



ABSOLUTE NNN LEASE, INVESTMENT-GRADE TENANT¹ PORTFOLIO

North Carolina | West Virginia | Alabama

ARCTRUST Exchange DST (the "Trust") is a Delaware statutory trust offering up to \$11,618,000 of beneficial interests in a diversified portfolio of six single-tenant properties, subject to long-term absolute triple net ("NNN")² leases to investment-grade rated tenants¹ CVS Pharmacy and Pinnacle Bank, and located across North Carolina, West Virginia, and Alabama. The Trust is structured to provide investors with exposure to a portfolio of long term net leased assets that generate income from contractual rental payments, along with the potential for capital preservation and appreciation.³

ABOUT THE ABSOLUTE NNN² LEASE PORTFOLIO

6

Total
Properties

11.3 Years

Weighted Average
Lease Term

\$23.01

Rent Per
Square Foot

100%

Absolute
NNN Lease

100%

Investment-Grade
Tenants¹

CVS | Charleston, WV



11,816 SF retail pharmacy

Lease Term Remaining: 14.5 years

Acres: 1.32

CVS | Millbrook, AL



10,522 SF retail pharmacy

Lease Term Remaining: 9.1 years

Acres: 1.36

CVS | Hoover, AL



10,364 SF retail pharmacy

Lease Term Remaining: 9.1 years

Acres: 2.3

Pinnacle Bank | High Point, NC

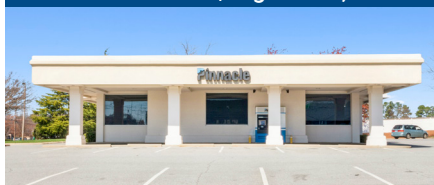


9,230 SF commercial bank

Lease Term Remaining: 11.4 years

Acres: 1.40

Pinnacle Bank | High Point, NC



3,692 SF commercial bank

Lease Term Remaining: 11.4 years

Acres: 1.13

Pinnacle Bank | Thomasville, NC



7,906 SF commercial bank

Lease Term Remaining: 11.2 years

Acres: 2.00

OFFERING HIGHLIGHTS

Max. Offering Amount: \$11,618,000

Min. Investment: \$50,000

Price Per Interest: \$1,000

Loan Amount: \$8,855,000

Loan-to-Purch. Price: ~43%

Loan Maturity: 9 Years

Projected Hold Period: 5-7 Years

Projected Cash Flow:: See PPM

Investment Grade Tenants: 100%

1. On January 2, 2026, S&P Global Ratings assigned its 'BBB' long-term issuer credit rating to Pinnacle Bank. On December 18, 2025, Fitch Ratings affirmed its 'BBB' long-term issuer default rating of 'BBB' to CVS Health Corporation.

2. A triple net (NNN) lease is a lease structure in which the tenant is responsible for all property operating expenses, including real estate taxes, insurance, and maintenance, in addition to base rent.

3. There can be no assurance that the Trust will achieve its objectives.

ABOUT ARCTRUST PRIVATE CAPITAL

ARCTRUST Private Capital (APC), an affiliate of the ARCTRUST Group of Companies (ARCTRUST), a vertically integrated real estate organization responsible for developing, acquiring, or joint-venture funding over 500 projects worth more than \$5 billion during the past 40 years, offers a diverse platform of real estate investment solutions, including REITs, Regulation D offerings, Delaware statutory trusts, preferred equity and debt products, as well as access to private sidecar and property-specific joint ventures. Guided by a disciplined investment philosophy of buying when it's cheaper to buy and building when it's cheaper to build, ARCTRUST focuses on essential assets with strong intrinsic value across diverse property types to create long-term investor value.

READY TO LEARN MORE?

For a copy of the PPM or more information regarding an investment in ARCTRUST Exchange DST, please contact your financial advisor or investors@arctrustprivatecapital.com.

RISK DISCLOSURE

An investment in ARCTRUST Exchange DST involves significant risks. The following is a summary of certain risks associated with this offering. This list is not exhaustive. Prospective investors should carefully review the full Private Placement Memorandum ("PPM") for a complete description of all risks before investing.

Delaware Statutory Trust Risks

- Investors in a DST hold beneficial interests and have no ability to manage or control trust operations. All decisions are made by the trustee.
- DST interests are illiquid. There is no public market for beneficial interests, and investors may be unable to sell or transfer their interests.
- The DST structure imposes restrictions on the trustee's ability to raise new capital, renegotiate leases, or refinance debt, which may limit the Trust's flexibility in responding to adverse conditions.
- DST investors have limited legal recourse against tenants or the trustee compared to direct property ownership.
- The projected 5-7 year hold period is an estimate only; actual hold period may be shorter or longer, and there is no guarantee of a liquidity event.

Real Estate Risks

- Real estate investments are subject to general economic conditions, local market conditions, changes in supply and demand, and other factors outside the Trust's control.
- The value of the properties and the income they generate may decline due to factors including economic downturns, increased vacancy, tenant default, or deterioration of the properties.
- Although leases are structured as absolute NNN, tenant bankruptcy or financial distress could result in lease rejection, rent reduction, or other adverse outcomes.
- The Trust's portfolio is concentrated in retail pharmacy and commercial banking properties. Adverse trends in either sector — including pharmacy closures, consolidation, or declining foot traffic — could negatively impact performance.
- Properties are geographically concentrated in North Carolina, West Virginia, and Alabama. Regional economic downturns could disproportionately affect the portfolio.

Tenant Concentration Risks

- CVS Pharmacy and Pinnacle Bank collectively represent 100% of the Trust's rental income. The default, bankruptcy, or significant financial deterioration of either tenant could materially and adversely affect distributions to investors.
- Although both tenants currently carry investment-grade ratings, credit ratings are subject to change and are not a guarantee of future performance.

Financing Risks

- The use of leverage increases investment risk. If property income is insufficient to service the debt, investors may experience losses.
- Loan terms, including maturity and refinancing conditions, may not be favorable at the time of refinancing, and there is no guarantee that refinancing will be available on acceptable terms.

General Private Placement Investment Risks

- An investment in a DST is highly illiquid, with no established secondary market, and investors should be prepared to hold their investment for an extended period with limited or no ability to sell, transfer, or redeem their interest. This offering is limited to accredited investors only and involves a high degree of risk, including the possible loss of the entire amount invested.
- Projected cash flows and returns are estimates based on current assumptions and are not guaranteed. Actual results may differ materially.
- There can be no assurance that the Trust will achieve its investment objectives or that investors will receive any return on their investment.
- Past performance of ARCTRUST or its affiliates is not indicative of future results.

This material does not constitute an offer to sell or a solicitation of an offer to buy. Any investment must be made pursuant to the PPM. Prospective investors should consult their own legal, tax, and financial advisors before investing.

ARCTRUST PRIVATE CAPITAL

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