

CONSISTENT  
SECURE  
SUPERIOR  
RETURNS



CANGUARD  
MORTGAGE INVESTMENT CORPORATION



# CANGUARD MORTGAGE INVESTMENT CORPORATION



## WELCOME TO CANGUARD MORTGAGE INVESTMENT CORPORATION

Canguard MIC is a prominent non-banking mortgage lender, providing loans in the major urban centers of British Columbia and Alberta, where the stability and liquidity of real estate is strong.

Subject to our lending guidelines and company policies, we provide customized mortgage solutions for short term, bridge

and construction financing for various types of residential, multi-residential and commercial real property in British Columbia and Alberta.

Our strategy is to expand in a controlled manner by diversifying geographically and focusing on real estate sectors with the lowest risk.

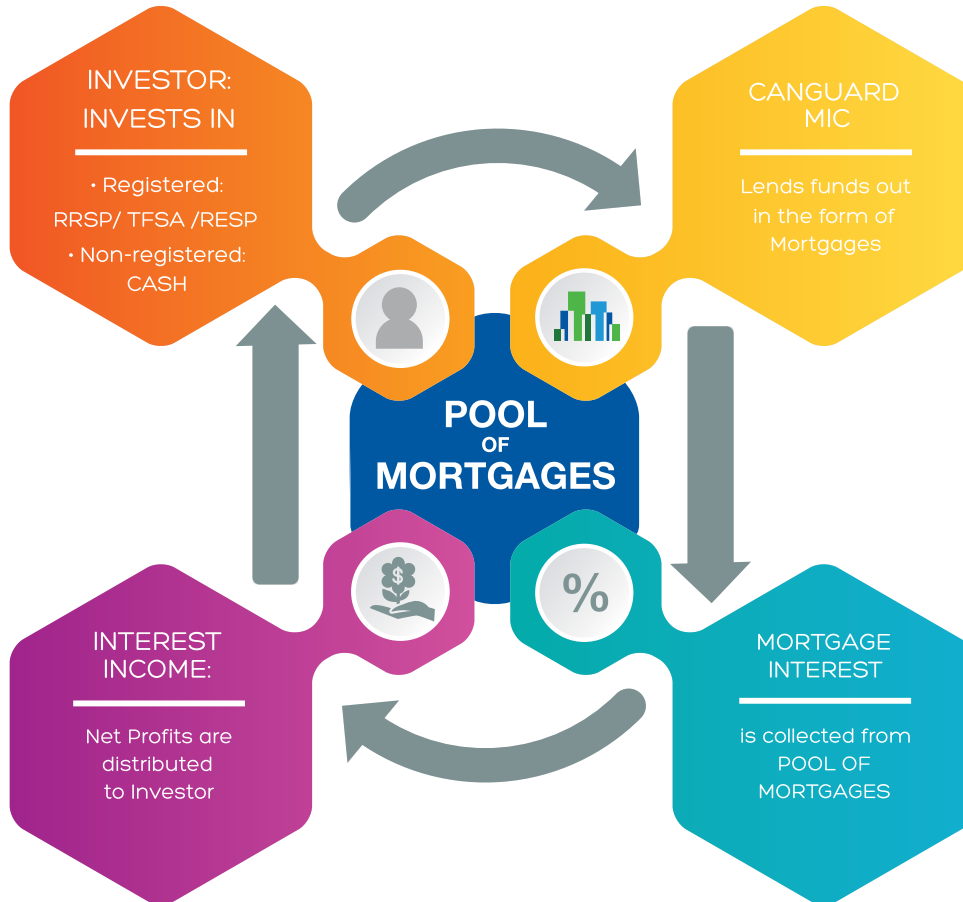


## OUR INVESTMENT OBJECTIVE IS CAPITAL PRESERVATION AND STRONG CASH FLOW WITH QUARTERLY DIVIDEND DISTRIBUTION.

By combining best-in-class analytics with insight and dedication, Canguard MIC's team of investment professionals has the experience and skill set to provide effective solutions for the complex needs of sophisticated investors.

Canguard Mortgage Investment Corporation is registered as a mortgage broker under the Canadian Mortgage Brokers Association of British Columbia (CMBA-BC), regulated by the BC Financial Services Authority (BCFSA), and governed by the Canadian Income Tax Act.

# HOW OUR COMPANY WORKS



Funds are raised from investors through the sale of shares in Canguard Mortgage Investment Corporation (Canguard MIC). Investors can invest in non-registered or registered accounts.

Each mortgage has a different interest rate; therefore Canguard MIC investors receive an

average of all the interest rates as their rate of return.

New mortgages are continuously introduced in order to replace the maturing ones, giving investors an effortless way to receive consistent residual income.

## WHY INVEST WITH CANGUARD MIC

For investors looking for residual income with an option for growth, Canguard is a well managed and diversified MIC. The advantage of our MIC investment is that we are narrowly focused and have minimal overhead costs.

Another key feature is that it is a stable investment; rarely is there value fluctuation

as the MIC distributes 100% of its net income to investors.

We only invest in British Columbia and Alberta. In addition to tax advantages, our investment structure has the features that optimize security, growth and income.



# CANGUARD MIC GENERATES CONSISTENT, SECURE, SUPERIOR RETURNS TO OUR INVESTORS

## STABILITY

Canguard MIC offers attractive and stable returns. Our investment is less volatile compared to mutual funds or stocks and provides consistent quarterly returns.

## SECURITY

All Canguard MIC mortgage investments are secured by Canadian Real Estate Properties.

## DIVERSITY

Investors will experience a diversified portfolio by the location and type of mortgage, minimizing risk and volatility.

## EXPERIENCE

Our professional management team has over 75 years combined experience in the real estate industry. Our directors bring expertise from their industries of property development, public accounting and mortgage financing.

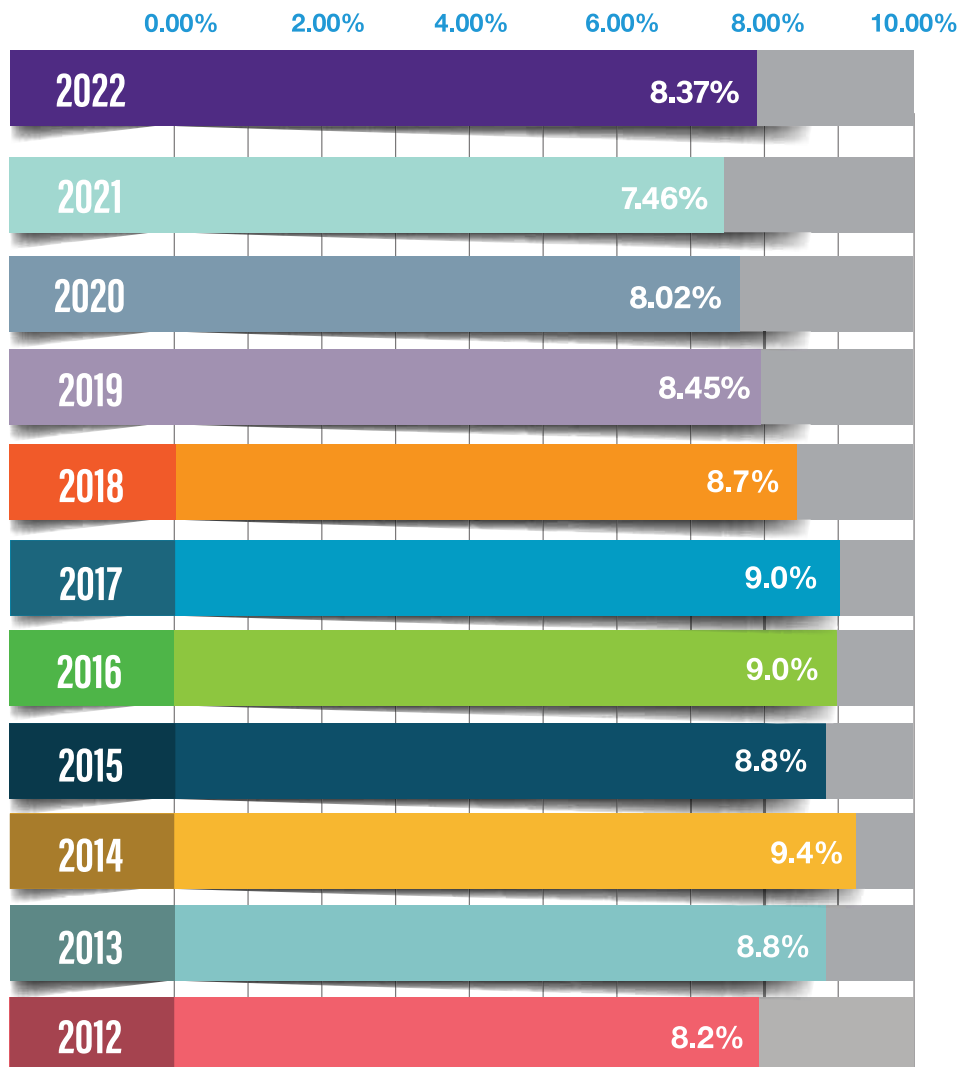
## ACCOUNTABILITY

Canguard MIC has audited Financial Statements prepared annually.

## TRANSPARENCY

We encourage our investors to review fund files and portfolio lists at any time.

## ANNUALIZED RATE OF RETURN



# CANGUARD MIC IS AN INVESTMENT VEHICLE

Investments in Canguard MIC are qualified for many of the Canadian Registered Savings and Pension Plans, providing an excellent alternative to fee-driven income options such as stocks or mutual funds.

START ANY OF THE REGISTERED PLANS BELOW OR SIMPLY TRANSFER YOUR EXISTING PLANS TO US.

## OUR REGISTERED PLANS ARE PROVIDED BY OLYMPIA TRUST COMPANY AND ODYSSEY TRUST COMPANY

### RRSP: RETIREMENT SAVINGS PLANS

- RRSP & Spousal RSP
- RRIF: Retirement Income Fund
- LIRA: Locked-in Retirement Account
- LRIF: Lock-in Retirement Income Fund



### TFSA: TAX-FREE SAVINGS ACCOUNT



- Canadian residents, age 18 and older, can contribute up to \$6,500 annually to a TFSA
- Unused TFSA contribution room is carried forward and accumulates in future years
- As of January 2023, the cumulative total is \$88,000.00
- Investment income earned in a TFSA is tax-free
- Withdrawals from a TFSA are tax-free
- The age to start a TFSA in BC is 19

## DIVERSITY OF INVESTMENT | As of March 31, 2023

### GEOGRAPHICAL AREA

Fraser Valley West	36%
North Shore + Sea to Sky	14%
Metro Vancouver	14%
Fraser Valley East	11%
Okanagan	11%
Vancouver Island	7%
Sunshine Coast	3%
Northern BC	2%
Alberta	2%



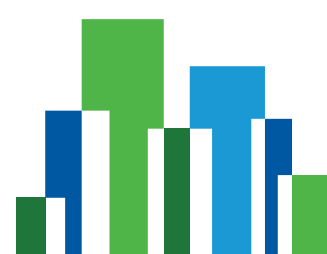
PROPERTY TYPE	Mortgage Balance (\$)	% Portfolio	# of Mortgages
Residential	\$109,174,240	61%	89
Commercial:	\$42,989,750	24%	19
Construction:	\$27,289,066	15%	27

### MORTGAGE TYPE

1st Mortgage:	86%
2nd Mortgage:	14%

### LENDABLE FUNDS

\$185,000,000.00 (rounded)



# OUR TEAM HAS THE RESOURCES, EXPERIENCE & KNOWLEDGE.

Quantum Pacific Management Ltd. manages Canguard Mortgage Investment Corporation. Our team has extensive expertise in real estate, construction, financing, and management.

OUR MISSION AND PRIORITIES ARE INVESTMENT SECURITY, ACCOUNTABILITY AND TRANSPARENCY FOR OUR INVESTORS.



**MOE ESKANDARPOUR**, President, CEO

As president and Chief Executive officer at Quantum Pacific Management Ltd., and Canguard Mortgage Investment Corporation, Moe drives the company's ongoing growth and expansion efforts. With over 25 years of accounting experience in public practice, Moe brings a wealth of practical and technical experience to Canguard. In recent years, Moe devoted himself to helping entrepreneurs successfully launch businesses around BC. As a developer of high-profile real estate projects in BC and Alberta, Moe has accumulated a broad range of experience in real estate and real estate financing.

**JESSIE DUSANGH**, Chief Financial Officer

As the Chief Financial Officer of Quantum Pacific Management Ltd., and Canguard Mortgage Investment Corporation, Jessie oversees asset management and expenditures while balancing investor returns with sound mortgage lending. With his own accounting firm, Jessie has been practicing in British Columbia since 1994 as a chartered professional accountant. Jessie's passion is giving back to his community and he currently serves as a volunteer on the UBC Board of Governors in the role of chair of the Audit Committee.



**HENRY YONG**, Vice-President

As Vice-President of Quantum Pacific Management Ltd., and Canguard Mortgage Investment Corporation, Henry is crucial to Canguard's business development strategy. With cumulative real estate asset transactions of over \$1B in the past 29 years, Henry has a passion for residential and commercial acquisitions. In addition to being a founder at Canguard, Henry has a vast corporate portfolio including property development. Henry's extensive experience helps ensure Canguard Mortgage Investment has a high-quality and diversified investment portfolio.

**Meetra Eskandarpour**, Managing Director

With over a decade of experience in the investment industry, Meetra brings a wealth of practical and technical experience to Canguard. Her previous roles in operations and management at Canada's largest independent investment dealer has given her a broad range of experience in Investment management.

She brings a unique perspective to how we operate and deliver value to clients and with a passion for innovation and efficiency, Meetra is on track to propel Canguard into its next phase of growth.



# FREQUENTLY ASKED QUESTIONS

## **Q: DO YOU CHARGE A BROKERAGE FEE?**

**A:** No. We do not broker mortgages for a fee. We make sound decisions on lending money based on qualifications and not finder's fees.

## **Q: DOES THE INVESTMENT MAKE SENSE FOR SOMEONE MY AGE?**

**A:** Having a long term investment strategy is important at any stage in life. Our investors cover all age groups. Many of our investors are already in the retirement stage and find Canguard MIC to be an effective way to put their assets to work for them.

## **Q: IS FINANCING REAL ESTATE AS SECURE AS OWNING IT?**

**A:** While the real estate values may change, investors do not have the same concerns as owners about possible value losses. As long as the financing opportunities are well selected, the return is fixed over the life of the financing.

## **Q: HOW DO I RECEIVE MY DIVIDEND?**

**A:** Dividends are distributed every quarter. Investors have the choice between re-investing their dividend amounts and maximize on compounding interest or simply receive a the dividend in cash.

## **Q: HOW WILL MY CASH PAYMENT BE TREATED FOR TAX PURPOSES?**

**A:** Mortgage Investment Corporations have a special tax status. The Canada Revenue Agency will deem your income from Canguard MIC to dividend interest and tax it accordingly. T5 slips are issued at the end of each calendar year.

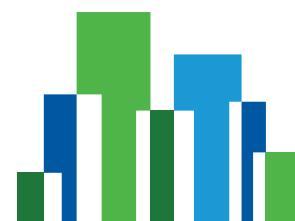
## **Q: CAN I TRANSFER MY CURRENT REGISTERED PLAN?**

**A:** Yes. We handle all the details for you – our experienced staff will provide all the necessary paperwork to complete the transaction.

## **Q. HOW IS MY INVESTMENT PROCESSED?**

**A:** As of February 2020, all transactions for Mortgage Investment Corporations, including Canguard Mortgage Investment Corporation, are processed by an Exempt Market Dealer. We will put you in touch with our EMD, Kite Financial Solutions Ltd., to assist you in your investment.

**WE DELIVER SECURITY, GROWTH & INCOME.**





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