
NON-BINDING LETTER OF INTENT

Institutional Yield Vehicle Collaboration

Date: April 28, 2026

Parties

Minted: MintedAssociates Corp, a Delaware C-Corporation, with its principal office in Philadelphia, Pennsylvania, United States (“Minted”).

T-RIZE: T-RIZE Group, a Canadian corporation with its head office at 1155 René-Lévesque Boulevard West, Suite 2500, Montreal, Quebec H3B 3X7, Canada (“T-RIZE”).

Dear Madani,

This Non-Binding Letter of Intent (this “LOI”) sets forth the mutual understanding between Minted and T-RIZE regarding a proposed partnership pursuant to which tokenized yield instruments structured by T-RIZE, including instruments associated with the Kairos private credit digital bond programme, may be made available through Minted’s institutional infrastructure on the Canton Network.

The parties have engaged in preliminary discussions and believe there is a significant opportunity to deliver institutional-grade yield products to Canton Network participants through a compliant, end-to-end solution combining T-RIZE’s structuring and tokenization capabilities with Minted’s Canton-native settlement and yield vault infrastructure.

1. Scope of Collaboration

Subject to the negotiation and execution of definitive agreements, the parties intend to collaborate as follows:

(a) Yield Vehicle Integration. T-RIZE would structure, tokenize, administer, and/or facilitate issuance by the applicable issuer or special purpose vehicle (including Kairos Litigation Limited where applicable) of tokenized digital instruments for distribution to qualified institutional participants through Minted’s smUSD Institutional Yield Vault on the Canton Network.

(b) Collateral Acceptance. Minted would evaluate eligible T-RIZE tokenized instruments for inclusion as collateral within its CDP vault infrastructure, enabling institutional participants to access mUSD liquidity

against locked yield positions, subject to appropriate haircuts and risk parameters.

(c) Institutional Distribution. Minted would leverage its institutional relationships and Canton ecosystem position to facilitate introductions and onboarding of qualified institutional investors, family offices, and treasury managers to T-RIZE yield products.

(d) Compliance Coordination. Both parties would coordinate with Minted's broker-dealer partner, Texture Capital Inc. (FINRA-member broker-dealer, ATS operator, and affiliated transfer agent), to ensure that all distribution, custody, and transfer activities are structured to comply with applicable securities regulations, including Regulation D (Rule 506(c)).

2. Indicative Product Parameters

The parties anticipate that yield instruments distributed through this collaboration may target the following parameters, subject to market conditions, applicable issuer/SPV terms, and final structuring:

Target gross yield: 8-12% per annum

Instrument type: Tokenized private credit digital bonds and similar institutional yield instruments

Programme capacity: Up to \$500 million in aggregate under the Kairos programme (representing programme capacity, not a commitment to allocate to Minted)

Settlement: Canton Network (native), with mUSD as settlement currency where applicable

Custody: Through Fireblocks Trust Company, the Fireblocks Custody Network, or another eligible qualified or licensed custodian, as applicable

3. Commercial Terms

Specific commercial terms, including fee structures, revenue-sharing arrangements, minimum commitments, and operational responsibilities, may be negotiated and, if mutually agreed, set forth in definitive agreements. Neither party has any obligation to continue negotiations or to enter into any definitive agreement, and either party may terminate discussions at any time without liability.

4. Timeline

The parties anticipate negotiating and, if mutually agreed, executing definitive agreements within approximately sixty (60) days of the date of this LOI. Minted anticipates commencing institutional yield vault operations in Q3-Q4 2026, subject to the foregoing, with T-RIZE-structured instruments among the candidate yield vehicles offered.

5. Non-Binding Nature and Non-Exclusivity

Except for Section 6 (Confidentiality), Section 7 (No Publicity), and Section 8 (Governing Law), which shall be binding upon execution, this LOI is not intended to create any legally binding obligation on either party. This LOI is non-exclusive: either party may pursue, evaluate, or enter into similar arrangements with other

parties at any time. The programme capacity referenced in Section 2 is descriptive only and does not constitute a minimum commitment, allocation, or guaranteed volume on the part of either party.

6. Confidentiality

This section is binding. Each party agrees to keep confidential proprietary information exchanged in connection with this LOI, except that (i) the existence and terms of this LOI may be disclosed in connection with each party's fundraising and investor relations activities, and (ii) disclosure as required by law or regulation is permitted. This obligation shall survive the termination or expiration of this LOI for a period of two (2) years.

7. No Publicity

This section is binding. Neither party shall issue any press release, public announcement, or marketing communication regarding this LOI or the transactions contemplated herein, nor shall either party use the other party's name, logo, trademarks, or describe the relationship as a "partnership" in public-facing materials, without the prior written consent of the other party. The foregoing does not restrict the disclosures expressly permitted under Section 6 (Confidentiality).

8. Governing Law

This section is binding. This LOI shall be governed by and construed in accordance with the laws of the State of Delaware, without regard to its conflict of laws principles.

9. Notices

All notices and communications under this LOI shall be sent in writing to the following addresses:

To Minted:

Luis Cuello, Founder & CEO
MintedAssociates Corp
Email: Luis@minted.app

To T-RIZE:

Madani Boukalba, Founder & CEO
T-RIZE Group
1155 René-Lévesque Boulevard West, Suite 2500
Montreal, Quebec H3B 3X7, Canada
Email: madaniboukalba@t-rize.io

If the foregoing accurately reflects our mutual understanding, please indicate your agreement by signing and returning a copy of this LOI.

AGREED AND ACCEPTED:

MintedAssociates Corp

Luis Cuello

Luis Cuello

Founder & CEO

Date: April 28, 2026

T-RIZE Group

Madani Boukalba

Founder & CEO

Date: _____