Fact Sheet

Sardis Credit Opportunities Fund

CLOSED-END INTERVAL FUND MANAGED BY SARDIS GROUP, LLC

Sardis Group, LLC

November 2026

Fund Overview

The Sardis Credit Opportunities Fund, SGSIX, is a continuously offered, closed-end interval fund registered under the 1940 Act. SGSIX aims to provide investors with superior risk-adjusted total returns across all credit cycles driven by high current income and long-term capital.

Strategy Overview

SGSIX invests in credit, focusing on a portfolio encompassing the asset-backed, residential and commercial real estate subsectors in both securities and loans. SGSIX is dynamically managed to uncover relative value opportunities to drive returns. This targeted focus seeks to deliver differentiated returns not available through traditional fixed income allocations.

Why Invest in SGSIX?

1. **Private Market Access**
   Exposure to institutional private credit opportunities — spanning asset-based finance, residential mortgage, and commercial real estate credit — through a registered interval fund structure.
2. **Diversification[1] From Corporate Credit**
   Portfolio construction targets exposures uncorrelated to traditional markets, seeking steady income and lower volatility across credit cycles.
3. **Experienced, Cycle-Tested Team**
   Led by structured credit specialists with 90+ years of combined experience and ~$8bn in prior credit strategy oversight[2].
4. **Investor Alignment**
   Principally employee-owned with employee capital co-invested alongside clients, Sardis is motivated by consistent long-term performance, prudent risk management, and transparent fund governance.

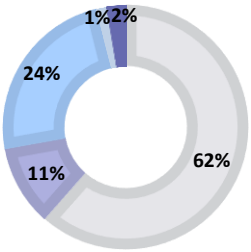
Fund Facts

CLASS I SHARES	
Ticker	SGSIX
NAV Per Share	$10.06
NAV Frequency	Daily
Subscriptions	Daily
Distributions	Monthly
Liquidity	Quarterly, Minimum 5% Fund Level Gate[3]
Management Fee	1.25% of Daily Average Net Assets
Gross Expense Ratio	2.07%
Expense Cap[4]	2.00%
Minimum Investment	$1,000
Tax Reporting	Simplified 1099-DIV

Portfolio Characteristics *as of 10/31/2026*

Number of Positions	61
Annualized Distribution Rate	10.44%
Effective Duration (Years)	2.17
Weighted Average Price[5]	$97.58
SEC 30-Day Yield[6]	6.84%
Unsubsidized SEC 30-Day Yield[7]	5.37%
Fixed/Floating Rate	83%/17%
Investment Grade (%)	25.89%

Portfolio Composition *as of 10/31/2026*



Asset-Backed	61.51%
Commercial-Backed	10.65%
Residential-Backed	23.97%
Corporate	1.37%
Cash	2.49%

Net Performance *as of 10/31/2026*

	1-Month	QTD	YTD	Cumulative ITD (11/28/2025)
Sardis Credit Opportunities Fund (SGSIX)	1.08%	1.08%	5.28%	7.61%
Bloomberg US Aggregate Bond Index[2]	2.44%	2.44%	-0.54%	-0.69%

Sardis Credit Opportunities Fund – *Class I Shares* – Net Performance *as of 10/31/2026*

Year	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
2025											0.00%	2.21%
2026	0.80%	0.62%	-0.10%	0.72%	0.82%	0.54%	0.35%	0.63%	-0.29%	1.08%	TBD	TBD

The performance data quoted represents past performance. Current performance may be lower or higher than the performance data quoted above. Past performance is no guarantee of future results. The investment return and principal value of an investment will fluctuate so the investor's shares, when redeemed, may be worth more or less than their original cost. For performance information current to the most recent month-end, please call toll-free 404-282-5552.

Repurchase Offer Calendar 2026

Event	Q1 2026	Q2 2026	Q3 2026	Q4 2026
Record Date	3/6/26	6/5/26	9/4/26	12/4/26
Offer Notice Date	3/20/26	6/18/26	9/18/26	12/18/26
Request Deadline	4/24/26	7/24/26	10/23/26	1/22/27
Pricing Date	5/1/26	7/31/26	10/30/26	1/29/27

Distribution Calendar 2026

Event	Jan.	Feb.	Mar.	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.
Ex Dividend	1/30/26	2/27/26	3/31/26	4/30/26	5/29/26	6/30/26	7/31/26	8/31/26	9/30/26	10/30/26	11/30/26	12/31/26
Record Date	1/29/26	2/26/26	3/30/26	4/29/26	5/28/26	6/29/26	7/30/26	8/28/26	9/29/26	10/29/26	11/27/26	12/30/26
Payment Date	2/2/26	3/2/26	4/1/26	5/1/26	6/1/26	7/1/26	8/1/26	9/1/26	10/1/26	11/1/26	12/1/26	1/4/27

Investment Universe

Relative to corporate credit–focused interval funds, SGSIX focuses on **mortgage and consumer credit securities and loans** which provide:

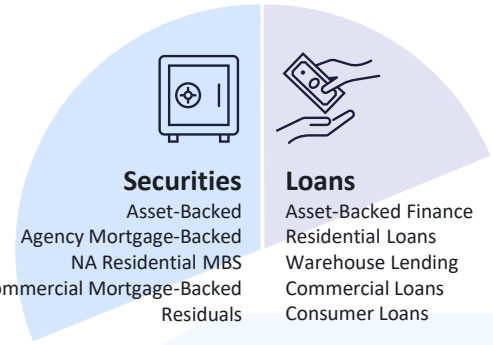
Differentiated Default Exposures: Residential, commercial, consumer, and asset-backed credit are driven by distinct collateral and borrower fundamentals, providing diversified default exposures beyond corporate default cycles.

Lower Correlations: Returns are tied to the consumer, real estate, and collateral cashflows, not corporate earnings cycles.

Diversified Returns: Illiquidity and complexity premiums generate yield opportunities with limited overlap to traditional credit markets.

Collateral & Protection: Credit enhancement and secured lending may reduce loss severity vs. unsecured corporates.

Structural Flexibility: Ability to allocate across diversified pools or structure-specific loans with tailored terms, capturing niche opportunities unavailable in corporate credit.



Securities

Asset-Backed
Agency Mortgage-Backed
NA Residential MBS
Commercial Mortgage-Backed
Residuals

Loans

Asset-Backed Finance
Residential Loans
Warehouse Lending
Commercial Loans
Consumer Loans

Advantages of Securities

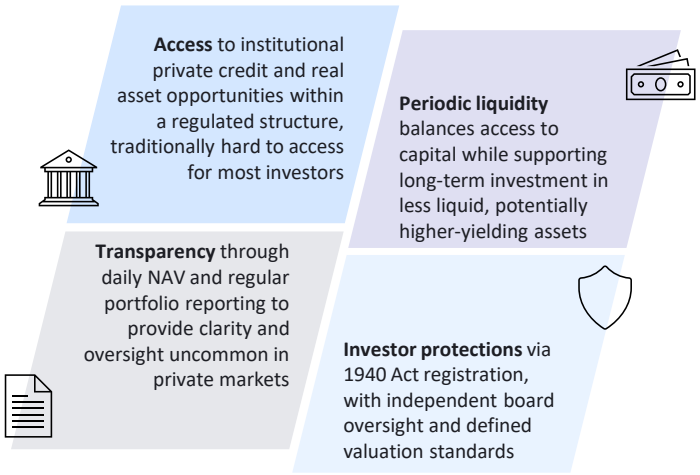
Pool diversity mitigates risk
Structural protections
Liquidity & yield premiums

Advantages of Loans

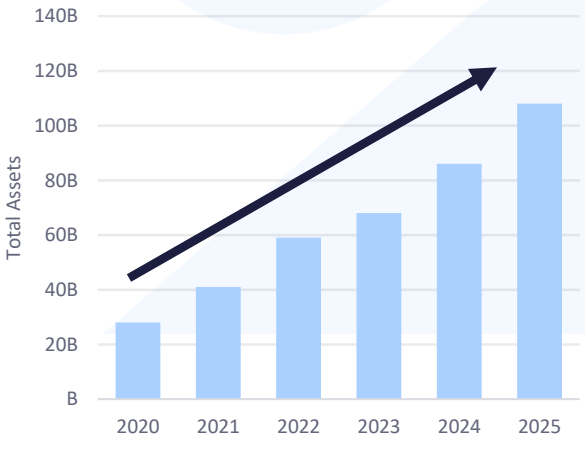
Direct borrower exposure
Tailored structures and terms
Enhanced yield potential

Why Interval Funds?

SGSIX bridges the gap between **Mutual Funds** and **Private Alternatives**



Net AUM of Interval Funds has grown at a 34% CAGR since 2020



Source: SEC EDGAR; As of April 2026

Important Risk Information

1. The Fund is classified as non-diversified under the 1940 Act. Diversification does not guarantee profit or prevent loss.
2. In certain cases, other investment professionals or firms made substantial contributions to and had substantial involvement in and/or decision-making authority over the referenced investment portfolios and investment decisions, and such other individual investment professionals and firms are not and will not be involved in the business operations of Sardis Group. This information is intended only to illustrate the prior industry experience of Sardis's managing partners.
3. The Fund has adopted a fundamental policy to make quarterly repurchase offers of not less than 5% or more than 25% of the Fund's outstanding shares.
4. The Advisor has agreed contractually to waive its fees and to pay or absorb the ordinary annual operating expenses of the Fund, to the extent that they exceed 2.00% per annum of the Fund's average daily net assets attributable to Class I shares. The Advisor has contractually agreed to waive fees and/or reimburse expenses through October 31, 2027.
5. Market price excludes Interest-Only (IO) Securities.
6. SEC 30-Day Yield: A standardized measure of the fund's net investment income earned over the most recent 30-day period (after deducting fund expenses, which may include temporary fee waivers or reimbursements), annualized and expressed as a percentage of the fund's maximum offering price per share. It facilitates comparison among similar funds.
7. Unsubsidized SEC 30-Day Yield: Calculated in the same manner as the 30-Day SEC Yield, but excluding the effect of any temporary fee waivers or expense reimbursements. This reflects the yield the fund would have earned based on its full gross expenses and is typically lower than the (subsidized) 30-Day SEC Yield.

This content is for informational purposes only and does not constitute an offer to sell nor a solicitation of an offer to buy shares of the SGSIX Fund. Such offering or solicitation can be made only pursuant to the Fund's prospectus. Potential investors are urged to consult a professional advisor regarding the possible economic, tax, legal, or other consequences of entering into any investments or transactions described herein. Any investor must be able to bear the risks involved and must meet the applicable suitability requirements. No assurance can be given that the investment objectives will be achieved and investments of the type described herein involve significant risk. Past results of SG, SG's principals and its affiliates are not necessarily indicative of future performance, and performance may be volatile. Investors must realize that they could lose all or a substantial amount of their investment.

The information presented speaks as of the date hereof, is subject to change at any time without prior notice and may not be updated or otherwise revised to reflect information that subsequently becomes available, or circumstances existing or changes occurring after the date hereof.

Any discussion about the market and economic environment represents an assessment at a specific point in time taking into account all information currently available to us and is not intended to be a forecast of future events nor a guarantee of future results. This presentation contains statistics and other data that has been obtained or compiled from information made available by third-party service providers. Although the information provided has been obtained in good faith from sources believed to be reliable, SG has not independently verified and does not guarantee the accuracy, correctness or completeness of such information, nor is such information intended to be used as a primary basis for investment decisions.

This is neither an offer to sell nor a solicitation to purchase any security. Investors should consider the investment objectives, risks, charges and expenses of the Sardis Credit Opportunities Fund ("Fund") carefully before investing. This and other information are contained in the Fund's prospectus, which may be obtained by contacting your financial professional, calling 404-282-5552, or visiting www.sardisgroup.com. Please read the prospectus carefully before you invest.

Interval funds are generally suitable only for investors who can bear the risks associated with the limited liquidity of the fund and should be viewed as a long-term investment. The Fund intends to provide limited liquidity through quarterly offers to repurchase a limited amount of the Fund's shares (at least 5% of shares outstanding); however, there is no guarantee that an investor will be able to sell all the shares that the investor desires to sell in the repurchase offer.

The Fund will ordinarily declare and pay distributions from its net investment income, if any, once a quarter, and net realized capital gains annually; however, the amount of distributions that the Fund may pay, if any, is uncertain.

The Fund may pay distributions in significant part from sources that may not be available in the future and that are unrelated to the Fund's performance, such as borrowings. Such distributions may constitute a return of capital and reduce a shareholder's adjusted tax basis in Fund shares, thereby increasing the shareholder's potential taxable gain or reducing the potential taxable loss on the sale of Fund shares. To the extent such distributions are a return of capital, the distributions should not be considered the dividend yield or total return of an investment in Fund shares.

The Fund does not intend to list Fund shares on any securities exchange, and the Fund does not expect a secondary market for Fund shares to develop. You should not expect to be able to sell your shares regardless of how the Fund performs. You should consider that you may not have access to the money you invest in Fund shares for an extended period. If a shareholder is able to sell its Common Shares, the shareholder may receive less than its purchase price and the then current NAV per Common Share.

An investment in the Fund is speculative with a substantial risk of loss, and neither the Fund nor the Advisor guarantee any level of return or risk on investments. The Fund is a closed-end investment company with no history of operations. There can be no assurance that the Fund's investment objective will be achieved.

The Sardis Credit Opportunities Fund is distributed by Ultimus Fund Distributors, LLC. Member FINRA/SIPC.