



FUND FACT SHEET

Canguard Mortgage Investment Corporation

As at June 30, 2026

FUND OVERVIEW

Canguard Mortgage Investment Corporation was founded in 2011 and is governed by the laws of British Columbia. Canguard is an open ended Mortgage Investment Fund that holds a balanced portfolio of residential and commercial mortgage loans to generate stable distributions to investors. Since its inception, Canguard has an uninterrupted record of quarterly dividends.

INVESTMENT HIGHLIGHTS

Q2 2026 Annualized Return — 8.50%

Capital Preservation—Stable \$1.00 per unit value—Quarterly Income—Open Fund—No Redemption Fees—No Lock in Period

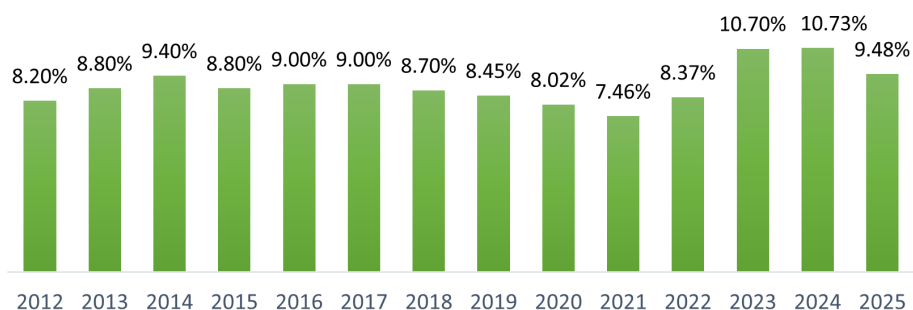
CONSISTENT, SECURE, SUPERIOR RETURNS

FUND DETAILS

Minimum Investment	\$10,000.00 for BC	Lendable Funds	\$367,000,000.00 (rounded)
Dividend Reinvestment Plan	Yes	Term of Mortgages	15 months—2 years
Dividend Distribution	Quarterly	Number of Mortgages	160
Annualized Return for 2025	9.48%	Mortgage Type	Residential/Commercial
RRSP & TFSA Eligible (trustee)	Olympia Trust Company	Mortgage Security	91% 1st Mortgages 9% 2nd Mortgages

HISTORICAL PERFORMANCE

Annualized Rate of Return





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MORTGAGE OVERVIEW

Canguard Mortgage Investment Corporation is a non-bank lender, providing loans in major urban centres in British Columbia and Alberta. We provide customized short term mortgage solutions for residential and commercial real estate. Canguard focuses on real estate sectors with low risk.

MORTGAGE PORTFOLIO—as at June 30, 2026

GEOGRAPHICAL AREAS

Metro Vancouver	30%
Fraser Valley West	30%
North Shore + Sea to Sky	17%
Okanagan	6%
Fraser Valley East	6%
Alberta	5%
Vancouver Island	3%
Northern BC	2%
Sunshine Coast	1%

LENDING CRITERIA

Max Loan To Value	75%
Weighted LTV	50.91%
Min Mortgage	\$250,000.00
Maximum Mortgage	\$14,000,000.00
Mortgage Purpose	Purchase, Equity Take Out Refinance, Construction
Rates	Variable, call for quote

Canguard Mortgage Investment Corporation offers mortgage financing using a quick and efficient underwriting system, allowing borrowers to receive funds faster. Flexible lending guidelines allows Canguard Mortgage Investment Corporation to customize every part of borrowers mortgage to meet their unique requirements.

This document is for information purposes only and is not an offer to sell or a solicitation of an offer to purchase any security. No securities regulatory authority has assessed the merits of these securities or the information contained in this document. Potential Investors should conduct their own due-diligence before investing. All statements in this document, other than statements of historical fact, that address events or developments that Canguard expects to occur are forward looking statements. These forward looking statements generally can be identified by the use of words such as “may”, “will”, “expect”, “intend”, “plan”, “estimate”, “anticipate”, “believe” or “continue”, or the negative thereof, or similar variations. Please see the Offering Memorandum for a complete description of the risks associated with investing in Canguard Mortgage Investment Corporation. Purchase of Canguard Shares may be made through Kite Financial Solutions Ltd or a Dealer/Advisor.

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