

Risk Disclosures for Apex Centinel

- **Speculative Investment:** Investment in Apex Centinel Business Trust involves a high degree of risk. Investors should not invest unless they can afford to lose their entire investment. No guarantee of return or liquidity is provided.
- **No Market for the Shares:** There is no public market for the Trust's shares, and none is expected to develop. Shares are illiquid and cannot be easily sold, transferred, or exchanged.
- **Dilution Risk:** Future issuance of shares, including to the Trustee, may dilute the ownership interest and voting power of existing investors.
- **Lack of Voting Control:** Investors will not have the ability to direct the management or affairs of the Trust. The Trustee retains full control, including over operations, share issuance, and amendments.
- **Reliance on Trustee:** The Trust is managed solely by the Trustee. The success of the Trust depends significantly on the capabilities, judgment, and integrity of James Polk as Trustee.
- **Unproven Business Model / Development Stage:** Although the Trust has defined revenue strategies (e.g., \$1.7M buildouts yielding \$55K/month), these are projections. Actual results may vary and depend on external market, operational, and regulatory factors.
- **Regulatory Risk:** Securities offered herein are exempt from registration under Regulation D, but any changes in law or interpretation could impact the Trust's operations or its ability to raise capital.
- **Conflicts of Interest:** The Trustee may issue additional shares to maintain majority control. This may create a conflict between the Trustee's interests and those of the investors.
- **No Dividends or Distributions Guaranteed:** While the Trust may generate income, there is no guarantee of dividends, and the Trustee has sole discretion over whether and when distributions are made.

Investor Acknowledgment & Disclaimer Language

- **Investor Acknowledgment:** I acknowledge that I have read and understood the risks outlined in this memorandum. I am capable of bearing the economic risk of this investment, including a total loss, and I have been given the opportunity to ask questions and receive answers about the Trust and its operations.

- Forward-Looking Statements Disclaimer: This offering may contain forward-looking statements, including projections or forecasts. These statements are not guarantees of future performance and involve risks and uncertainties. Actual results may differ materially.

- No Guarantee of Liquidity or Profitability: The Trust does not guarantee that an investor will be able to liquidate their investment, nor does it guarantee the achievement of any particular business milestone or return.