SIMPLIFY ETFs

# AGGH | Simplify Aggregate Bond ETF

## Why AGGH? Actively Managed Approach to Enhance Returns and Income in Core Bonds

### Actively managed, enhanced core bond fund

Seeks higher income while also maximizing total return with similar characteristics as the U.S. Aggregate Bond Index

### Emphasize bonds with highest risk-adjusted yields

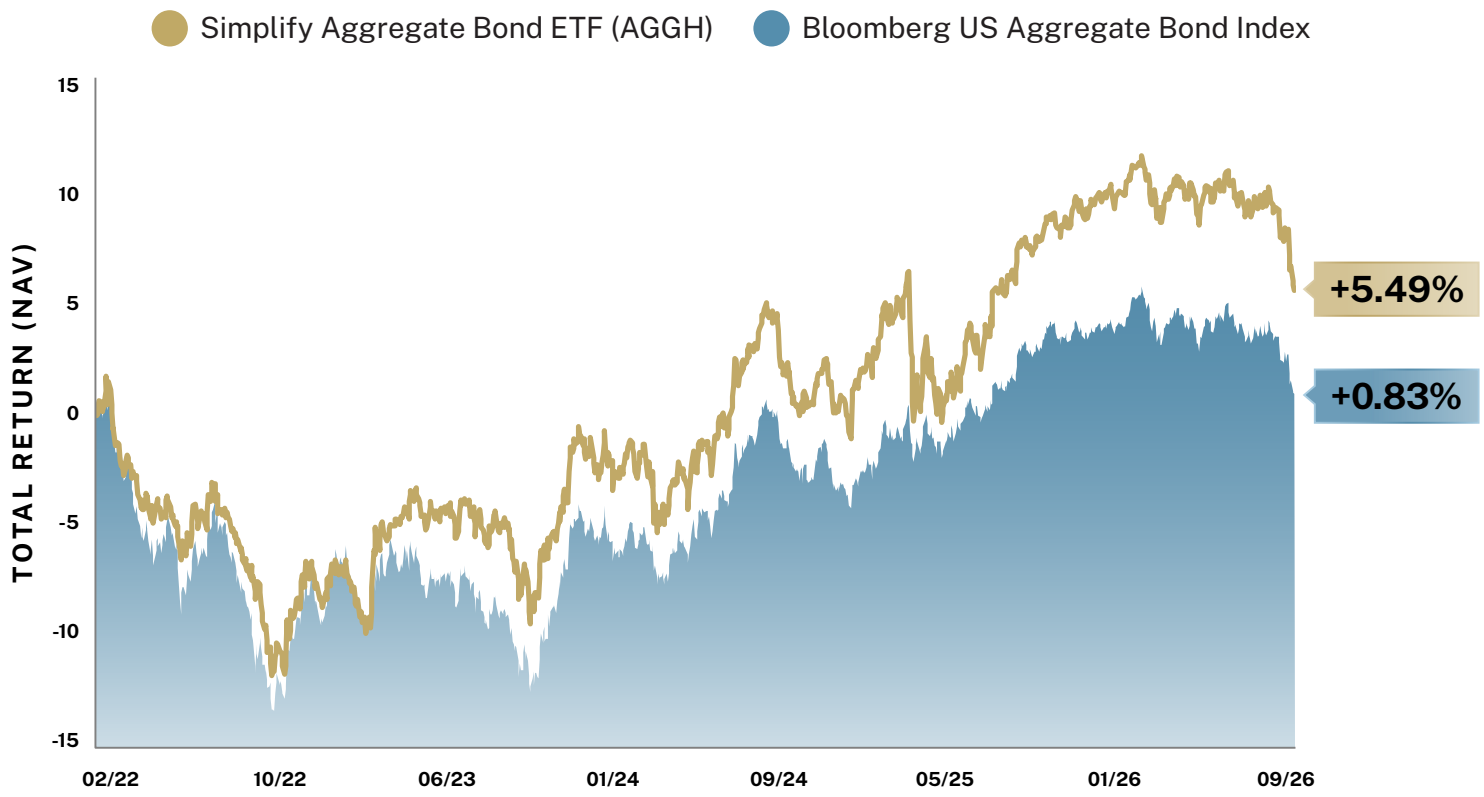
Invests in Treasuries, Mortgage-Backed Securities (MBS), Treasury Inflation-Protected Securities, and low-cost index ETFs

### Risk-managed option seeks to deliver enhanced income

Enhances income via structural alpha by selling options across fixed income sectors

## AGGH vs. Bloomberg US Aggregate Bond Index

*02/14/22 - 09/30/26*




*Source: Bloomberg. The performance data quoted represents past performance and is no guarantee of future results. Current performance may be lower or higher than the performance data quoted. Investment returns and the principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. For performance data current to the most recent month-end please call (855) 772-8488 or go to: simplify.us/etfs. For standardized performance, go to: simplify.us/etfs/aggh-simplify-aggregate-bond-etf. Simplify ETFs are distributed by Foreside Financial Services, LLC. Foreside and Simplify are not related.*

## Active Management Process

- Maximize income potential without increasing credit risk
- Tilt U.S. futures to more favorable parts of the yield curve
- Cash collateral will be optimized for yield
- Harvest structurally attractive fixed income premiums

## Enhance Your Income Potential

As of 09/30/26

| Distribution Rate | SEC Yield |
|---|---|
| 7.62% | 3.34% |

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*The Distribution Rate is the annual rate an investor would receive if the most recently declared distribution, which includes option income, remained the same going forward. The Distribution Rate is calculated by multiplying an ETF's Distribution per Share by twelve (12), and dividing the resulting amount by the ETF's most recent NAV. The Distribution Rate represents a single distribution from the ETF and does not represent its total return. The distribution may include a combination of ordinary dividends, capital gains, and return of investor capital and has the potential to change during any given tax year. Please refer to the 19a-1 Notice, which can be found on the Fund's website, for information regarding the composition of distributions, including return of capital. The final determination of a distribution's tax character will be made on Form 1099-DIV.*

**Performance as of 09/30/26** | Inception Date: 02/14/22

| | Cumulative Total Return (%) | | | | | | | Annualized Total Return (%) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | 3 Months | 6 Months | 1 Year | 3 Year | 5 Year | YTD | Since Inception | 1 Year | 3 Year | 5 Year | Since Inception |
| NAV | -4.45 | -3.64 | -1.83 | 12.98 | — | -3.73 | 5.49 | -1.83 | 4.15 | — | 1.16 |
| Market Price | -4.41 | -3.56 | -1.71 | 13.37 | — | -3.48 | 5.75 | -1.71 | 4.27 | — | 1.22 |
| Bloomberg U.S. Aggregate Index | -3.51 | -2.87 | -1.84 | 12.67 | — | -2.91 | 0.83 | -1.84 | 4.06 | — | 0.18 |

| Gross Expense Ratio | Net Expense Ratio* |
|---|---|
| 0.55% | 0.30% |

*The Fund's adviser has contractually agreed, through at least October 31, 2026, to waive its management fees to 0.25% of the Fund's average daily net assets.

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## Glossary

**Bloomberg U.S. Aggregate Bond Index:** A broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate pass-throughs), ABS and CMBS (agency and non-agency).

**Mortgage-Backed Securities (MBS):** Investment products similar to bonds. Each MBS consists of a bundle of home loans and other real estate debt bought from the banks that issued them. Investors in mortgage-backed securities receive periodic payments similar to bond coupon payments.

**SEC 30-Day Yield:** The yield is calculated with a standardized formula and represents net investment income earned by a fund over a 30-day period, expressed as an annual percentage rate based on the fund's share price. The yield includes the effect of any fee waivers and/or reimbursements. Without waivers, yields would be reduced. This is also referred to as the "standardized yield", "30-Day Yield" and "Current Yield". The unsubsidized SEC 30-Day Yield does not reflect the effect of any fee waivers and/or expense reimbursements.

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***Investors should carefully consider the investment objectives, risks, charges, and expenses of Exchange Traded Funds (ETFs) before investing. To obtain an ETF's prospectus or Summary prospectus containing this and other important information, please call (855) 772-8488, or visit Simplify.us. Please read the prospectus carefully before you invest.***

**An investment in the fund involves risk, including possible loss of principal.**

The fund is actively-managed and is subject to the risk that the strategy may not produce the intended results.

The use of derivative instruments involves risks different from, or possibly greater than, the risks associated with investing directly in securities and other traditional investments. These risks include (i) the risk that the counterparty to a derivative transaction may not fulfill its contractual obligations; (ii) risk of mispricing or improper valuation; and (iii) the risk that changes in the value of the derivative may not correlate perfectly with the underlying asset, rate, or index. Derivative prices are highly volatile and may fluctuate substantially during a short period of time. The use of leverage by the Fund, such as borrowing money to purchase securities or the use of options, will cause the Fund to incur additional expenses and magnify the Fund's gains or losses. The Fund's investment in fixed income securities is subject to credit risk (the debtor may default) and prepayment risk (an obligation paid early) which could cause its share price and total return to be reduced. Typically, as interest rates rise the value of bond prices will decline and the fund could lose value.

The Fund invests in ETFs (Exchange-Traded Funds) and is therefore subject to the same risks as the underlying securities in which the ETF invests as well as entails higher expenses than if invested into the underlying ETF directly.

While the option overlay is intended to improve the Fund's performance, there is no guarantee that it will do so. Utilizing an option overlay strategy involves the risk that as the buyer of a put or call option, the Fund risks losing the entire premium invested in the option if the Fund does not exercise the option. Also, securities and options traded in over-the-counter markets may trade less frequently and in limited volumes and thus exhibit more volatility and liquidity risk.

*Fixed Income Securities Risk:* When the Fund invests in fixed income securities, the value of your investment in the Fund will fluctuate with changes in interest rates. Typically, a rise in interest rates causes a decline in the value of fixed income securities owned by the Fund. In general, the market price of fixed income securities with longer maturities will increase or decrease more in response to changes in interest rates than shorter-term securities.

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