
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549**

SCHEDULE 14A

**Proxy Statement Pursuant to Section 14(a) of the
Securities Exchange Act of 1934
(Amendment No.)**

Filed by the Registrant Filed by a Party other than the Registrant
Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material Pursuant to §240.14a-12

KKR REAL ESTATE FINANCE TRUST INC.

(Name of Registrant as Specified in Its Charter)

(Name of Person(s) Filing Proxy Statement, if Other Than the Registrant)

Payment of Filing Fee (Check the appropriate box):

- No fee required.
 - Fee paid previously with preliminary materials.
 - Fee computed on table in exhibit required by Item 25(b) per Exchange Act Rules 14a-6(i)(1) and 0-11
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Your **Vote** Counts!

KKR REAL ESTATE FINANCE TRUST INC.

2026 Annual Meeting

Vote at the meeting or in advance by April 13, 2026

11:59 PM ET

KKR REAL ESTATE FINANCE TRUST INC.
30 HUDSON YARDS, SUITE 7500
NEW YORK, NEW YORK 10001



V83584-P45926

You invested in KKR REAL ESTATE FINANCE TRUST INC. and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy materials for the stockholder meeting to be held on April 14, 2026.**

Get informed before you vote

View the Notice and Proxy Statement and Annual Report online OR you can receive a free paper or email copy of the material(s) by requesting prior to March 31, 2026. If you would like to request a copy of the material(s) for this and/or future stockholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #

Smartphone users

Point your camera here and vote without entering a control number



Vote Virtually at the Meeting*

April 14, 2026
9:00 A.M. Eastern Time

Virtually at:
www.virtualshareholdermeeting.com/KREF2026

*Please check the meeting materials for any special requirements for meeting attendance.

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming stockholder meeting and the more complete proxy materials that are available to you on the Internet. We encourage you to access and review all of the important information contained in the proxy materials before voting. Please follow the instructions on the reverse side to view the proxy materials (or easily request a paper or e-mail copy) and to vote on these important matters.

Voting Items	Board Recommends
1. Election of Directors Nominees: 01) Terrance R. Ahern 03) Jonathan A. Langer 05) Paula Madoff 07) Ralph F. Rosenberg 02) Irene M. Esteves 04) Christen E.J. Lee 06) Deborah H. McAneny 08) Matthew A. Salem	✔ For
2. Ratify the appointment of Deloitte & Touche LLP as the Company's independent registered public accounting firm for 2026.	✔ For
3. Advisory vote to approve the compensation of the Company's named executive officers.	✔ For

NOTE: Such other business as may properly come before the meeting or any adjournment or postponement thereof.

Prefer to receive an email instead? While voting on www.ProxyVote.com, be sure to click "Delivery Settings".