



ISA CREDIT FUND

For accredited investors & qualified purchasers only

March 2022

NEW ALTERNATIVE ASSET CLASS

WHAT IS THE DEFYNANCE ISA?

- A new innovative income share agreement (ISA)
- Converts debt to equity without involving interest
- ISA payments are tied to income
- Balances the risk and reward between Defynance, our ISA clients, and investors
- Targets the most expensive federal PLUS and private student loan sectors
- Features and benefits that are more innovative than a standard ISA

CONTACT US

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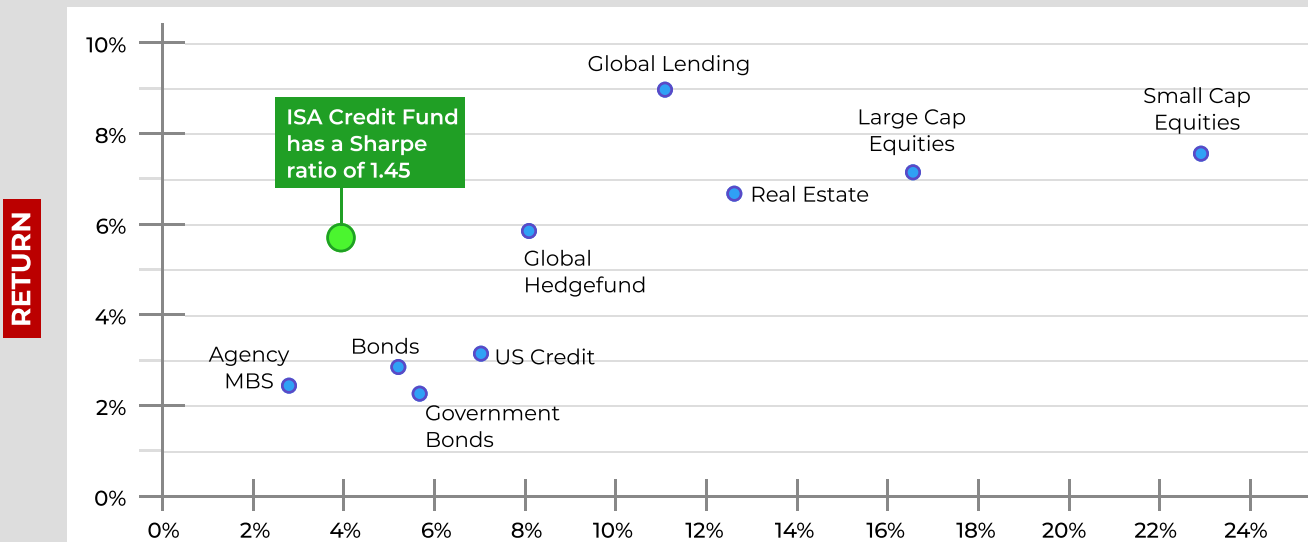


INVESTOR BENEFITS

- Diversification with the ISA Credit Fund
- Proprietary pricing and risk algorithm
- Portfolio hedging
- Tax deferral
- Low volatility
- 7 – 10% forecasted returns
- Quarterly passive income
- Social impact

FUND TERMS

Structure	Close-End ISA Fund
Fund Raise	\$10,000,000
Qualifications	Accredited Investors & Qualified Purchasers
Sales Charge	2.0%
Management Fee	2.0%
Carried Interest	20%
Subscription	Monthly
Distribution	Quarterly



Source: Blackrock Investment Institute Capital Market Assumptions Report - May 2021
ISA Credit fund estimated based on Blackrock methodology

VOLATILITY

Please note: The referenced indices are shown for general market comparisons. Reference indices are provided for illustrative purposes only. There are no known published benchmarks or indices comparable to the investment strategies of the Fund. There is no guarantee the Fund will achieve its objective. An investment in the Fund should only be made by investors who understand the risks involved, who are able to withstand the loss of the entire amount invested and who can bear the risks associated with the limited liquidity of Shares. A prospective investor must meet the definition of "accredited investor" under Regulation D under the Securities Act of 1933. Important Risks: Shares are an illiquid investment. You should generally not expect to be able to sell your Shares (other than through the repurchase process), regardless of how the Fund performs. Although the Fund has a Share repurchase program only a limited number of Shares will be eligible for repurchase by the Fund. An investment in the Fund is speculative, involves substantial risks, including the risk that the entire amount invested may be lost, and should not constitute a complete investment program. The Fund will not leverage its investments by borrowing, use of swap agreements, options or other derivative instruments. The Fund is a newly organized closed end management investment company that has limited operating history and no public trading of its shares. The Fund is a non diversified management investment company, meaning it may be more susceptible to any single economic or regulatory occurrence than a diversified investment company. In addition, the fund is subject to investment related risks of the underlying funds, general economic and market condition risk. Alternative investments provide limited liquidity and include, among other things, the risks inherent in investing in income share agreements. The Fund's investment performance depends, at least in part, on how its assets are allocated and reallocated among asset classes and strategies. Such allocation could result in the Fund holding asset classes or investments that perform poorly or underperform. Investments and investment transactions are subject to various counterparty risks. The counterparties to transactions in over the counter or "inter dealer" markets are typically subject to lesser credit evaluation and regulatory oversight compared to members of "exchange based" markets. This may increase the risk that a counterparty will not settle a transaction because of a credit or liquidity problem, thus causing the Fund to suffer losses. The Fund and its service providers may be prone to operational and information security risks resulting from breaches in cyber security. A breach in cyber security refers to both intentional and unintentional events that may cause the Fund to lose proprietary information, suffer data corruption, or lose operational capacity. BEFORE INVESTING YOU SHOULD CAREFULLY CONSIDER THE FUND'S INVESTMENT OBJECTIVES, RISKS, CHARGES AND EXPENSES. THIS AND OTHER INFORMATION IS IN THE PROSPECTUS, A COPY OF WHICH MAY BE OBTAINED FROM (813) 296-2900. PLEASE READ THE PROSPECTUS CAREFULLY BEFORE YOU INVEST.