PRESS RELEASE

INCOME FINANCIAL

TSX SYMBOL: INC.UN

Declares Monthly Distribution

Toronto, Ontario - November 18, 2026 / Globe NewsWire: Income Financial Trust ("Income Financial") declares its monthly distribution of $0.08350 per unit. The distribution is payable December 10, 2026 to unit holders on record as at November 30, 2026.

Under the distribution policy announced on November 18, 2013, the monthly distribution is determined by applying a 10.00% annualized rate on the volume weighted average market price (VWAP) of Income Financial's units over the last 3 trading days of the preceding month. As a result, holders of record on November 30, 2026 will receive a dividend of $0.08350 per unit based on the VWAP of $10.02 payable on December 10, 2026. The yield will remain stable at 10.00% (based on the VWAP) under this distribution policy.

Income Financial unitholders have received a total of $40.66 per unit in distributions since inception, inclusive of this distribution.

Income Financial invests in a portfolio of North American financial services companies including some of the strongest Canadian & U.S. banks, life insurance and investment firms.

Distribution Details

Trust Unit (INC.UN)	**$0.08350**
Record Date:	**November 30, 2026**
Payable Date:	**December 10, 2026**

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