



LMC Mortgage Investment Corp.

WHAT IS A MIC

A Mortgage Investment Corporation (MIC) simplifies mortgage investing by allowing individuals to pool their money, much like a mutual fund, to invest in a diversified portfolio of Canadian residential and commercial mortgages. A MIC administers these funds day-to-day, paying out 100% of its annual net income in cash dividends or new shares.

What are the Advantages of a **MIC**?

- The private mortgage market offers a steady source of income
- No need for personal day-to-day management of funds
- Underwriting processes and large volume of deal flow leads to a well-balanced portfolio
- Quick reinvestment of loan payments and payouts such that capital does not sit idle

Why **LMC** MIC?

- Investment is backed by actual Canadian real estate
- Higher yields than traditional bonds & GICs
- Reliable annual income with provision for early redemption
- Our dedicated team has more than a century of combined real estate and investment experience

Tax-Efficient Investing

Investments in LMC MIC are eligible for registered funds (RRSP, RESP, RRIF & LIRA) as well as TFSAs. To invest, please contact a registered exempt market dealing representative to determine whether this investment is suitable for you. LMC MIC has retained Waverley CF to act as its exempt market dealer. For further information on how to invest, please contact azaidi@waverleycf.com

Returns

The rate of return varies from year-to-year based on portfolio composition and interest rate environment. Our targeted rate of return is in the 6% - 9% range, and our average return since inception is 7.25%.

Here are our returns from the past three years since our inception in March 2020:

2022	2021	2020
8.5%	6.00%	Inception

2023 Projections a Glance: 8.5% Expected Annual Yield

- **50+** mortgages totaling **\$17,500,000**
- Average mortgage amount **\$400,00**
- Weighted portfolio average loan-to-value of **65%**
- **50%** of portfolio in first position

Key Points

- Minimum investment amount is \$5,000
- Interest earnings are paid quarterly
- Distribution Reinvestment Plan (DRIP) is available to shareholders wanting to reinvest their distribution instead of receiving cash interest earnings payment
- Distributions are taxed as interest from Canadian sources – you will receive a T5 slip annually
- Focus is on residential and small commercial mortgage loans throughout Ontario
- Risks are mitigated by our comprehensive underwriting process
- Shares can be redeemed whenever you wish at a 90 days notice maximum of once annually
- We don't charge fees to offer access to your money, redeem at will at \$0 costs
- Our Offering Memorandum and audited financial statements are available online.
- Our exempt market dealer Waverley CF

GETTING STARTED

Simply call Ali Zaidi at **647 607 5807**
or email him at azaidi@waverleycf.com