

ABOUT US

IQInvest Mortgage Investment Corporation, based in Toronto, Ontario, is a non-bank lender providing flexible and creative financing solutions to the real estate communities in Canada.

IQInvest Mortgage Investment Corporation is a mortgage investment corporation as defined under the Income Tax Act, which is managed and administered by CWF Group Mortgages Inc. (FSRA Administrator License No. 12944 and Brokerage License No. 12786). IQInvest offers investors an opportunity to participate in a diversified portfolio of high yield Canadian residential mortgages primarily focused on owner-occupied residential real estate in Ontario in both urban and suburban markets.

We are experienced professionals, with over 50 years of experience in financial investing, real estate, financial lending, legal, and business development who have come together to provide investors and borrowers an attractive investment and borrowing solution.

OUR STRATEGY

Our investment objective is to identify relatively low risk first, second and third mortgages with a maximum loan to value of 80%. To maintain a stable yield on our mortgage portfolio, we manage risk through maintenance of a diversified mortgage portfolio, conservative underwriting and diligent and aggressive mortgage servicing. Our objectives are: (i) to preserve our shareholders' equity, and (ii) to provide our shareholders with stable and secure dividends from our investments in mortgage loans within the criteria mandated for a MIC. IQInvest generates all of its mortgage applications through licensed mortgage agents and brokers. IQInvest's mortgages are all secured by properties.

RETURNS

Since 2018, the following dividends have been paid:

Class A Preferred Shares

Minimum 1-year term

INVESTMENT YEAR	FEB	MAY	AUG	NOV	YTD	DRIP**
2023	0.1251	0.1251	0.1251	0.1251	5.00%	5.10%
2022	0.1251	0.1251	0.1251	0.1251	5.00%	5.10%
2021	0.1251	0.1251	0.1251	0.1251	5.00%	5.10%
2020	0.1251	0.1251	0.1251	0.1251	5.00%	5.10%
2019	0.1251	0.1251	0.1251	0.1251	5.00%	5.10%
2018	0.1251	0.1251	0.1251	0.1251	5.00%	5.10%

* Class A - Target yield 5.00%

** DRIP - Dividend Re-Investment Plan

Class B Preferred Shares

Minimum 3-year term

Early redemption available, subject to early redemption penalties

FEB	MAY	AUG	NOV	YTD	DRIP**
0.2124	0.2124	0.2124	0.2124	8.50%	8.77%
0.2124	0.2124	0.2124	0.2124	8.50%	8.77%
0.2124	0.2124	0.2124	0.2124	8.50%	8.77%
0.2124	0.2124	0.2124	0.2124	8.50%	8.77%
0.2124	0.2124	0.2124	0.2124	8.50%	8.77%
0.2124	0.2124	0.2124	0.2124	8.50%	8.77%

* Class B - Target yield 8.50%

** DRIP - Dividend Re-Investment Plan

FOR MORE INFO, PLEASE CONTACT

Kim Chan, Director, Sales/Client Service
t: 416 720 8138 | e: kim.chan@iqinvest.ca

PARTNERS

Administrator:	CWF Group Mortgages Inc (License # 12944)
Securities Lawyers:	WeirFoulds LLP
Auditor:	Rosenswig McRae Thorpe Chartered Professional
Registered Plan Trustees:	Olympia Trust Company

FUND INFORMATION

Manager:	CWF Group Mortgages Inc.
Investment Plans:	Cash, RRSP, TFSA, LIRA, and RRIF Eligible
Distributions:	The Corporation currently expects to declare dividends quarterly, on the last day of each quarter. Once declared, dividends are payable by the Corporation, and will be paid on a quarterly basis on or about each of November 30, February 28, May 31 and August 31 and paid on the 15th day of the month following such quarter end. Additional dividends may be declared by the Corporation from time to time.
Minimum Investment:	\$25,000
Subsequent Investment:	\$5,000
NAV Purchase Value:	\$10.00

Class A Preferred Shares

Target Yield*:	5.0%
Redemption Period:	1 year hold, liquidity thereafter

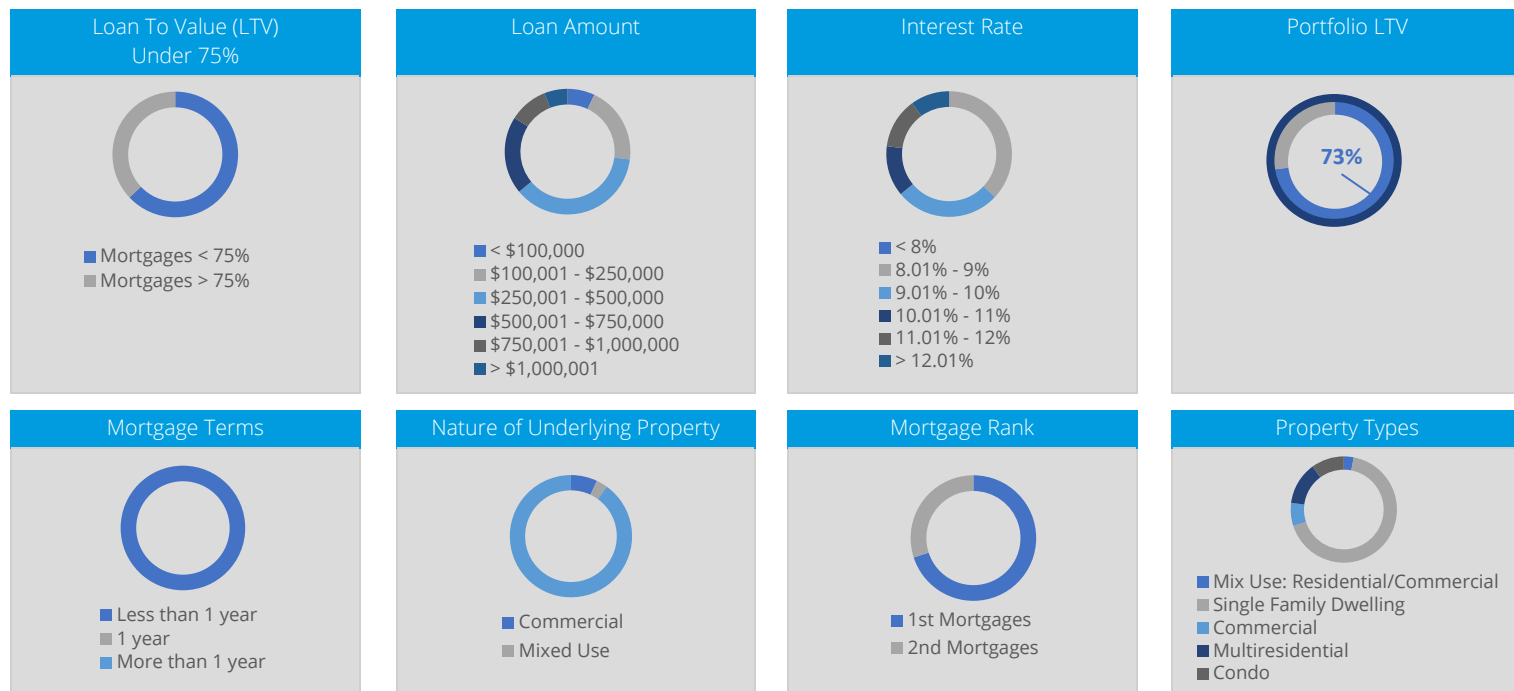
Class B Preferred Shares

Target Yield*:	8.5%
Redemption Period:	3 year hold, with redemption features
Redemption Features (start after the first year):	<ul style="list-style-type: none"> ▶ If redeemed between months 12 - 24, the redemption fee is 4.5% of the original purchase price ▶ If redeemed between months 24 - 36, the redemption fee is 3% of the original purchase price ▶ After month 36, there is no redemption fee

*Rates are not guaranteed. Terms and conditions may apply

INVESTMENT PORTFOLIO

Current as of December 15, 2023



WHY INVEST?

- ▶ Secured by real estate in Canada
- ▶ Consistent yield of 5.0% (Class A) and 8.5% (Class B) per annum since inception
- ▶ Low volatility that gives you peace of mind
- ▶ Low developmental risk - portfolio consists of existing properties
- ▶ Annual audit required by CRA under Income Tax Act Section
- ▶ 130.1 Minimum investment is only \$25,000

FOR INVESTORS WHO:

- ▶ Seek quarterly income from their investment
- ▶ Want investment secured by Canadian Real Estate
- ▶ Seeking passive income with potential higher yield
- ▶ Diversify their RRSP or TFSA investment portfolio with a fixed-income product
- ▶ Plan to hold their investment for medium to long term
- ▶ Want flexibility to access their investment

INCOME TAX TREATMENT

You will have to pay income tax on any money you earned from an investment. How much you need to pay depends on the tax rates where you live and whether or not you hold investment in a registered plan, such as Registered Retirement Savings Plan (RRSP) or a Tax-Free Savings Account (TFSA). Keep in mind that if you hold your investment in a non-registered account, distributions are included in your taxable income, whether you choose to receive them in cash or have them reinvested. Distributions are considered as interest income and you will receive a T5 at the end of the year.

Securities or investment strategies mentioned in this material may not be suitable for all investors or portfolios. This information sheet is for information purposes only and is not, and under no circumstances is to be construed as, an invitation to make an investment in IQInvest Mortgage Investment Corporation. The information contained in this material is not intended as recommendation directed to a particular investor or class of investors and is not intended as a recommendation in view of the particular circumstances of a specific investor, class of investors or a specific portfolio. You should not take any action with respect to any securities or investment strategy mentioned herein without first consulting your own Advisors in order to ascertain whether the securities or investment strategy mentioned is suitable to your particular circumstances. This information is not a substitute for obtaining professional advice. The information contained herein has been obtained from sources believed to be reliable at the time obtained but neither IQInvest Mortgage Investment Corporation nor its affiliates, employees, agents, or information suppliers can guarantee its accuracy or completeness. This material is not, and under no circumstances, is to be construed as an offer to sell or the solicitation of an offer to buy any securities. This material is not intended nor does it constitute tax or legal advice. Said material and any commentary are subject to change without notice and is provided in good faith but without legal responsibility.

The information contained herein is intended only for the persons to whom it is transmitted for the purposes of evaluating the securities offered hereby. Prospective Purchasers should only rely on the information in Offering Memorandum. No persons are authorized to give any information or make any representations in respect of the Fund or the securities offered herein and any such information or representation must not be relied upon. This Offering is a private placement and is not, and under no circumstances is to be construed as, a public offering of the securities described herein. The securities are being offered in reliance upon exemptions from the registration and prospectus requirements set forth in applicable securities legislation. THIS IS A SPECULATIVE OFFERING. An investment in the securities must be regarded as highly speculative due to the nature of the Fund's business. Purchasers must rely on the ability, expertise, judgement, discretion, integrity and good faith of the management of the Fund. The securities are suitable only for Purchasers who are able to accept the risks inherent in the Fund's business. In addition, there are a number of other risk factors that should be considered by persons proposing to make an investment in the securities. Purchasers should consult their own professional Advisors to assess the income tax, legal and other aspects of the investment. In order to be eligible for subscription in this Offering, individuals must satisfy the criteria required for Accredited, Eligible and/or Sophisticated investors as described in the Offering Memorandum.

All other trademarks and copyrights are the properties of their respective holders. This information sheet provides information related to the subjects covered. Before making any financial or legal decisions, a professional should be consulted.