

Intelligent investment solutions for today's sophisticated investors



Welcome to the Advanced Group of Companies

In 2005, our group came together as Mortgage Brokers City Inc. (MBC) to offer mortgage borrowers the best financing solutions available in the market. Since then we have evolved (and grown) into one of the largest mortgage brokerages in Canada. Our family of brokers, agents and borrowers has shared in this success.

In recent years, we identified a growing need for alternative financing options to meet the needs of a changing market. As regulations have made traditional lending guidelines more restrictive, these very restrictions have opened the door to investment opportunities for alternative non-bank lenders. As a result we founded Advanced Mortgage Investment Corporation (AMIC) to take advantage of those opportunities and to offer investors a quality yet simple alternative investment option.

AMIC is an exciting opportunity for sophisticated investors to buy preferred shares in a pool of professionally underwritten alternative mortgages. It's a turnkey investment from which current shareholders have earned monthly dividends while preserving capital and enjoying the peace of mind that comes with diversified risk. But what's best is that we fully administer the portfolio from start to finish: investors can sit back knowing that every dollar invested in AMIC is working for them at all times.

We are confident that investing with the Advanced Group of Companies will augment your portfolio and bring you closer to achieving your financial goals.

Michael Hapke, President and CEO

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Call: 613.274.0055 Email: info@advancedcapitalcorp.com
Web: advancedmic.com Office: 788 Island Park Drive, Ottawa

AMIC SHARES ARE SOLD VIA AN AGENCY AGREEMENT WITH EXEMPT MARKET DEALER ADVANCED CAPITAL CORP.

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Advanced Management

Who's Working For You?

The team behind AMIC (and its affiliated, related and connected companies) are diligent financial professionals who bring years of mortgage and management experience to the Advanced Group of Companies.

AMIC is managed by Advanced Alternative Lending, a licenced mortgage administrator (FSCO licence #12171). AMIC shares are sold by Advanced Capital Corporation (an exempt market dealer registered with the Ontario Securities Commission).

AMIC accepts applications only from FSCO-licenced mortgage brokers and agents. Seven of the members of our management team and board of directors are also licenced to deal in mortgages in the province of Ontario.

This ensures that all applications meet industry standards for information quality.



The Manager (AAL), the Mortgage Brokerage (MBCI), and the Agent (ACC) are related to and connected to the Issuer (AMIC) by virtue of common ownership and control. Annually, AMIC pays a management fee to AAL and an agency fee to ACC based on a percentage of investment assets under management. The fees are approved by the AMIC board, which is elected by AMIC's common shareholders. If a mortgage is originated through MBCI, a finder's fee will be paid by AMIC. ACC may also receive a commission from AMIC when shares are purchased. Refer to the Offering Memorandum for more information about the potential for conflicts of interest between AMIC, MBCI, AAL and ACC. ACC will provide a detailed Relationship Disclosure to you. AMIC shares are not sold by prospectus.

AMIC Board of Directors

Full biographies of AMIC's board members are available at advancedmic.com.



Ken Alger
Chair



Sheri Creese
Director



Michael Hapke
Director



Bill Harrington
Director



Joanne Livingston
Director



Kim McKenney
Director

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Advanced and the Exempt Market

What is a MIC?

A MIC is a corporation formed under the rules set out in the Income Tax Act, Section 130.1.

Simply put, a MIC is a company that pools shareholder capital, lends that capital out as mortgages, earns income via interest and fees and pays 100% of its net income (after management fees) back to the shareholders. MIC shares are RRSP, RRIF, LIRA, TFSA and RESP eligible.

Advanced Mortgage Investment Corporation, or AMIC, is a MIC (incorporated in the province of Ontario) that offers preferred shares for purchase by accredited investors or by non-accredited investors under certain prospectus exemptions. The company uses the pooled share capital to fund professionally underwritten and primarily residential mortgages in the Greater Ottawa Region of Eastern Ontario.



The MIC Alternative

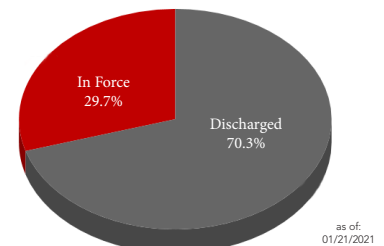
A MIC is considered an alternative investment. Alternative investments are investments that do not fall into one of the three traditional asset types: stocks, bonds and cash.

Alternatives are an established and growing industry. Because some alternatives can be complex in nature, in the past they were often held by institutional investors or by accredited investors only. With the introduction of some rule changes in the Exempt Market space, these investments are now available to a wider range of investors.

Alternative investments, including MICs, may generate a higher rate of return than traditional investments. Potential investors should carefully review the underlying risks and tax implications of any alternatives they want to add to their portfolio. Alternative investments can be an attractive option for some investors assuming the investment being considered is suitable based on each investor's level of risk tolerance, time horizon, understanding of the investment and need for liquidity. MICs typically offer an attractive rate of return based on the level of risk associated with the underlying asset.

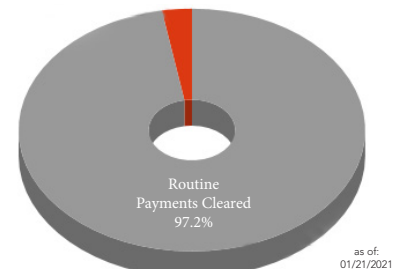
What's different about AMIC is that the management company, Advanced Alternative Lending, is closely aligned with the Ottawa region's largest mortgage brokerage, Mortgage Brokers City Inc., which originates nearly a billion dollars in mortgages annually. Because of this alliance, AMIC is positioned to underwrite and fund the best-quality mortgage applications in the region.

Successful Mortgage Exits Since Inception by # of mortgages



AMIC borrowers have been able to achieve their exit strategies and pay off their mortgages, allowing AMIC to reinvest in new mortgages.

The Majority of AMIC Borrowers Pay On Time Each Month



It is unrealistic to expect that a mortgage portfolio will not have NSF activity however since inception all NSF's have been made up within 30 days, thereby maintaining the quality of the portfolio.

No Loss of Income or Principal Since Inception



Because the portfolio has remained in good standing, AMIC has earned 100% of expected fee and interest revenues since inception.

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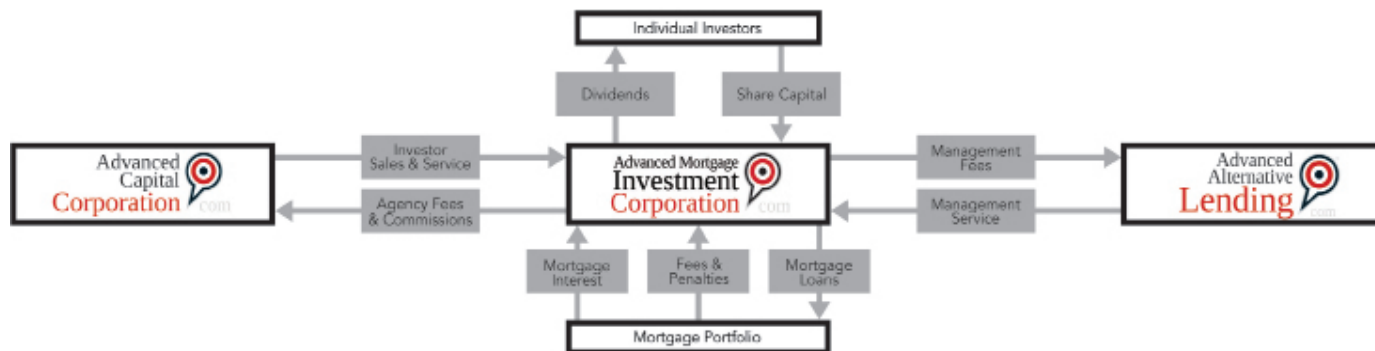
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Advanced Strategy

What Advanced Does

AMIC's strategy is to make mortgage loans (secured by real estate) to borrowers who are under serviced by large financial institutions. In general, these mortgages will generate income through interest and fees. AMIC distributes substantially all of its net income (and any net realized capital gains, as determined under the Tax Act) as partial periodic dividends during each fiscal year. Top-up dividends are distributed within 90 days of its fiscal year end. Dividends are treated as interest income for tax purposes.



Source: Adapted from CMHC's 2016 Research Insight Report: Risk Profile of Mortgage Investment Corporations.

Advanced investors are looking for:

Income

The Manager (AAL) strives to minimize AMIC's risk by being prudent in both its credit decisions and in assessing the value of the underlying real property offered as security. The Manager looks for near-prime borrowers in urban Ottawa and the surrounding areas and maintains a mix of mortgage types in its portfolio including first and second mortgages, primarily on residential real estate. When AMIC funds a mortgage, it generates income through interest, setup fees and servicing fees over the lifetime of the loan. The net income of the corporation flows to investors via dividends. Investors in the MIC can choose to have those monthly dividends paid out in whole or in part or can choose to have the dividends re-invested monthly.

Return

The rate of return AMIC earns from its mortgage loans fluctuates with prevailing market demand for short term mortgage financing. There can be no assurance that the Corporation will be able to achieve its objectives or be able to pay dividends to shareholders at the targeted levels or at all. The funds available for distribution to shareholders will vary according to, among other things, the interest and principal payments received in respect of the mortgage loans comprising the Corporation's mortgage portfolio. Past performance is no indication of future returns. AMIC does not chase higher returns by increasing the overall risk associated with some types of mortgages. Security and the underlying asset is always top of mind.

Liquidity

As with certain other private company shares or exempt market products, AMIC shares are not traded on an exchange and there is no resale market. Share liquidity is linked to portfolio liquidity. The mortgage portfolio has an average term to maturity of fewer than 365 days (due to the short term nature or situational needs of AMIC's typical borrower). Because of this portfolio liquidity, AMIC is usually able to accommodate requests for redemption upon receipt of appropriate advance notice from the investor. It is AMIC's goal to always be fully invested in order to achieve the highest rate return for our investors while always working closely with investors to accommodate any unforeseen liquidity requirements.

- The Manager looks for near-prime borrowers in urban Ottawa and the surrounding areas. AMIC maintains a mix of mortgage types in its portfolio including first and second mortgages, primarily on residential real estate.
- AMIC loans can vary in amount depending on the type of real estate and the priority of the mortgage, however it is expected that the weighted average portfolio loan-to-value will be between 70% and 75%, and that the typical property value will track the Ottawa Real Estate Board average.

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Capital Preservation



AMIC mortgages are secured by real estate assets.

Share Value

As a non-market-correlated asset, AMIC can be an excellent hedge against bond and stock market volatility in your investment portfolio.

AMIC's share value can only fluctuate when there is a loss of principal or when there are expenses in excess of the total annual income of the entire portfolio.

Portfolio risk (and reward) is shared proportionately by all AMIC investors. Through the application of strict underwriting policies, AMIC attempts to mitigate this risk before it results in loss of principal or share value.

If default occurs that could create a loss of income or principal, AMIC strives to protect its investment via foreclosure or power of sale proceedings. As with any mortgage recovery process, it is possible the total amount recovered may be less than the total mortgage, resulting in a possible loss of income and principal to AMIC shareholders.

Since inception, and as of the end of Fiscal 2020, AMIC's returns have been achieved without loss of principal or income due to default. Past results are not indicative of future performance.

Security

In Ontario, mortgages are a full-recourse debt. A full-recourse debt means that no matter what happens—be it illness, job loss, or death of the borrower—the mortgage lender has options to recover the debt. If a mortgage borrower fails to make a payment, the lender can move to power of sale 15 days after that missed payment.

Once the power of sale process is complete, and if the lender has not fully recovered the principal, interest and fees payable, the lender can go after the borrower's other assets (and their income, via judgment or garnishment) to collect the remainder of the debt. And if there is a co-borrower or guarantor, the lender can also exercise powers of recovery against them as well. In most cases these enforcement actions are not required and considered a last resort as AMIC is normally able to work closely with the borrowers to find solutions to bring the mortgage payments up to date or to encourage the sale of the property.

AMIC shareholders may opt for cash dividends or may prefer to reinvest their dividends in full or in part.

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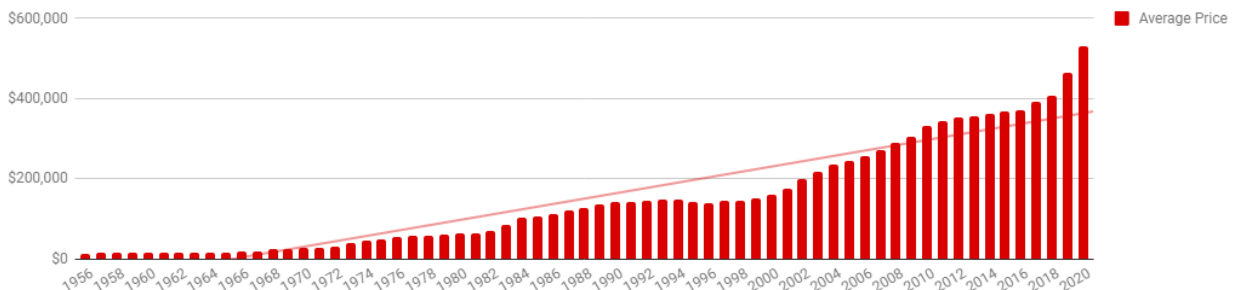
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Our Market Place

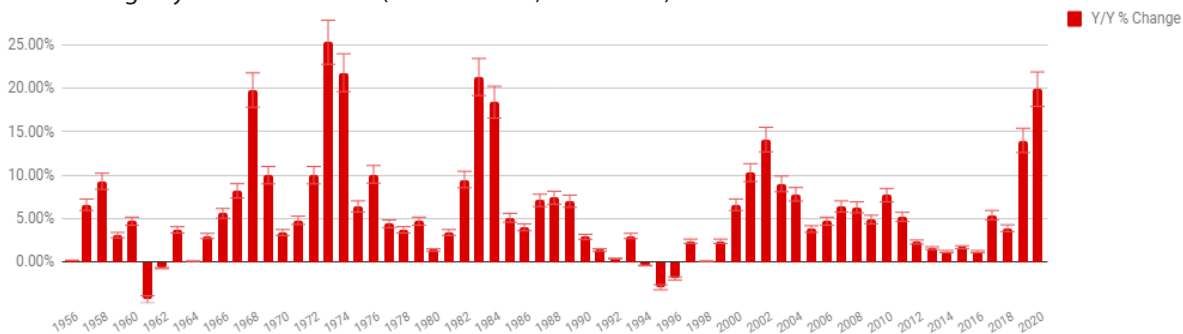
Historically Strong Local Lending Area

Ottawa is widely regarded as one of the most stable real estate markets in Canada, largely due to an educated population and diverse economy anchored by federal government employment and a thriving tech sector. The last time the average home price in Ottawa declined was during the three year period from 1994 to 1996 when average home values dropped by a total of 5%

Average Annual Home Price in Ottawa (Source: OREB, 1954-2020)



Value Change by % Year Over Year (Source: OREB, 1954-2020)



Limiting the mortgage portfolio to the Ottawa region allows us to deliver consistent returns while controlling exposure to other potentially more volatile real estate markets.

Ottawa by the Numbers

Ottawa's economic fundamentals are strong but do not eliminate the need for a circumstantial lender like AMIC when life events occur.



The GDP of greater Ottawa was estimated at nearly \$79B in 2019 and is forecast to grow to \$85B by 2023.*

*Source: Conference Board of Canada



61% of Ottawa citizens have a graduate certificate, diploma or degree, making it the most well-educated city in Canada.**

**Source: 2016 Census



Ottawa boasts the highest concentration of scientists, engineers and Ph.D.'s per capita in Canada.**

*** CMHC Real Average After-Tax Household Income: Owner Households, 2006-2018



The average household income in Ottawa was \$123K (which is the highest metropolitan city in Canada) ***

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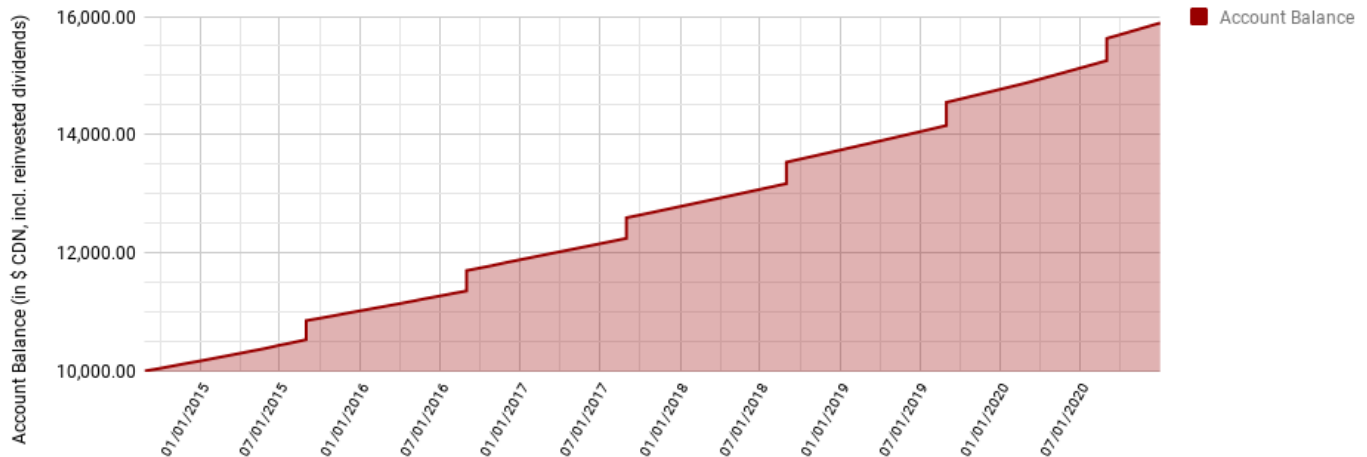
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Our Returns

How Does **AMIC** Compare?

Since inception, AMIC has paid monthly dividends to preferred shareholders. As dividends are pro-rated by date, investors' individual rates of return will be impacted by the date(s) of initial and subsequent share purchases. Your rate of return will also be impacted by your choice to receive cash dividends or to reinvest your dividends in full or in part. For updated dividend information visit advancedmic.com

Growth of \$10k Invested with AMIC Since Inception with 100% Dividend Reinvestment



Above chart represent actual results from inception until December 31, 2020. AMIC's past performance is not an indicator of future results.

Regulation, Governance **and** Accountability

- AMIC's distribution of shares is regulated primarily by the Securities Act, National Instrument 45-106 Prospectus Exemptions and by National Instrument 31-103 Registration Requirements and Exemptions. Other statutes (like the Interest Act, the Mortgage Broker's Act and Canadian AML laws) also govern AMIC, ACC, AAL and MBCI. Each company must perform its own duties with some overlap and duplication.
- The Ontario Securities Commission oversees the activities of AMIC as an issuer and regulates the activities of ACC as AMIC's agent and exempt market dealer. The OSC can access AMIC and ACC records to confirm compliance with securities laws. AMIC and ACC have transactional, monthly, quarterly and annual reporting and audit obligations to the OSC as well as other sundry ongoing obligations.
- The Financial Services Regulatory Authority of Ontario regulates the activities of AAL as a mortgage administrator, as well as the activities of all mortgage brokers (including MBCI). AAL is a licenced mortgage administrator in Ontario. AAL has sundry ongoing obligations related to this licence and must undergo an annual audit for compliance with FSRA requirements.
- While it is not a regulator, the Ombudsman for Banking Services and Investments serves to resolve disputes between investment firms (like ACC) and investor clients. If AMIC or ACC were ever to enter into a dispute with shareholders that could not be resolved in a satisfactory way by the parties involved, the shareholder has recourse to the OBSI to provide an impartial and independent opinion on how the dispute should be resolved. (Funds used to invest in AMIC shares are not covered by the CDIC.)
- The Canadian Securities Administrators protect investors from unfair, improper or fraudulent practices and foster fair and efficient capital markets. The CSA tracks registration of firms and individuals and implements policies like the new CRM2 requirements for investor communications and statements.

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Next Steps



What Is The Role of the Exempt Market Dealer?

In Canada, and specifically in Ontario, regulators have increased their scrutiny and oversight of alternative investments sold to investors by exempt market dealers.

An exempt market dealer (EMD) is a category of securities dealer set out in National Instrument 31-103 Registration Requirements, Exemptions and Ongoing Registrant Obligations.

It is the obligation of the EMD to review a potential investor's "Know Your Client" application to determine suitability of an investment for that investor.

Before opening an account with Advanced MIC, you will meet with a dealing representative from an EMD like Advanced Capital Corporation. Your dealing representative will review your financial goals and will help determine if an investment in AMIC shares is suitable for you.

Advanced Capital Corp. (ACC) is a registered exempt market dealer and acts as agent for AMIC. ACC is a related and connected company to AMIC by virtue of common ownership and control.



Contact us to learn more about Advanced Mortgage Investment Corporation

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This document is not intended to be relied upon in connection with the purchase of Securities. These highlights are for informational purposes only and do not constitute an offer to sell or a solicitation to buy the securities referred to herein. The securities are offered by means of an Offering Memorandum. This document represents target financial returns and may not be predictive of future performance.

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