

CENTURION FINANCIAL TRUST

FUND FACT SHEET

JANUARY 2017: INVESTORS



DESCRIPTION

Centurion Financial Trust ("CFIT") is an income and capital growth-oriented investment trust that allows qualified investors to invest in a diversified portfolio of private debt investments, including but not limited to mortgages, opportunistic real estate developments and corporate debt.

OBJECTIVES

- To provide investors with stable cash distributions, payable monthly with the opportunity for long-term growth and preservation of capital
- To offer a diversified portfolio of income-producing and growth oriented alternative credit investments
- To maximize unit value through the active management of the portfolio

TRUST HIGHLIGHTS

- Monthly Distributions
- Growth Potential
- Total Return Target: 9% - 12%¹
- Moderate Risk Tolerance
- Re-investment options
- Eligible for Registered Plans

UNIQUE ADVANTAGES OF CFIT

- Centurion has extensive experience as an alternative lender and has built a team specialized in identifying opportunities for growth and providing private debt
- Portfolio diversified between real estate and corporate credit investments with the potential for capital growth
- Leverage on the strategic relationships within Centurion Asset Management Inc.'s network to increase investment opportunities and manage risk

TERMS & FEES

Terms & Fees			
Investment Minimum:	\$25,000 (qualified investors)	Valuations:	Monthly
Purchases:	Monthly	Asset Management Fees:	Internalized Management
Redemptions:	Monthly (30 days notice before redemption date)	Performance Fees:	5% Carried interest*

*See Offering Memorandum for full details.

NOTES:

1. The targeted returns disclosed have not been independently verified and have been prepared by Management. The expected returns are estimates only and actual results may differ.

DISCLAIMER

IMPORTANT INFORMATION: This communication is for information purposes only and is not, and under no circumstances is to be construed as, an invitation to make an investment in Centurion Financial Trust. Investing in CFIT Units involves risks. There is currently no secondary market through which CFIT Units may be sold and there can be no assurance that any such market will develop. A return on an investment in CFIT Units is not comparable to the return on an investment in a fixed-income security. The recovery of an initial investment is at risk, and the anticipated return on such an investment is based on many performance assumptions. Although CFIT intends to make regular distributions of its available cash to Unitholders, such distributions may be reduced or suspended. The actual amount distributed will depend on numerous factors, including CFIT's financial performance, debt covenants and obligations, interest rates, working capital requirements and future capital requirements. In addition, the market value of CFIT Units may decline if CFIT is unable to meet its cash distribution targets in the future, and that decline may be material. It is important for an investor to consider the particular risk factors that may affect the industry in which it is investing and therefore the stability of the distributions that it receives. There can be no assurance that income tax laws and the treatment of mutual fund trusts will not be changed in a manner which adversely affects CFIT.

PAST PERFORMANCE MAY NOT BE REPEATED. Investing in CFIT Units can involve significant risks and the value of an investment may go down as well as up. There is no guarantee of performance. An investment in CFIT is not intended as a complete investment program and should only be made after consultation with independent investment and tax advisors. Only investors who do not require immediate liquidity of their investment should consider a potential purchase of Units. The risks involved in this type of investment may be greater than those normally associated with other types of investments. Please refer to the CFIT Offering Memorandum for a further discussion of the risks of investing in CFIT.