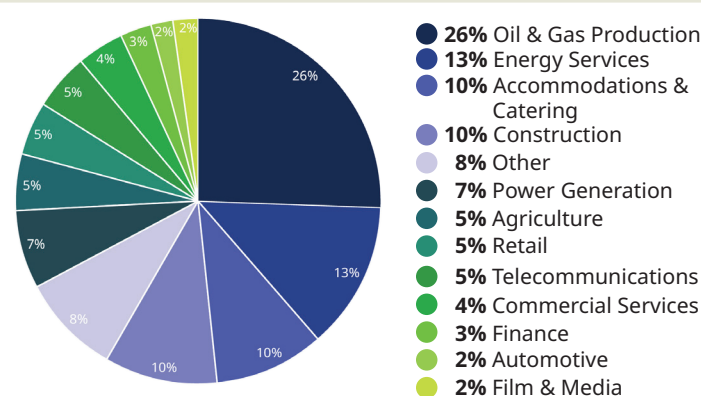
1-Year	3-Year	5-Year	Since Inception <sup>6</sup>
5.8%	7.0%	9.8%	8.7%

\* Past performance is not indicative of future results.

### Asset Allocation<sup>2</sup>



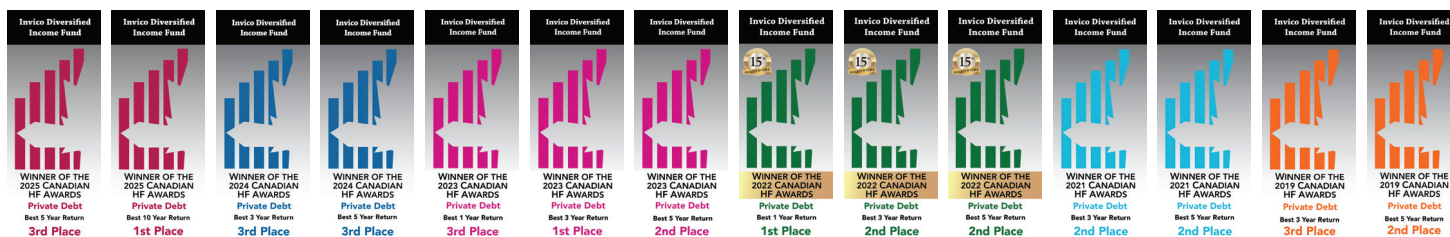
### Sector Allocation<sup>2,10</sup>



### Corporate Summary

<b>Fund Manager</b>	Invico Capital Corporation
<b>Firm AUA</b>	~\$4.2 billion <sup>2</sup>
<b>Auditor</b>	Deloitte LLP
<b>Legal Counsel</b>	Norton Rose Fulbright Canada LLP

## Fund Awards



## Contact Us

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<sup>1</sup> Based on the annual Distribution Policy, which is set at least annually at the discretion of the Portfolio Manager.

<sup>2</sup> As at September 30, 2025.

<sup>3</sup> All distributions and redemptions are paid out in USD.

<sup>4</sup> Please see Offering Memorandum dated March 1, 2025, for details.

<sup>5</sup> Redemption options subject to portfolio liquidity and notice.

<sup>6</sup> Combined returns include Class FU3 from July 31, 2018, to June 29, 2021, and Class FU from June 30, 2021, onward. Class FU inception date: June 30, 2021; Class FU3 inception date: July 31, 2018. Combined returns assume Class FU3 units were converted at NAV to Class FU at its inception on June 30, 2021. All outstanding Class FU3 units were officially converted to Class FU effective December 1, 2021.

<sup>7</sup> Class FU returns assume all distributions were reinvested, are based on a NAV/unit issuance price, and are net of fees (without applicable rebates that may be available).

<sup>8</sup> Class FU3 returns are net of fees and assume all distributions were reinvested, are based on an issuance price of \$10/unit until April 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 FU3 had different unit terms; if the current Class FU terms had been applied to Class FU3 units, the returns would have been different.

<sup>9</sup> 2021 distributions have been annualized to provide a more relevant comparison to other years.

<sup>10</sup> Sector allocation is representative of the lending strategies sleeve only.

## Disclaimer

An Offering Memorandum dated March 1, 2025, (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).