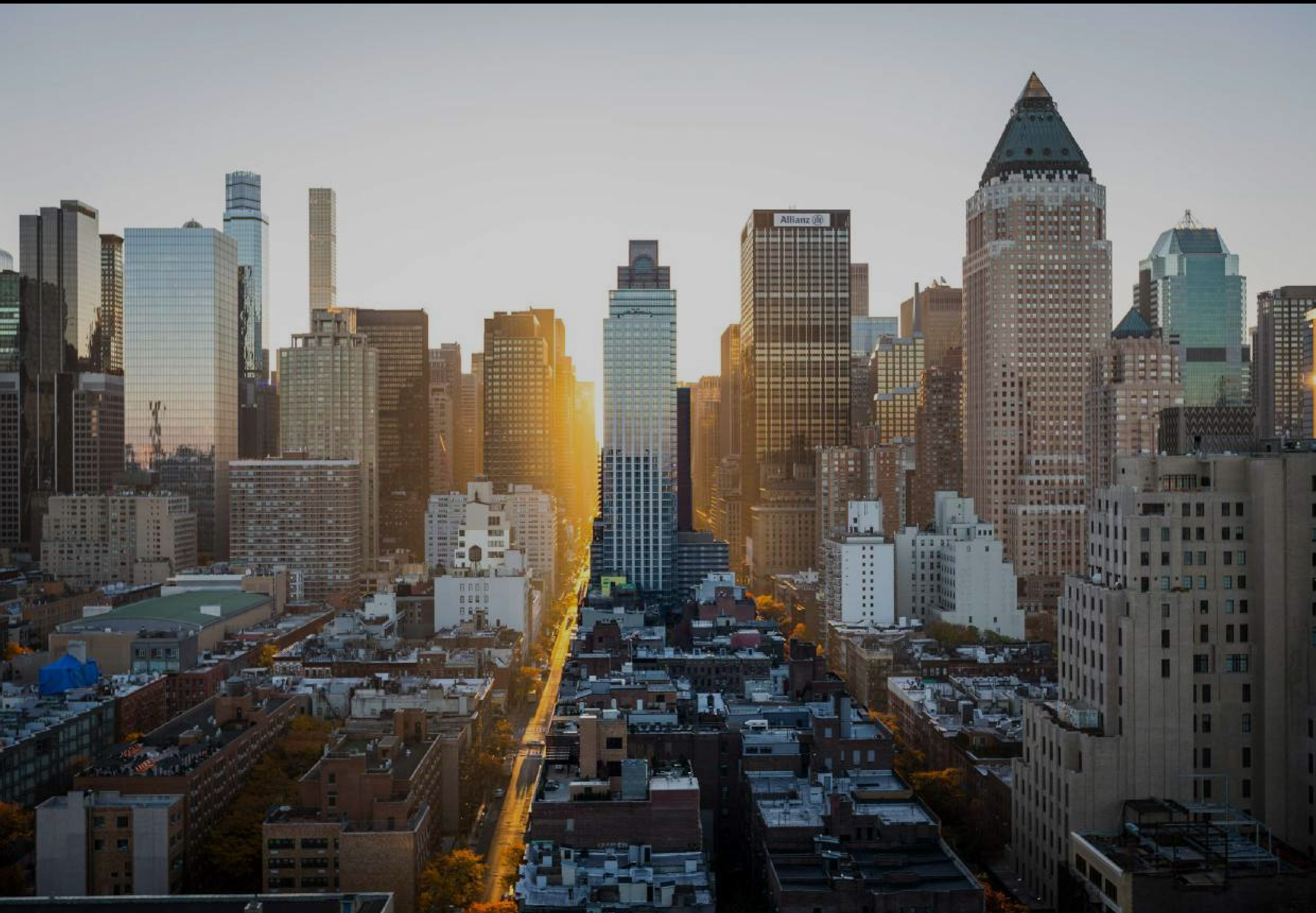
compound®
Diversified Bonds

FOR ACCREDITED INVESTORS ONLY

COMPOUND DIVERSIFIED BONDS

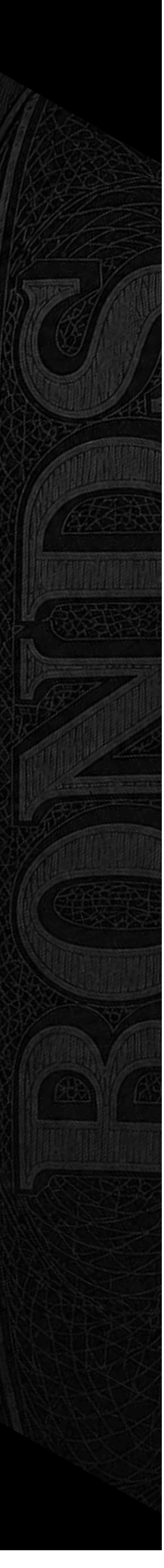
Investor Guide | 2026



CONTENTS

A Complete Guide to Fixed-Income Investing.

Use this guide to understand how Compound Real Estate Bonds work, why the rate is sustainable, how your investment is protected, and what to expect before you invest a single dollar.



INVESTMENT PERSPECTIVE

A Disciplined Approach to Multi-Asset Income

Dear Investor,

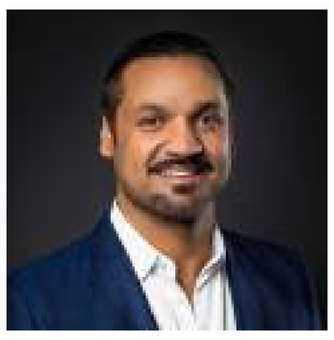
Investors need more than an attractive yield. They need an income strategy built to remain resilient as markets and economic conditions change.

Compound Diversified Bonds was created to provide access to multiple income-producing asset classes through one professionally managed bond. Our approach combines diversification, disciplined portfolio construction and active risk management—with capital preservation as a central objective.

This guide explains how CDB works, where capital may be invested and the principles that guide our decisions. Our purpose is straightforward: to pursue consistent income while giving investors clarity, accessibility and confidence in how their capital is managed.

Sincerely,

Michael Burmi



Michael Burmi

Chief Investment Officer
Compound Asset Management

> Built on Real Estate. Backed by Income. Focused on Performance

CDB AT A GLANCE

Compound Diversified Bond

Institutional Multi-Asset Income Strategy

9.00% APY **STATED APY**	12 Months **BOND TERM**	$10,000 **MINIMUM INITIAL INVESTMENT**
Daily **DISTRIBUTION**	Accredited **INVESTORS ONLY**	Multi-Asset **INCOME STRATEGY**

A professionally managed multi-asset income strategy designed for accredited investors seeking diversified sources of income through a single investment.

PORTFOLIO ALLOCATION

PRIVATE CREDIT	Senior secured corporate, asset-backed and specialty-finance strategies selected for contractual income, collateral protection and disciplined underwriting.
REAL ESTATE CREDIT	Senior real estate debt, mortgage strategies and professionally managed real estate credit funds focused on income and downside protection.
INSTITUTIONAL FUNDS	Allocations to established private-market and alternative-income managers offering diversified exposure, professional asset selection and institutional governance.
U.S. TREASURIES & LIQUIDITY	Treasury securities, cash and cash equivalents maintained to support portfolio liquidity, capital management and near-term obligations.
ALTERNATIVE INCOME	Selective exposure to infrastructure, commodities-related income, specialty assets or other institutional strategies where the risk-adjusted income opportunity is compelling.

HOW TO READ YOUR RETURN Your 9.00% is a fixed contractual obligation of the issuer, Compound Asset Management — it does not rise or fall with portfolio performance.

WHY CDB

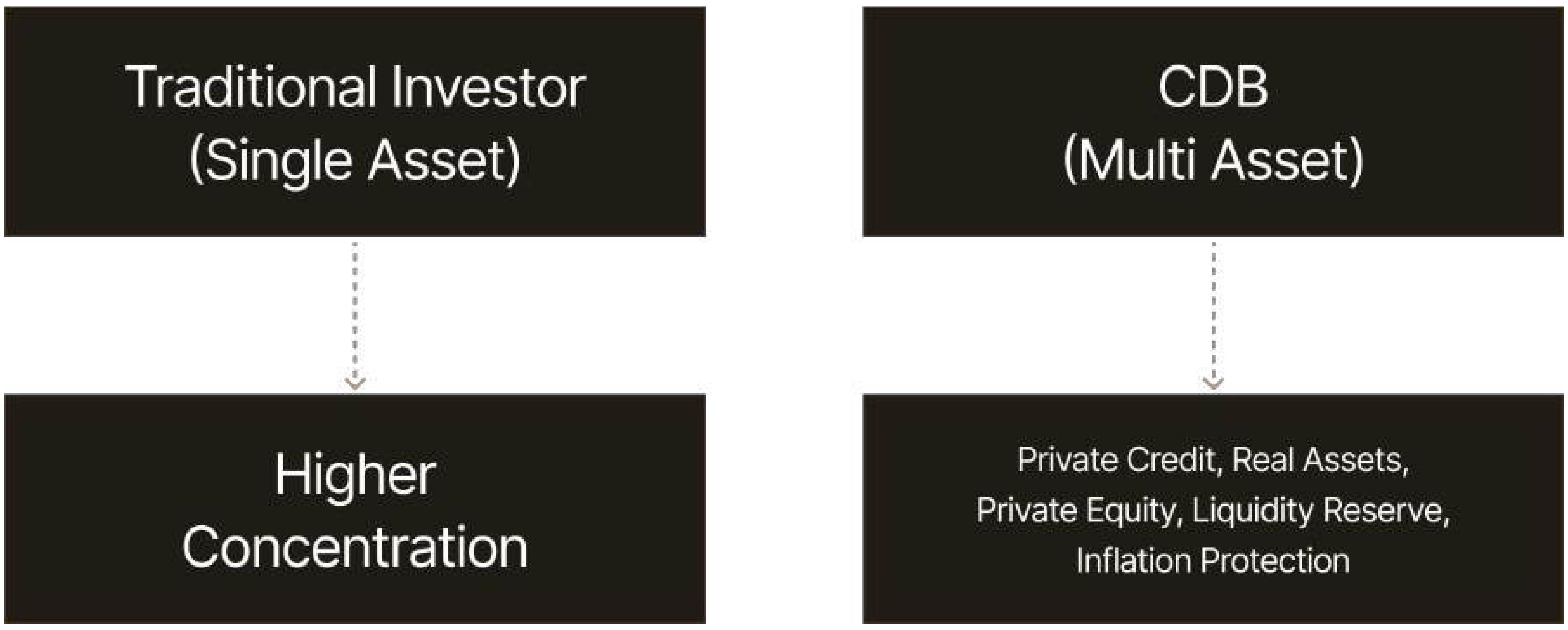
A Different Approach to Income Investing

Income from one source can be vulnerable. Diversification seeks to reduce that dependence.

Many income investments depend heavily on one market, one borrower type or one source of return. When conditions change, that concentration can matter.

A diversified portfolio seeks to spread exposure across investments that may respond differently to economic conditions. For an income-oriented investor, that can mean combining private and real estate credit with liquid, high-quality instruments such as U.S. Treasuries and cash equivalents, alongside selected real-asset and institutional strategies.

The goal is not to make risk disappear. It is to avoid making the portfolio dependent on a single outcome.

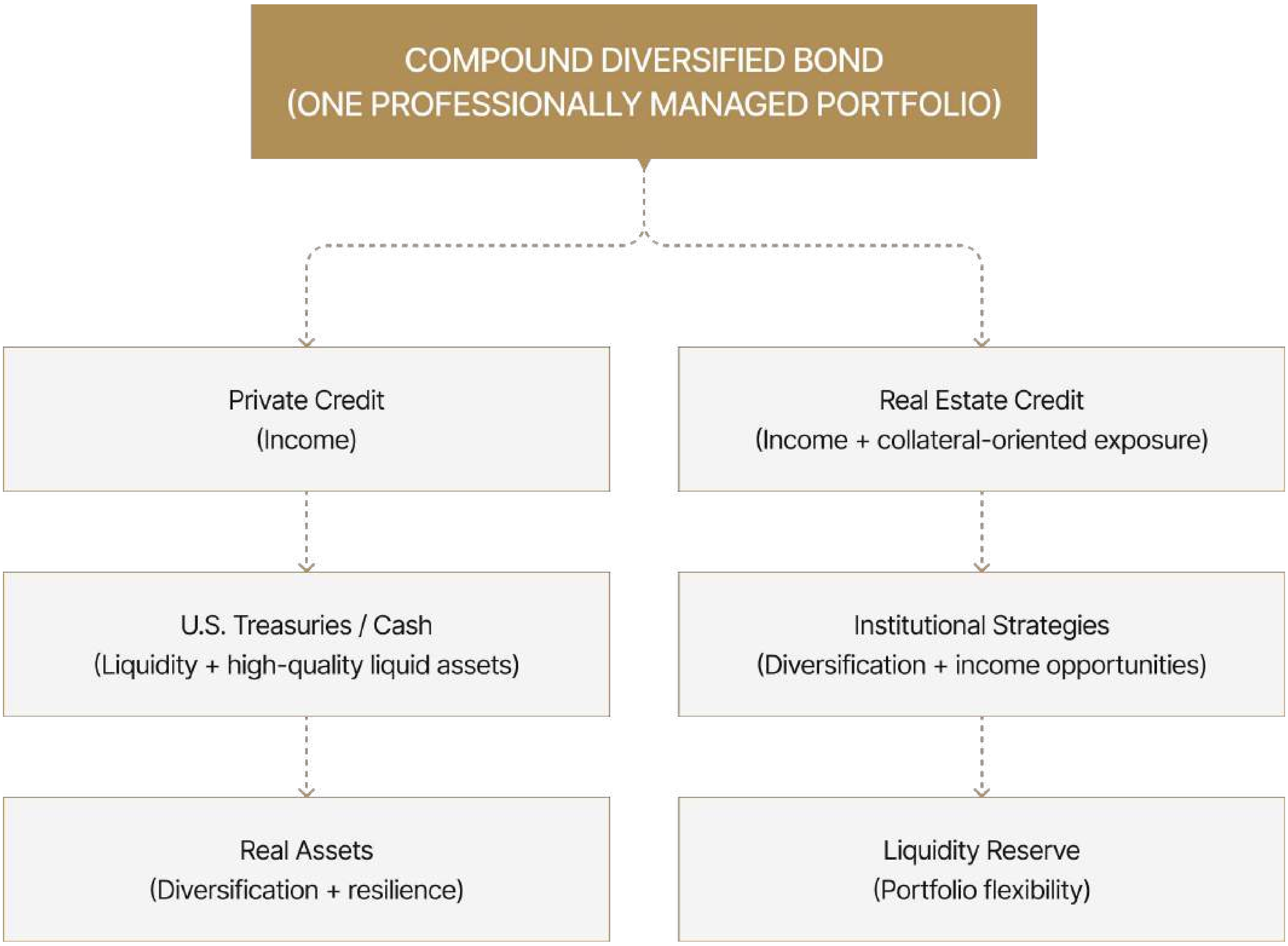


KEY TAKEAWAY: Institutional investing is not about chasing the highest return. It is about building a portfolio with multiple sources of income and a disciplined framework for managing risk.

PORTFOLIO CONSTRUCTION

Portfolio Construction

Built around complementary roles, not a collection of unrelated investments.



Every portfolio begins with asset allocation. CDB's approach is to combine investments with different characteristics so that the portfolio is not dependent on a single market or income source.

The investment team evaluates the role each allocation is expected to play - income generation, diversification, liquidity or portfolio resilience - and manages the mix as market conditions evolve.

Portfolio allocation is subject to change. Diversification does not assure a profit or protect against loss.

WHERE DOES PORTFOLIO INCOME COME FROM?

How the Portfolio Seeks to Generate Income

A diversified portfolio. Multiple income sources. One professionally managed strategy.

UNDERLYING PORTFOLIO INVESTMENTS

Capital Interest / distributions / portfolio income CDB

Issuer contractual bond obligation*

CDB PORTFOLIO

Income is distributed monthly to investors at a fixed 9.00% APY

INVESTOR DISTRIBUTIONS

Capital is allocated across income-oriented and diversifying investments. Income generated across the portfolio supports the issuer's distribution objective, while the investment team monitors allocation, liquidity and risk as market conditions change.

	PURPOSE	DESCRIPTION
Income	Pursue recurring portfolio income	Private Credit / Real Estate Credit
Diversification	Broaden sources of income and risk	Institutional Strategies / Real Assets
Liquidity	Maintain flexibility and liquid holdings	U.S. Treasuries / Cash Equivalents
Oversight	Review and reposition allocations	Active Portfolio Management

> Your interests and CDB's are aligned while the spread is positive. If portfolio yields compress, CDB's margin absorbs the difference first — and a sustained compression is addressed honestly in Section 07.

Portfolio allocations are subject to change. Diversification does not assure a profit or protect against loss.

WHAT CAN GO WRONG AND HOW IS RISK ADDRESSED?

Managing Risk Through Diversification

Risk cannot be eliminated. It can be identified, diversified and managed.

Every investment involves risk, including the possible loss of principal. CDB's investment process begins by recognizing those risks and managing the portfolio around them.

	DESCRIPTION
DIVERSIFICATION	Avoid reliance on one source of return.
INVESTMENT REVIEW	Evaluate underlying investments, managers and exposures.
LIQUIDITY MANAGEMENT	Maintain liquid assets for portfolio flexibility.
PORTFOLIO OVERSIGHT	Review allocations as conditions change.
CAPITAL ALLOCATION DISCIPLINE	Evaluate expected income relative to risk.

The objective is a portfolio designed to pursue income across different market environments while maintaining a disciplined approach to risk and capital preservation.

> This is an investment, not a savings deposit. Compound Real Estate Bonds are not FDIC insured, are not bank deposits, and are not guaranteed by any government agency. You may lose some or all of your principal. Material risks are disclosed in full in the offering circular.

Portfolio allocation is subject to change. Diversification does not assure a profit or protect against loss.

WHAT EXACTLY ARE THE INVESTMENT TERMS?

Bond Snapshot

A concise view of how CDB is designed.

Investment Vehicle	Verify Legal Description
Stated Yield	9.00% APY
Compounding	Daily
Distribution	Daily
Bond Term	12 Months
Investor Eligibility	Accredited Investors Only
Investor Fees	None
Minimum Initial Investment	$10,000
Portfolio Manager	Compound Asset Management
Investment Approach	Institutional Multi-Asset Income
Liquidity	Subject to Offering Terms
Headquarters	New York, NY

> CDB is intended for investors who want a professionally managed income allocation without having to source and monitor each underlying strategy individually.

Portfolio characteristics describe the strategy framework and are not guarantees of future results.

HOW DO I INVEST AND MONITOR THE INVESTMENT?

Liquidity & Investor Experience

Institutional strategy. Straightforward digital access.

Compound's digital investor experience is designed to make account opening, funding and ongoing account access straightforward for eligible investors.

01	**CREATE YOUR ACCOUNT** Begin online and provide the information required to establish your investor profile.
02	**COMPLETE VERIFICATION** Complete identity and accredited-investor eligibility requirements.
03	**FUND YOUR INVESTMENT** Select the amount you wish to invest and complete the funding process.
04	**MONITOR YOUR ACCOUNT** View account information, investment activity and available reporting through the investor portal.
05	**RECEIVE INVESTMENT REPORTING** Access statements and information related to your CDB investment.

Account functionality, timing and availability are subject to platform, banking, verification and offering requirements.

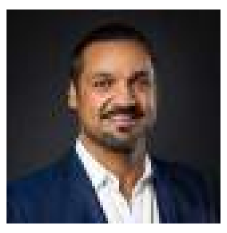
WHO IS RESPONSIBLE FOR MANAGING THE STRATEGY?

Compound Asset Management

Compound exists to provide the real-estate-credit yields institutions have accessed for decades — without the $250,000 minimums or brokerage intermediaries.

10,000+	$250M	506 c	$0
INVESTORS NATIONWIDE	**BOND OFFERINGS**	**QUALIFIED OFFERING**	**PRINCIPAL LOSSES TO DATE**

LEADERSHIP



Michael Burmi

Chief Investment Officer

Compound Asset Management Inc.

Daljit Singh

Portfolio Manager

Compound Asset Management Inc.

Michael Burmi leads Compound Asset Mangement and oversees portfolio strategy, credit allocation, and risk management across the CDB platform.

His background includes real estate lending, structured credit, and private market investment management, with a focus on income-producing real estate debt and asset-backed investment structures.

At CDB, investment strategy is centered on:

- **Senior secured real estate credit**
- **Income-focused portfolio construction**
- **Conservative loan-to-value underwriting**
- **Liquidity management and capital preservation**
- **Diversification across borrowers and asset types**
- **Institutional-style risk oversight**

The objective of the platform is to provide investors access to professionally managed real estate credit exposure with a simplified digital experience and lower minimum investment thresholds than traditional credit structures.

compound® Asset Management

Compound Asset Management oversees sourcing, underwriting, portfolio monitoring, and capital allocation across the CDB investment platform.

The investment process emphasizes:

- **Asset-backed real estate credit**
- **Diversification across borrowers and asset types**
- **Liquidity and reserve management**
- **Senior positioning within the capital stack**
- **Ongoing portfolio serveillance**

The firm's investment framework is designed to prioritize durability of income and downside protection through disciplined credit selection and active portfolio oversight.

Considering a larger allocation or an IRA rollover? Speak with the investor team before committing.

SPEAK WITH INVESTOR RELATIONS

WHAT ARE THE HIGHEST-FRICTION QUESTIONS BEFORE I ACT?

Frequently Asked Questions

The questions investors usually want answered before taking the next step.

What is Compound Diversified Bond?

CDB is a professionally managed multi-asset income strategy for accredited investors. It combines multiple institutional income exposures within a single investment.

How does CDB seek to generate income and how is the stated APY paid?

The portfolio allocates capital across income-oriented investments that may include private credit, real estate credit, selected institutional strategies, U.S. Treasuries, cash equivalents and other approved portfolio exposures. The mix may change over time.

What are the liquidity / early redemption provisions?

The portfolio allocates capital across income-oriented investments that may include private credit, real estate credit, selected institutional strategies, U.S. Treasuries, cash equivalents and other approved portfolio exposures. The mix may change over time.

What are the principal risks?

The portfolio allocates capital across income-oriented investments that may include private credit, real estate credit, selected institutional strategies, U.S. Treasuries, cash equivalents and other approved portfolio exposures. The mix may change over time.

What happens if portfolio income or market conditions change?

The portfolio allocates capital across income-oriented investments that may include private credit, real estate credit, selected institutional strategies, U.S. Treasuries, cash equivalents and other approved portfolio exposures. The mix may change over time.

Who manages the portfolio?

The portfolio allocates capital across income-oriented investments that may include private credit, real estate credit, selected institutional strategies, U.S. Treasuries, cash equivalents and other approved portfolio exposures. The mix may change over time.

Who is eligible to invest?

The portfolio allocates capital across income-oriented investments that may include private credit, real estate credit, selected institutional strategies, U.S. Treasuries, cash equivalents and other approved portfolio exposures. The mix may change over time.

VIEW COMPLETE FAQS

DO I INVEST OR SPEAK WITH INVESTOR RELATIONS?

Begin Your Investment Journey

Understand the strategy. Review the terms. Choose the next step that is right for you.

If CDB appears relevant to your income and diversification objectives, the next step is to review the investment terms and determine whether the strategy is appropriate for your portfolio.

READY TO INVEST?

Open Your Account

For accredited investors who have reviewed the strategy and applicable offering materials and are ready to begin.

OPEN YOUR ACCOUNT

HAVE QUESTIONS?

Speak With Investor Relations

Discuss the portfolio, investment terms, eligibility and whether CDB may be appropriate for your objectives.

SCHEDULE A CALL

Before investing, carefully review the applicable offering documents and risk factors. CDB involves investment risk, including possible loss of principal. Diversification and portfolio management do not guarantee a profit or protect against loss.

For Accredited Investors | $10,000 Minimum — verify current terms.

investors@compounddiversifiedbond · compounddiversifiedbond.com · CIK 0001919204 · View Offering Documents

Sources & as-of dates: figures in this guide are stated as of the dates shown. Targeted returns are not guarantees. Hypothetical and illustrative figures do not reflect actual investor experience.