



# Angel Oak Financial Strategies Income Term Trust Declares January 2026 Distribution

ATLANTA (January 2, 2026) — Angel Oak Financial Strategies Income Term Trust (the “Fund”), a closed-end fund traded on the New York Stock Exchange under the symbol FINS, today declared a distribution of \$0.115 per share for the month of January 2026. The record date for the distribution is January 16, 2026, and the payable date is January 30, 2026. The Fund will trade ex-distribution on January 16, 2026.

Although the Fund seeks to pay a distribution at a rate that is representative of net investment income actually earned, a portion of each distribution may be treated as paid from sources other than net investment income, including, to the extent permitted by law, short-term capital gain, long-term capital gain, or return of capital. As required by Section 19(a) of the Investment Company Act of 1940, a notice will be distributed to shareholders in the event that a portion of a monthly distribution is derived from sources other than undistributed net investment income. The final determination of the source and tax characteristics of these distributions will depend upon the Fund’s investment experience during its fiscal year and will be made after the Fund’s year end. The Fund will send to investors a Form 1099-DIV for the calendar year that will define how to report these distributions for federal income tax purposes. Angel Oak does not provide tax advice; shareholders should consult their tax advisor. A return of capital distribution does not necessarily reflect a fund’s investment performance and should not be confused with “yield” or “income.”

## ABOUT FINS

Led by Angel Oak’s experienced financial services team, FINS invests predominantly in U.S. financial sector debt as well as selective opportunities across financial sector preferred and common equity. Under normal circumstances, at least 50% of FINS’ portfolio is publicly rated investment grade or, if unrated, judged to be of investment grade quality by Angel Oak Capital Advisors.

## ABOUT ANGEL OAK CAPITAL ADVISORS, LLC

Angel Oak Capital Advisors is an investment management firm focused on providing compelling fixed-income investment solutions to its clients. Backed by a value-driven approach, Angel Oak Capital Advisors seeks to deliver attractive, risk-adjusted returns through a combination of stable current income and price appreciation. Its experienced investment team seeks the best opportunities in fixed income, with a specialization in mortgage-backed securities and other areas of structured credit.

Information regarding the Fund and Angel Oak Capital Advisors can be found at [www.angeloakcapital.com](http://www.angeloakcapital.com).