

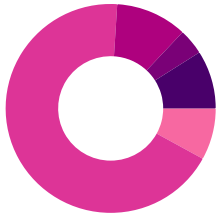
MANAGER

George Moutsourouffis
President. & CEO



George is a seasoned banker and mortgage manager with over 20 years of industry experience. His first Job was at CIBC in currency operations at the age of 15. Over his nearly 10 year career at CIBC George worked most branch positions, and became one of the youngest account managers at the age of only 23. In 2007, George moved on to open his own Mortgage Brokerage (Expert Mortgage) which grew to over 50 employees. In 2010, M12 Investments was launched as a platform to lend out family money via the brokerage. The Corporation was rebranded to M12 Mortgages Ltd and became a licenced administrator #13221. Prior to the launch of M12 Capital, M12 Mortgages had an administered portfolio of nearly \$20 Million dollars. Currently George oversees the M12 Group of companies consisting of the Mortgage Brokerage, Mortgage Administrator and Mortgage Investment

PORTFOLIO BREAKDOWN



Hamilton Niagara	9.0%
South Western Ontario	4.0%
Ottawa & Eastern Ontario	11.0%
GTA	68.0%
Other	8.0%

FUND INFO

Fund Size	18M
Minimum investment	\$50,000.00
Average Investment	\$197,000
Dividend Reinvestment frequency	Quarterly
Dividend reinvesting participation	60%
Residential Mortgages	98%
Average Mortgage Size	285,000.00
Average LTV	69%

FIRM PROFILE

M12 Capital Mortgage Investment Corporation (M12 Capital MIC) is based in Mississauga, Ontario.

M12 Capital MIC offers investors an opportunity to participate in a large, diversified portfolio of high yielding Canadian mortgages.

M12 Capital MIC is primarily focused on residential and Commercial real estate in Ontario in both urban and suburban markets. Our Management Team has many years of experience in mortgage lending, originating, underwriting, risk management and administration.

INVESTMENT OBJECTIVES

Our investment objectives are to preserve our shareholders equity and provide them with a stable and secure source of dividends from our investment portfolio.

The Manager, M12 Mortgages Ltd., is licensed as a Mortgage Administrator through the Financial Services Regulatory Authority of Ontario (FSRA). Mortgage Administrator License # 13221.

THE M12 CAPITAL MIC ADVANTAGE

Effortless Investment

Investing in private mortgages as a stand-alone investor can be daunting. Without a strong background in underwriting, legal, accounting and financial skills, it is very hard to achieve the same risk-balanced return as a MIC. Unlike an individual investor, a MIC has the robust underwriting processes and large volume necessary to build a diverse portfolio. That deal flow allows a MIC to quickly reinvest any money so that capital doesn't remain idle, thereby increasing your return.

M12 Capital MIC takes the stress of day-to-day management while allowing you to enjoy the returns of your investment.

Secure

MIC managers work with borrowers, lawyers, notaries and other advisors to administer the mortgage portfolio. Additionally, the assets of the MIC may be leveraged by the MIC manager by lending from banks or credit unions.

WHY WORK WITH US?



PROVEN TRACK RECORD OF MANAGERS

The managers have been administering mortgages for many years with a consistent return to their investors.



DIVERSIFIED SECURITY

First and second mortgages primarily on residential and commercial properties in Ontario.



QUALIFIED INVESTMENTS

RDSPs, RRRSPs, RRIFs, TFSA's, RESP's, LIRA, LIF, RLIF, RLSP, DPSP Eligible.

FUND FACT SHEET

Monthly Returns	First Quarter			Second Quarter			Third Quarter			Fourth Quarter			YTD	DRIP
	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec		
2021				0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	9.00%	9.09%
2022	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	9.00%	9.10%
2023	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.79%	0.79%	0.79%	9.13%	9.23%
2024	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	0.79%	9.50%	9.61%
2025	0.79%	0.79%	0.79%	0.75%										

FUND PERFORMANCE

Class	YTD (2024)	1-Year Return	3-Year Return	Since Inception
Class A Cash	9.50%	9.50%	9.21%	>\$1.40
Class A DRIP	9.61%	9.61%	9.31%	

To discuss performance metrics, please call Tom Kennedy, VP Investor Relations & Fund Sales.

This information is intended to provide the reader with an introductory education on the investment philosophy of M12 Capital Mortgage Investment Corporation. This philosophy may not be suitable for you. Neither the information nor any opinion expressed within this constitutes an offer to sell securities or financial instruments or provide any investment advice or service. Furthermore, any discussion of past performance mentioned in this is not intended to provide an indication on future performance.

