

FUND OVERVIEW

Canguard is a Mortgage Investment Corporation governed by the laws of British Columbia. This is an investment vehicle that holds a portfolio of residential and commercial mortgage loans to generate stable distributions to unit holders.

INVESTMENT HIGHLIGHTS

- Preserve capital
- Generate quarterly income for investors
- Not correlated to equity markets
- Stable \$1 unit value

FUND DETAILS OF VANGUARD MORTGAGE INVESTMENT CORPORATION

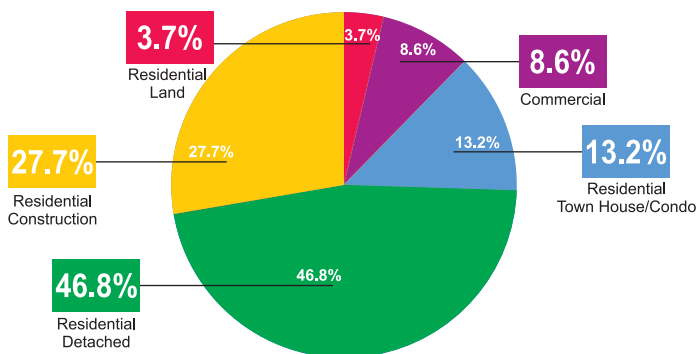
Manager	Quantum Pacific Management Ltd.*
Fund Type	Open Ended Mortgage Investment Fund
Incorporation Date	February 2011
Minimum Investment	\$10,000 for BC
Term of Mortgages	Limited to 2 years maximum
Distribution	Quarterly
Dividend reinvestment Plan	Yes
Annualized return for 2019	8.45%

Weighted Average LTV	57%
Mortgage Type	Residential / Commercial
Registered Investment Qualified (RRSP, TFSA, RESP)	Yes
Geographical Diversification	Across British Columbia
Trustee	Olympia Trust Company

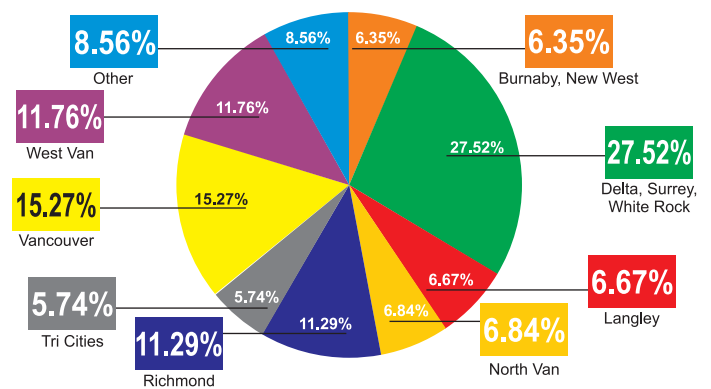
*Management fees charged. See Offering Memorandum for details

DIVERSITY OF INVESTMENT | AS AT DEC 2019

Mortgage Type



Geographical Area



HISTORICAL PERFORMANCE

**ANNUALIZED
RATE OF RETURN**

