

TERM SHEET

VIRTUOUS FIXED INCOME FUND

The objective of the Fund is to provide investors with income and/or returns primarily from corporate investment-grade fixed income investments using biblically responsible investing (“BRI”) principles. The Fund invests in a combination of investment-grade fixed income securities of Canadian and US issuers and corporate securities such as unit trusts and non-investment grade bonds that are impact focused and selected using BRI principles.

Structure	Unit Trust
Units	Private placements, accredited investors only
Investment Fund Manager	Majestic Asset Management
Investment Advisor	Huxton Black Ltd
Investment Advisor AuM	55M

Administrator and Registrar	SGGG Fund Services
Custodians and Broker	Interactive Brokers Canada
Legal	Fasken
Trustee	TSX Trust Company (TMX Group)
Auditor	KPMG

RSP/TFSA Eligibility	Yes
Lockup Period	No
Series	A, F, F2, S, V, I
Trailer Fee	0.50% (Series A only)

	FundServ Code	Management Fee	Incentive Fee
Series A	MAJ820	1.05%	-
Series F	MAJ821	0.55%	-
Series F2	MAJ825	0.35%	-
Series S	MAJ823	0.35%	-
Series V	MAJ827	0.00%	-
Series I	MAJ822	TBD	-

For more information about the Virtuous Fixed Income Fund, please consult the Offering Memorandum of the Fund.

The units described in the Offering Memorandum of the Virtuous Fixed Income Fund are being offered on a private placement basis in reliance on exemptions from the requirement to prepare and file a prospectus with securities regulatory authorities. The Offering Memorandum of the Fund constitutes an offering of the units described herein only in those jurisdictions and to those persons where and to whom they may lawfully be offered for sale. The Offering Memorandum of the Fund is not, and under no circumstances is to be construed as, a prospectus or an advertisement for a public offering of such units. No securities regulatory authority in Canada has in any way passed upon the merits of the units offered in the Offering Memorandum of the Fund nor has it reviewed the Offering Memorandum the Fund and any representation to the contrary is an offence.