



ARCTRUST
Private Capital

ARCTRUST Exchange DST

A \$11,618,000 Delaware Statutory Trust Offering

ABSOLUTE NNN LEASE, INVESTMENT-GRADE TENANT PORTFOLIO
North Carolina | West Virginia | Alabama



FOR ACCREDITED INVESTOR USE ONLY

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”)¹ leases to investment-grade rated tenants² 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

THE TRUST SEEKS TO PROVIDE INVESTORS WITH ACCESS TO:

**Income through
contractual rental
payments⁴**

**100% investment-
grade credit
tenants²**

**Absolute
NNN Leases¹**

| OFFERING HIGHLIGHTS

Maximum Offering Amount	\$11,618,000
Minimum Investment	\$50,000
Price Per Interest	\$1,000
Loan Amount	\$8,855,000
Loan-to-Purchase Price Ratio	~43%
Loan Maturity	Up to 9 years
Projected Hold Period	5-7 years
Projected Cash Flow	See PPM for details
Investment Grade Tenants ¹	100%

1. 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.

2. 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.

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

4. Contractual rental income is based on existing lease agreements but is not guaranteed and may be impacted by tenant default, lease modification or termination, property expenses, and broader economic conditions.

The Advantage of ARCTRUST Exchange DST

ARCTRUST Exchange DST is structured to offer several potential unique benefits, including

- 1 Absolute Triple Net (NNN) Lease Structure**
Under absolute NNN lease properties, tenants are fully responsible for taxes, insurance, and maintenance costs, minimizing any landlord obligations and exposure to unforeseen expenses.

- 2 100% Investment-Grade Credit Tenants⁵**
The portfolio is fully leased to CVS Pharmacy and Pinnacle Bank, nationally recognized tenants with strong credit profiles.

- 3 Essential Service Tenants**
Pharmacy and banking services represent everyday consumer needs, helping to support demand across economic cycles.

- 4 Multi-State Diversification**
Assets are located across Alabama, West Virginia, and North Carolina, offering further possible diversification.

- 5 Rental Increases**
Leases within the portfolio include contractual rent increases over time, providing the potential for income growth.

- 6 1031 Exchange Opportunity**
ARCTRUST Exchange DST has been structured for the potential to allow certain investors to participate in a tax-deferred 1031 Exchange.

5. 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.



About the Portfolio

The portfolio consists of six freestanding, single-tenant absolute NNN⁶ lease properties, including three CVS pharmacy locations and three Pinnacle Bank locations across North Carolina, West Virginia, and Alabama. Each property is located in well-established suburban banking and retail corridors with strong local demographics and long-standing tenant presence.

6
TOTAL PROPERTIES

53,530
TOTAL SQUARE FOOTAGE

\$23.01
RENT PER SQUARE FOOT

11.3 Years
WEIGHTED AVERAGE
LEASE TERM

100%
ABSOLUTE
NNN LEASE

100%
INVESTMENT-GRADE
TENANTS⁷



885 Oakwood Rd., Charleston, West Virginia 25314
11,816 SF retail pharmacy

Lease Term Remaining: 14.5 years

Acres: 1.32

Charleston serves as the state capital and largest city in West Virginia. The location benefits from notable contraction in the local drugstore market and a convenient location offering accessibility throughout Charleston. Includes 48 parking spaces.



3680 Highway 14, Millbrook, Alabama 36054
10,522 SF retail pharmacy

Lease Term Remaining: 9.1 years

Acres: 1.36

This location serves the growing Montgomery metropolitan region and is positioned to benefit from steady local population growth and rent growth above the national average.⁸ Includes 53 parking spaces.

6. 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.

7. 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.

8. According to the Appraisal, rents have changed 2.3% year-over-year in the Montgomery MSA, compared to 2.0% nationally. Past performance is not indicative of future results.



2301 John Hawkins Pkwy., Hoover, Alabama 35244
10,364 SF retail pharmacy

Lease Term Remaining: 9.1 years

Acres: 2.30

Located within the Birmingham metropolitan area, Hoover is one of Alabama's most established suburban retail markets. The property benefits from CVS's long-standing presence in an area where rent is expected to continue to grow. Includes 66 parking spaces.



2630 Eastchester Dr., High Point, North Carolina 27265
9,230 SF commercial bank

Lease Term Remaining: 11.4 years

Acres: 1.40

The property is located within the Piedmont Triad, one of the state's primary economic regions, and is well-positioned to benefit from its convenient location, providing connectivity throughout the area. Includes 38 parking spaces.



1813 Westchester Dr., High Point, North Carolina 27262
3,692 SF commercial bank

Lease Term Remaining: 11.4 years

Acres: 1.13

The second property located within the Piedmont Triad, one of the state's primary economic regions. This property benefits from its convenient location near retail services and community facilities. Includes 43 parking spaces.



831 Julian Ave., Thomasville, North Carolina 27360
7,906 SF commercial bank

Lease Term Remaining: 11.2 years

Acres: 2.00

Located in the Winston-Salem MSA, this property benefits from the region's favorable vacancy rate and its established presence in a location that offers convenient accessibility to Thomasville's primary corridors. Includes 53 parking spaces.

Why the Southeast?

The ARCTRUST Exchange DST portfolio is located across several markets in the Southeastern United States, a region that has experienced steady population growth, expanding employment bases, and continued business investment.

RECENT REGIONAL HIGHLIGHTS INCLUDE:⁹



The fastest-growing population in the nation in 2025



The nation's leader in GDP in Q2, 2024.



2.1M+ new businesses launched in 2024



Retail markets **exceeded average national rates** in some markets in 2024.

REGIONAL MARKET HIGHLIGHTS

- Hoover, Alabama experienced **population growth of 48%** during 2000 and 2020.¹⁰
- Montgomery and the Capital Region **attracted \$1.1 billion in capital investment and 497 new jobs in 2024**, underscoring the market's continued economic momentum.¹¹
- As of Q4 2025, there is no retail space under construction in Charleston, West Virginia, offering **significant opportunity for current owners**.
- All three North Carolina-based projects are located in the Piedmont Triad, a region that reflects a **lower cost of living** compared to the national average.
- The Piedmont Triad has also demonstrated recent increase in gross domestic product, displaying a **consistent long-term upward trend with steady growth over the past decade**.

Thomasville, NC



9. Represents the most recent data available. "2025 Commercial Real Estate Investing in the Southeast." Synovus. 1/29/2025. <https://www.synovus.com/corporate/insights/market-industry-insights/southeast-commercial-real-estate/>

10. "Data Dashboard – Learn the Key Facts About Hoover, Alabama." City of Hoover Economic Development. 2026. <https://hooveralabama.gov/1232/Data-Dashboard>

11. <https://www.montgomerychamber.com/blog/press-releases-3604/post/capital-region-on-the-rise-montgomery-s-economic-momentum-powers-regional-progress-montgomery-chamber-celebrates-regional-wins-in-2024-statewide-industry-report-40775>

Investment-Grade Tenant Base¹²

The portfolio is leased to established tenants operating in essential service industries, including national pharmacy operator CVS Pharmacy and regional banking provider Pinnacle Bank. All six properties feature corporate guarantees from investment-grade rated tenants¹².

| CVS PHARMACY

CVS Health Corporation (NYSE: CVS) is a diversified health solutions company and a premier health innovation company helping people on their path to better health. CVS Health operates the nation's largest retail pharmacy chain with approximately 9,000 retail locations across the country, offering pharmacy and health care services, prescription drugs, beauty products, photo services, and general merchandise.

KEY ATTRIBUTES OF CVS INCLUDE:

National brand recognition	Essential retail services	Established regional presence	Extensive pharmacy network
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| PINNACLE BANK

Pinnacle Bank is a wholly owned subsidiary of Pinnacle Financial Partners, Inc. (NASDAQ: PNFP), a financial holding company headquartered in Nashville, Tennessee. Pinnacle Bank provides a full range of banking, investment, trust, mortgage, and insurance products and services to businesses and consumers in several southeastern states, including Tennessee, North Carolina, South Carolina, Virginia, Georgia, and Alabama.

KEY ATTRIBUTES OF PINNACLE BANK INCLUDE:

Strong regional banking franchise	Commercial and retail banking services	Presence across high-growth Southeastern markets	Publicly traded parent company
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12. 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.

About ARCTRUST Private Capital

ARCTRUST Private Capital (APC) focuses on expanding investor access to a diversified range of commercial real estate investments, including REITs, Regulation D offerings, Delaware statutory trusts, and preferred equity and debt products, as well as access to private sidecar and property-specific joint ventures. APC is 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. 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.

40
years of experience

500+
projects

\$5B+
completed transactions¹³

13. As of 12/31/2025. Past performance is not indicative of future results.

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.

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