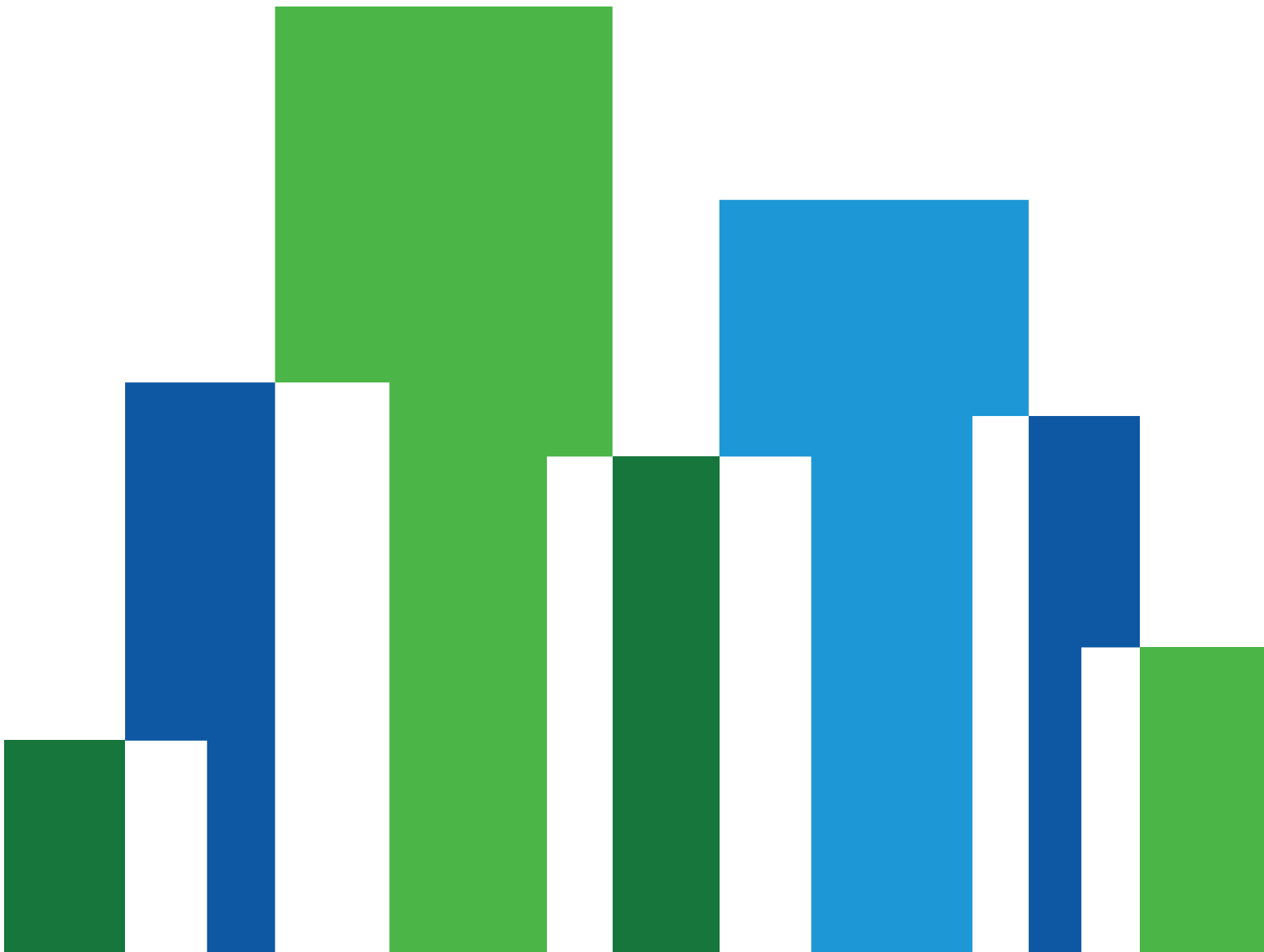


**CONSISTENT
SECURE
SUPERIOR
RETURNS**



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, 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 BC.

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



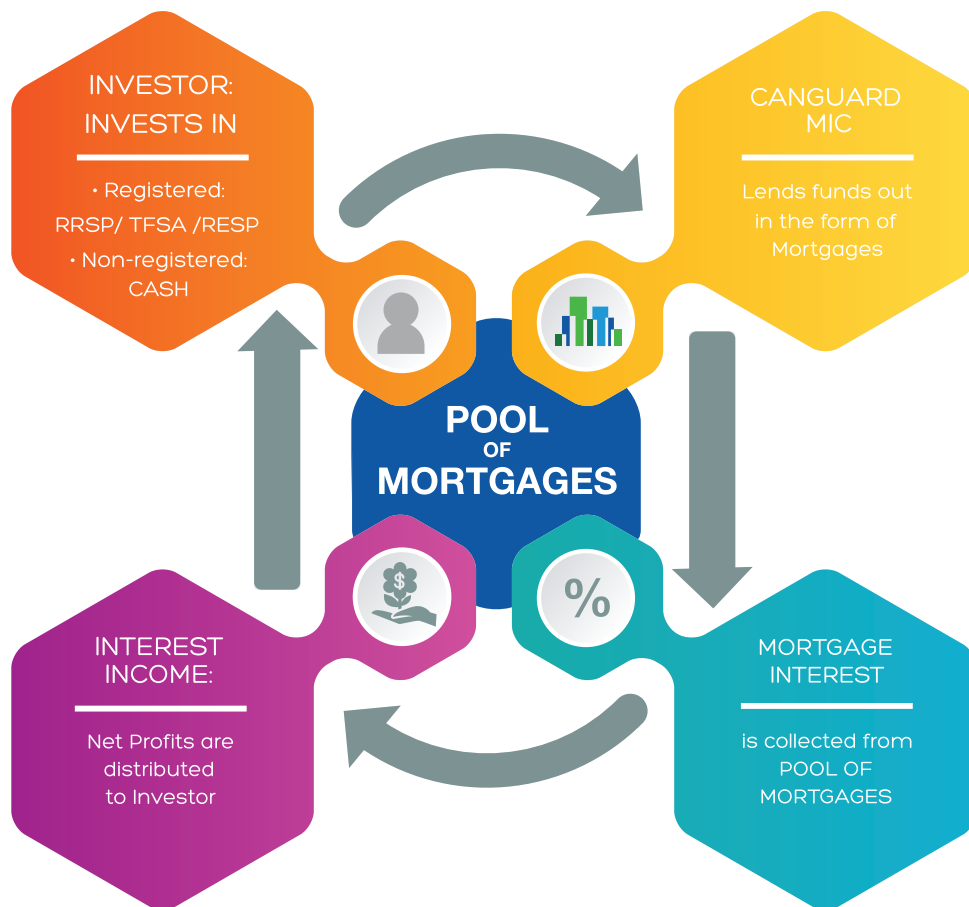
OUR INVESTMENT OBJECTIVE IS CAPITAL PRESERVATION AND STRONG CASH FLOW WITH QUARTERLY DIVIDEND DISTRIBUTION.

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), British Columbia Securities Commission (BCSC) and governed by the Canadian Income Tax Act.

*Canguard only accepts investments from BC residents at this time.

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. 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.

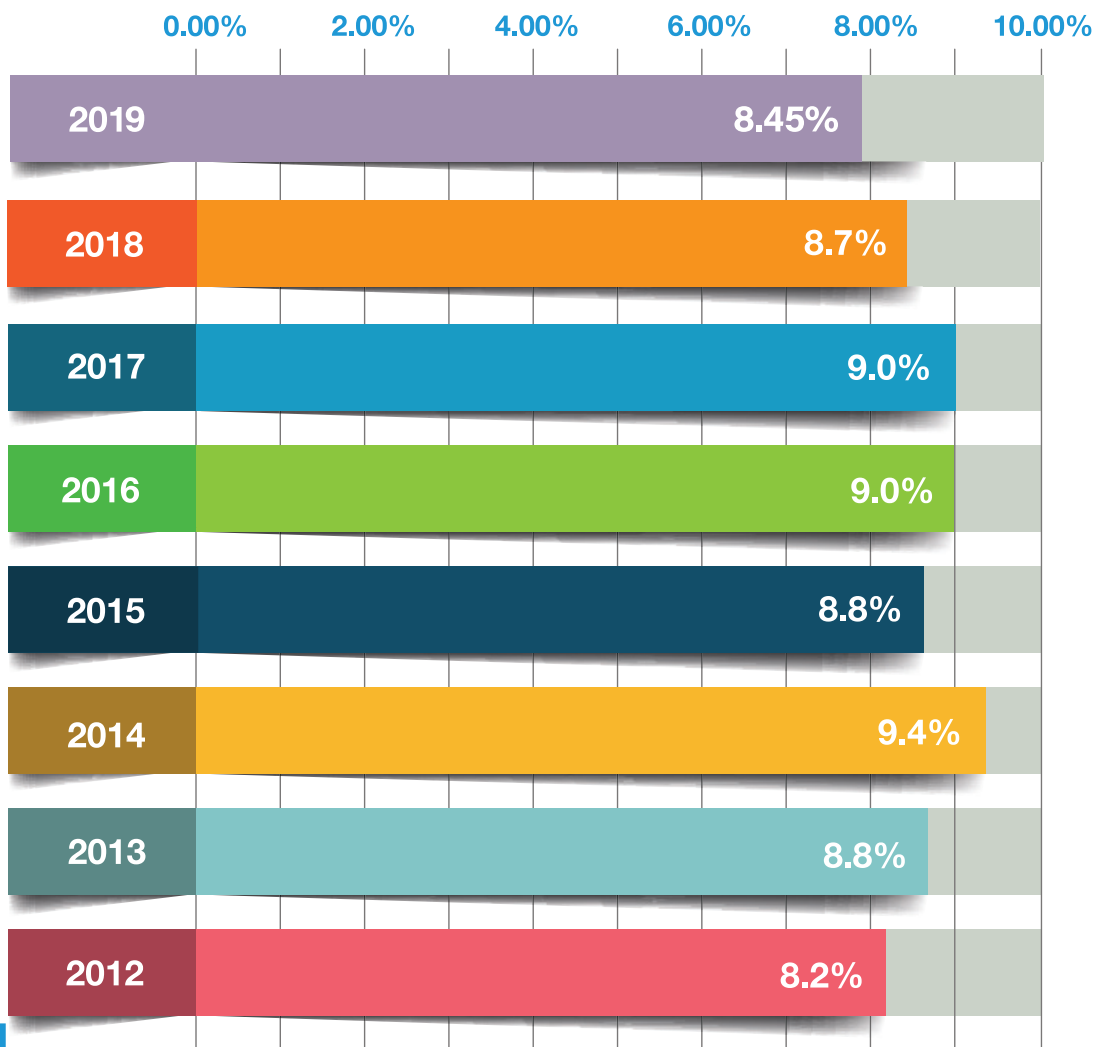
ACCOUNTABILITY

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



RRSP: Retirement Savings Plans

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



RESP: Registered Education Savings Plan

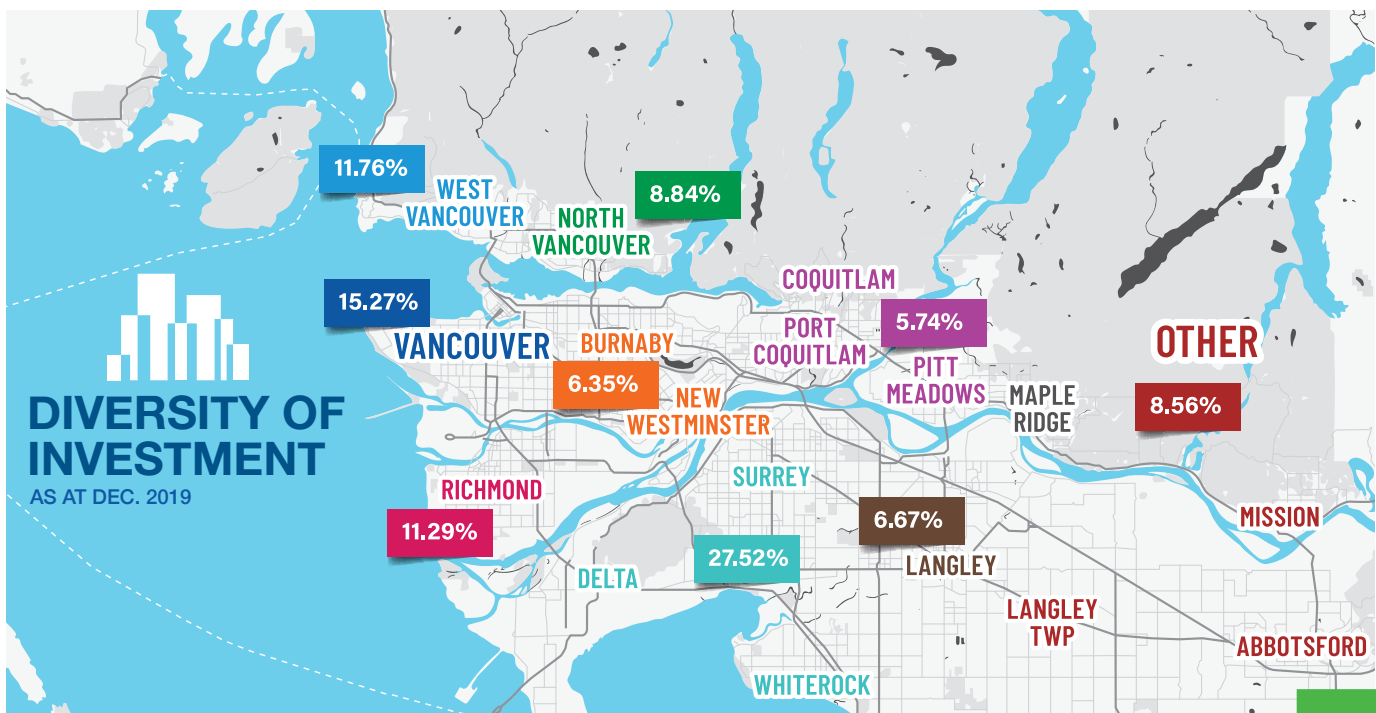
- Individual Plans
- Family Plans



TFSA: Tax-free Savings Account

- Canadian residents, age 18 and older, can contribute up to \$6,000 annually to a TSA
- Unused TFSA contribution room is carried forward and accumulates in future years
- As of January 1, 2020, the cumulative total is \$69,500.00
- 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

| GEOGRAPHIC AREA OF OUR MORTGAGE PORTFOLIO INVESTMENTS |



OUR TEAM HAS THE RESOURCES, EXPERIENCE & KNOWLEDGE.

Quantum Pacific Management Ltd., is responsible for management and day to day activities of Canguard Mortgage Investment Corporation. Our mission and priorities are investment security, accountability and transparency for our investors.

Our team has a vast array of experience and knowledge in real estate, construction, financing and management.



MOE ESKANDARPOUR, President, CEO

President and Chief Executive officer at Quantum Pacific Management Ltd., and Canguard Mortgage Investment Corporation. He has over 25 years of accounting experience in public practice. Moe brings a wealth of practical experience to Canguard, helping entrepreneurs launch successful businesses around BC. Moe has accumulated a broad range of experience in real estate and real estate financing, as developer of high-profile real estate projects in BC and Alberta.

JESSIE DUSANGH, Chief Financial Officer

Chief Financial Officer of Quantum Pacific Management Ltd., and Canguard Mortgage Investment Corporation. Mr. Dusangh is also a Chartered Professional Accountant engaged in public practice in British Columbia since 1994, and has extensive public accounting experience in the real estate industry.



HENRY YONG, Vice-President

Vice-President of Quantum Pacific Management Ltd., and Canguard Mortgage Investment Corporation. Since 1993, Henry has been active in residential and commercial real estate. His real estate ventures engaged in real estate transactions with cumulative asset values over \$1B over the last 24 years.

JASMINE BEIERLE, Designated Individual

Designated Individual of Canguard Mortgage Investment Corporation. She has an extensive background in customer relations, office management and administration. In addition, Jasmine is a successful entrepreneur as a Professional Organizer, Life Coach and Business Admin Consultant.



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 dividend cheque.

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 Vanguard 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: With the recent BC Security Commission changes, all new investments for Mortgage Investment Corporations, including Canguard Mortgage Investment Corporation, will be processed by an Exempt Market Dealer. We will put you in touch with our EMD to assist you in your new investment.

WE DELIVER SECURITY, GROWTH & INCOME.





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