

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.

Mortgage Investment – Invest Smarter

CORPORATE RESPONSIBILITY

Our Initiatives:

At IQInvest MIC, we're committed to being a good corporate citizen in the communities in which we live and work.

As one of Canada's leading financial service providers, thousands of Canadians trust us to help them achieve lifetime financial security. We take that responsibility to heart. That trust compels us to look at the bigger picture and ensure we're investing in our communities. Investing in initiatives that promote some of the things we believe in to ultimately make a difference in the lives of Canadians.

Among our employees, we have many exceptional people. People who make a difference by volunteering their time and talents to make life a little bit brighter in the charities or communities they volunteer for. Across Canada, IQI employees are making their charitable mark. All across the country, our employees are taking the initiatives by lending a hand, sharing values to help develop better communities.

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):	
▶ 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	

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**
2024	0.1251	0.1251	TBC	TBC	2.50%	2.52%
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	TBC	TBC	4.25%	4.29%
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

*Rates are not guaranteed. Terms and conditions may apply

DIVIDEND DISTRIBUTION

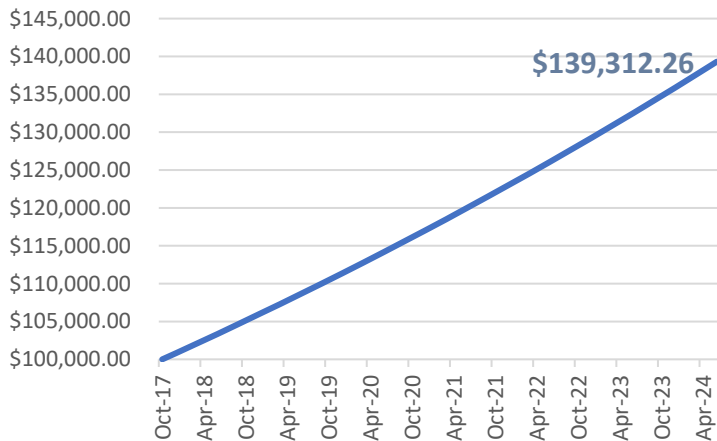
Growth of \$100k Invested with IQI MIC Class A Shares since Oct 2017 to Jun 2024 with 100% Dividend Reinvestment:

\$139,312.26

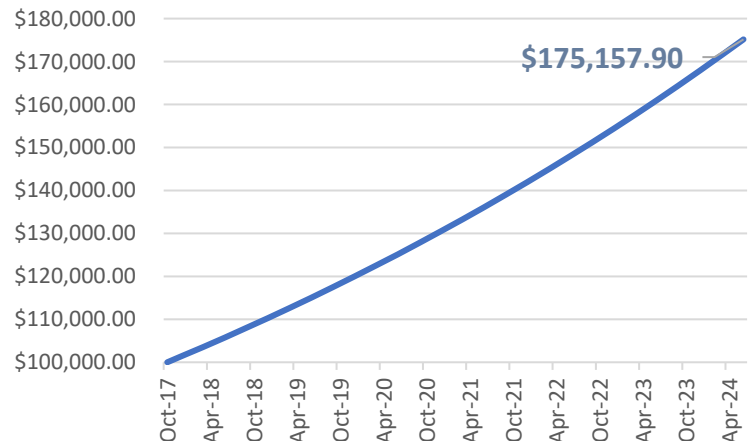
Growth of \$100k Invested with IQI MIC Class B Shares since Oct 2017 to Jun 2024 with 100% Dividend Reinvestment:

\$175,157.90

Class A - Growth of \$100k as of Quarter End



Class B - Growth of \$100k as of Quarter End



*IQI MIC's past performance is not an indicator of future results.

DIVIDEND REINVESTMENT PLAN (DRIP)

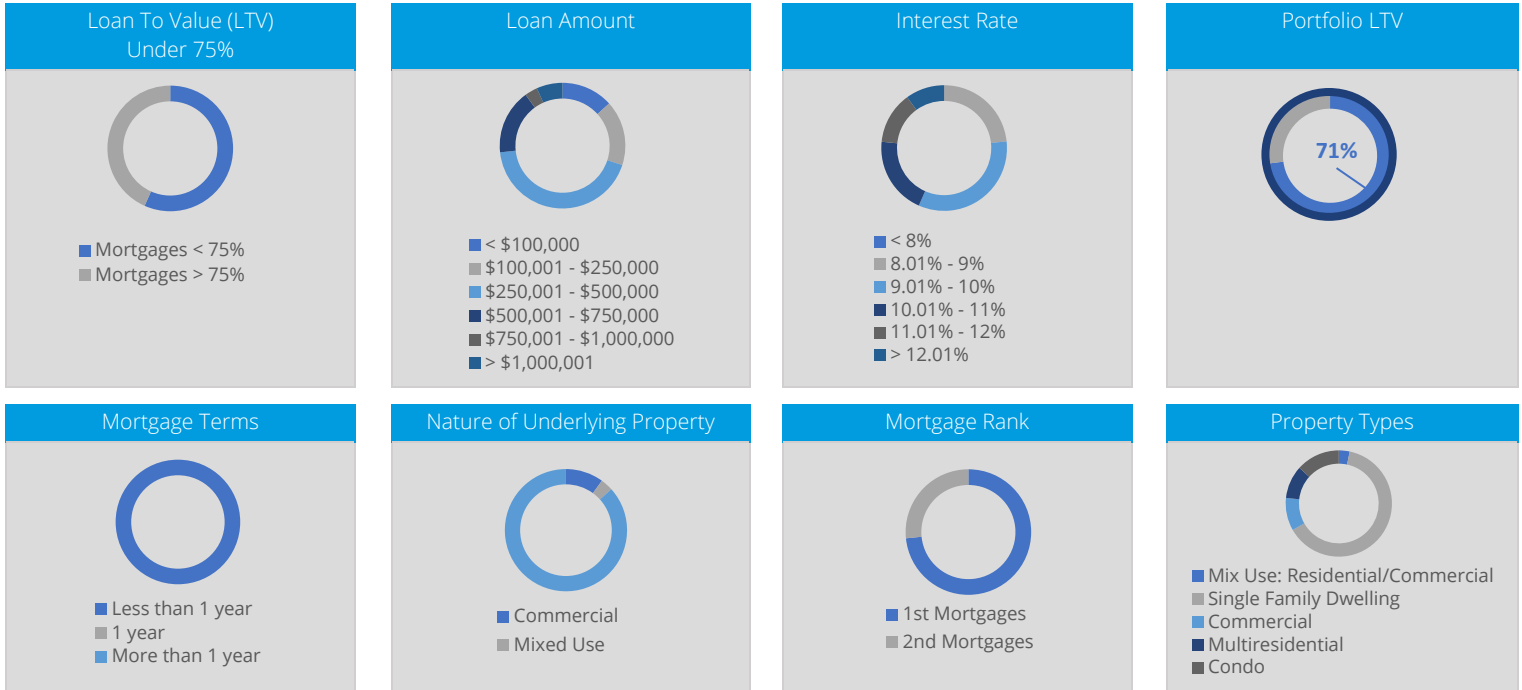
General information

Our Dividend Reinvestment Plan (the "Plan") provides a convenient and cost-effective method for eligible holders in Canada to maximize their investment in IQInvest MIC ("IQI") by reinvesting their quarterly cash dividends to acquire additional IQI preferred shares.

For more information with respect to the particulars of DRIP Program, please contact our office or your representative.

INVESTMENT PORTFOLIO

Current as of June 15, 2024



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.

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