# CANTOR FITZGERALD INCOME TRUST, INC.

CANTOR®

## PORTFOLIO UPDATE

## Portfolio Metrics
As of January 31, 2026

**$1.1 Billion** (46 Investments)
CONSOLIDATED REAL ESTATE ASSETS[1]

**$557 Million**
REAL ESTATE ASSETS, LESS NON-CONTROLLING INTERESTS[2]

**4.8 Million**
TOTAL PROPERTY SQUARE FOOTAGE[3]

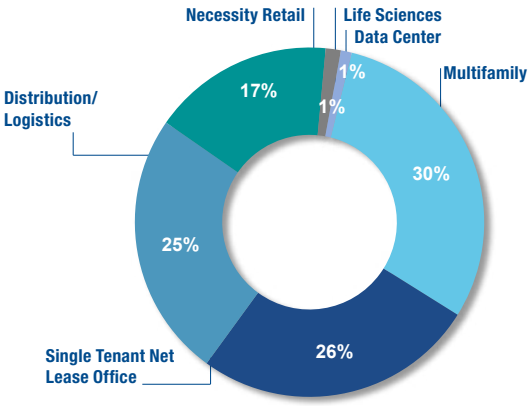
**95.6%**
OCCUPANCY[4]

**7.1 Years**
LEASE DURATION[5]

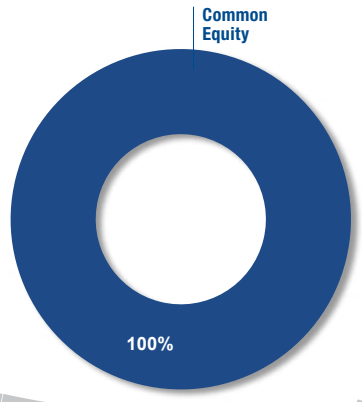
**58.4%**
NET DEBT TO TOTAL CAPITALIZATION[6]

## Portfolio Composition[7]

### PROPERTY TYPE



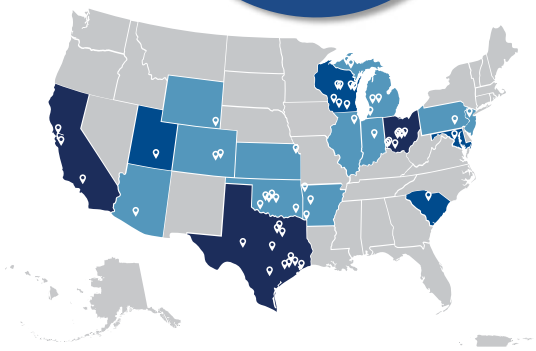

### INVESTMENT TYPE



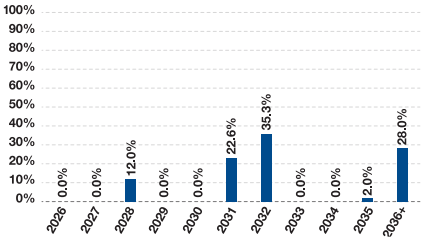

## Geographic Breakdown[7]

### PERCENTAGE OF PORTFOLIO

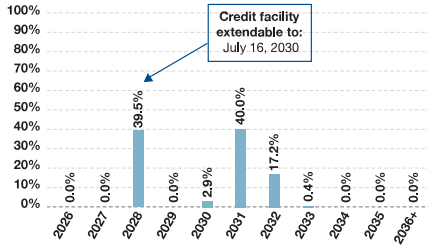
- 10.01% and Up
- 5.01% - 10.00%
- 0.01% - 5.00%



### NET LEASE EXPIRATIONS[5,7]




### DEBT MATURITIES[8]




## Performance Summary
As of January 31, 2026

| | Share Class | NAV: Net Asset Value | NET DISTRIBUTION AMOUNTS[9]: Annualized Distribution Rate[1] | TAXABLE INCOME: % Taxed as Ord. Inc. in 2021-2025 |
|---|---|---|---|---|
| CURRENT | Class I | $20.19 | 5.00% | 0% |
| CURRENT | Class T (With Sales Load) | $20.18 | 5.00% | 0% |
| CURRENT | Class T (No Sales Load) | $20.18 | 5.00% | 0% |
| CURRENT | Class S (With Sales Load) | $20.18 | 4.15% | 0% |
| CURRENT | Class S (No Sales Load) | $20.18 | 4.15% | 0% |
| CURRENT | Class D | $20.19 | 4.75% | 0% |
| ORIGINAL | Class TX | $20.18 | 5.00% | 0% |
| ORIGINAL | Class AX | $20.19 | 5.00% | 0% |
| ORIGINAL | Class IX | $20.19 | 5.00% | 0% |

"With Sales Load" assumes payment of the full upfront sales charge at initial subscription.
Past performance is historical and not a guarantee of future results.

This is neither an offer to sell nor a solicitation of an offer to buy the securities described herein. The offering is made only by the prospectus.

[1] Represents real estate assets (investment in real estate and investments in real estate-related assets) as reported in Supplement No. 11 dated February 18, 2026 and not adjusted for CF Income Trust's ownership percentage.

[2] Represents real estate assets (investment in real estate and investments in real estate-related assets) as reported in Supplement No. 11 dated February 18, 2026 and adjusted for CF Income Trust's ownership percentage.

[3] Total square footage is not adjusted for Cantor Fitzgerald Income Trust, Inc. ("CF Income Trust's") current ownership percentage.

[4] Occupancy is weighted based on each asset's fair value used in determining our NAV. For our distribution/logistics, retail, life sciences, and office investments, occupancy includes all leased square footage as of the date indicated. For our multifamily investments, occupancy is defined as the percentage of units leased on the date indicated.

[5] Based on each asset's fair value used in determining our NAV excluding multifamily investments

[6] Net debt is as of September 30, 2025 and is calculated as loans payable less cash. Capitalization represents investments in real estate and real estate-related assets as of September 30, 2025.

[7] Unless otherwise noted, calculated based on each asset's fair value used in determining our NAV as of January 31, 2026.

[8] Calculated using principal balances as of January 31, 2026. Adjusted for CF Income Trust's current ownership percentage of the underlying positions.

[9] Annualized net distribution is based off the most recent declared distribution and assumes the daily rate derived from the most recently declared distribution per share per month is maintained for one year, less any applicable distribution fees. With respect to each share class, the rate shown is the annualized amount divided by the most recent prior quarter's net asset value. There is no guarantee of distributions. In the period from June 30, 2025 through September 30, 2025, 100% of distributions of distributions were funded from cash flows from operations.

[10] See next page for further information regarding our performance calculations. Class IX, AX, and TX shares are no longer being offered as of July 2020, and as such, no investor has experienced fully-loaded monthly or YTD returns for these classes.

NOT FOR USE IN OHIO

Amazon, Cleveland, OH

## CONTACT US FOR FURTHER INFORMATION

### Financial Professionals

cfincometrust.com

(855) 9-CANTOR / (855) 922-6867

cfsupport@cantor.com

### Investors

If you are an investor, please contact your financial advisor.

This is neither an offer to sell nor a solicitation of an offer to buy the securities described herein. An offering is made only by prospectus. This literature must be preceded or accompanied by a current prospectus. As such, a copy of the current prospectus must be made available to you in connection with this offering and should be read in order to understand fully all of the implications and risks of this offering. No offering is made except by a prospectus filed with the Department of Law of the State of New York. Neither the Attorney General of the State of New York nor any other state or federal securities regulator has passed on or endorsed the merits of this offering or these securities or confirmed the adequacy of the prospectus. Any representation to the contrary is unlawful. All information contained in this material is qualified in its entirety by the terms of the current prospectus. The achievement of any goals is not guaranteed.

An investment in CF Income Trust is subject to fees and expenses that do not apply to such direct investments and is subject to various risks, including loss of principal and limited liquidity. Please consult the prospectus for suitability standards in your state.

We elected to be taxed as a Real Estate Investment Trust ("REIT") beginning in the taxable year ending December 31, 2017. Our failure to qualify as a REIT would result in higher taxes, may adversely affect our operations, would reduce the amount of income available for distribution and would limit our ability to make distributions to our shareholders.

We may change our investment objectives, policies and strategy at any time without shareholder consent. There is no assurance that we will be able to invest in our targeted investments. Diversification does not eliminate risk and does not assure better performance.

There is no guarantee of distributions. Distributions may be and have been paid from sources other than cash flow from operations and are not restricted in the amount of distributions we may pay from any source, including offering proceeds. If we pay distributions from sources other than our cash flows from operations, we will have less funds available for investment, borrowings and sales of assets, the overall return to our stockholders may be reduced and subsequent investors will experience dilution. Our distributions, particularly during the period before we have substantially invested the net proceeds from this offering, may exceed our earnings, which would represent a return of capital for tax purposes. In the period from June 30, 2025 through September 30, 2025, 100% of distributions were funded from cash flows from operations.

Returns shown reflect the percent change in the NAV per share from the beginning of the applicable period to the NAV as of January 31, 2026, plus the amount of any distribution per share declared in such period. **All returns shown assume reinvestment of distributions pursuant to CF Income Trust's distribution reinvestment plan, are derived from unaudited financial information and are net of all CF Income Trust's expenses, including general and administrative expenses, transaction related expenses, management fees, any performance participation allocation, and share class specific fees, but exclude the impact of early repurchase deductions on the repurchase. Past performance is historical and not a guarantee of future results.** Classes of shares listed as (With Sales Load) reflect the returns after the maximum up-front selling commission and dealer manager fees. Classes of shares listed as (No Sales Load) exclude up-front selling commissions and dealer manager fees. **The returns have been prepared using unaudited data and valuations of the underlying investments in CF Income Trust's portfolio, which are estimates of fair value and form the basis for CF Income Trust's NAV. Valuations based upon unaudited reports from the underlying investments may be subject to later adjustments, may not correspond to realized value and may not accurately reflect the price at which assets could be liquidated.** For more information on fees and expenses, please visit cfincometrust.com.

**Discussion of Forward-Looking Statements**

Statements in this document that are not historical facts are "forward-looking statements" that involve risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements. Except as required by law, we undertake no obligation to update any forward-looking statements. For a discussion of additional risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see our Securities and Exchange Commission filings, including, but not limited to, the risk factors set forth in these filings and any updates to such risk factors contained in subsequent Forms 10-K, Forms 10-Q or Forms 8-K.

RISK FACTORS

1. We have a limited operating history and limited assets. This is a "blind pool" offering and we have not identified specific investments to acquire with the proceeds of this offering.
2. This is a "best efforts" offering and if we are unable to raise substantial funds, then we will be more limited in our investments.
3. The transaction price may not accurately represent the value of our assets at any given time and the actual value of your investment may be substantially less. The transaction price generally will be based on our most recently disclosed monthly NAV of each class of common stock (subject to material changes) and will not be based on any public trading market. In addition, the transaction price will not represent our enterprise value and may not accurately reflect the actual prices at which our assets could be liquidated on any given day, the value a third party would pay for all or substantially all of our shares, or the price at which our shares would trade on a national stock exchange. Further, our board of directors may amend our NAV procedures from time to time.
4. The amount and timing of distributions we may make is uncertain. Distributions have been and may continue to be paid from sources other than cash flow from operations, including, without limitation, from borrowings, the sale of assets, or offering proceeds. The use of these sources for distributions may decrease the amount of cash we have available for new investments, share repurchases and other corporate purposes, and could reduce your overall return.
5. There is no public trading market for our common stock and repurchase of shares by us will likely be the only way to dispose of your shares. We are not obligated to repurchase any shares under our share repurchase plan and may choose to repurchase only some, or even none, of the shares that have been requested to be repurchased. In addition, repurchases will be subject to available liquidity and other significant restrictions. Further, our board of directors may modify, suspend or terminate our share repurchase plan. As a result, our shares should be considered as having only limited liquidity and at times may be illiquid.
6. All of our executive officers, some of our directors and other key real estate professionals are also officers, directors, managers and key professionals of our advisor, our dealer manager or other entities affiliated with Cantor, which we refer to as the Cantor Companies. As a result, they face conflicts of interest, including significant conflicts created by our advisor's compensation arrangements with us and other Cantor-advised programs and investors.
7. If we raise substantially less than the maximum offering, we may not be able to invest in a diverse portfolio of stabilized income-producing commercial real-estate, debt secured by commercial real estate and real estate-related assets.
8. We may change our investment policies without stockholder notice or consent, which could result in investments that are different from those described in this prospectus.
9. If we fail to qualify as a REIT, it would adversely affect our operations and our ability to make distributions to our stockholders.
10. The current outbreak of the novel coronavirus, or COVID-19, or the future outbreak of any other highly infectious or contagious diseases, could adversely impact or cause disruption to our financial condition and results of operations. Further, the spread of the COVID-19 outbreak could cause severe disruptions in the U.S. and global economy, may further disrupt financial markets and could potentially create widespread business continuity issues.

Publication Date: 2/18/2026