ROYAL CANADIAN

MORTGAGE INVESTMENT CORPORATION

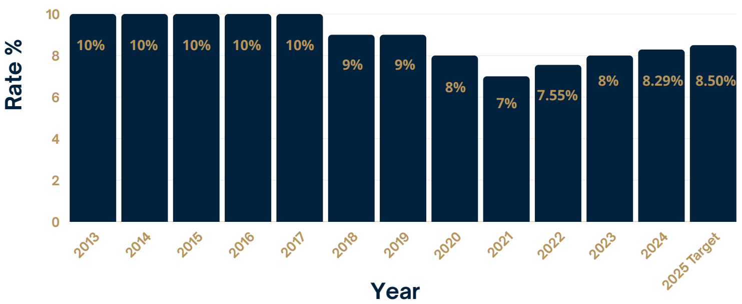
INVESTOR OVERVIEW SHEET

APRIL 1, 2025

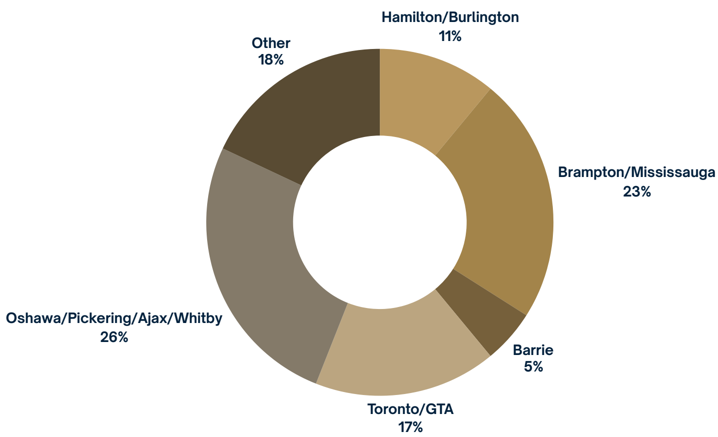
COMPANY OVERVIEW

Royal Canadian MIC was established in 2013. We are a private lender that specializes in providing loans on residential real estate properties across Ontario. Royal Canadian MIC offers eligible investors an opportunity to participate in a diversified portfolio with long-term, consistent returns.

HISTORICAL RETURNS



OUR PORTFOLIO



- Lending Areas — GTA, Ontario
- Maximum Lending Value — 85%
- Maximum Mortgage Amount — 10% of Portfolio

Effective August 1, 2024

- Total Mortgage Portfolio — $55,162,816.40
- Average Mortgage Rate — 10.81%
- Average Mortgage amount — $298,177.39
- Average Lending Value — 65.41%

INVESTMENT STRATEGY

- Our real estate portfolio is exclusively focused on properties in areas that are considered highly marketable, primarily lending within the GTA/surrounding.
- 1st and 2nd mortgages. Interest only, primarily one year terms.
- We only deal with licensed mortgage agents/brokers.
- We work with a select group of appraisers from our approved list to ensure assessments are of fair market value. Property appraisals must be no more than 30 days old.
- All mortgages must be approved by a minimum of 2 signing officers, mortgage managers.
- All mortgages must have title insurance coverage.
- By each of our Principals investing alongside our shareholders, we have a vested interest in carefully managing the risks associated with the mortgages we choose to invest in.

TYPICAL BORROWER

- Self-employed
- New immigrants that have limited credit history in Canada
- Borrowers looking to consolidate debt
- Bridge financing

USE OF PROCEEDS

All proceeds from the Offering (after deducting the costs of issue, described under “The Offering”) will be used by the Company to acquire Authorized Investments. See “Use of Proceeds”.

RRSP, LIRA, TFSA Eligible | Stable investments with lower volatility | Monthly Cash Distributions | Shareholders Are Our Partners | Capital Preservation

COMMON INVESTMENT OFFERING

Issuer	Royal Canadian Mortgage Investment Corporation
Securities Offered	CAD $ Common Class A, B
Price Per Security	$1.00
Minimum Subscription	$25,000
Maximum Subscription	CAD $100,000,000 (100,000,000 Shares)
Eligible For Registered Plans	RRSP, TFSA, RRIF, Spousal RRSP

COMMON INVESTOR RETURNS

Investor Target Return Effective June 1, 2024	**8.50%** (Please note, this is dependent on market rate/conditions and may be adjusted accordingly)

INVESTMENT SUMMARY

Asset Type	1st and 2nd Residential Mortgages
Distributions	Monthly
Distribution Taxation	Interest Income
Dividend Reinvestment	Available

FEE SCHEDULE

Mortgage Manager Administration Fees	2% Per Annum, Paid Monthly
Early Redemption	The Early Redemption schedule is provided on the following page.
Redemption Fee	$200 - Applicable to all redemption requests

SHAREHOLDER EARLY REDEMPTION SCHEDULE

Common Class	Year 1	Year 2	Year 3	Year 4	Year 5
Class A	4.00%	2.70%	1.40%	0.00%	0.00%
Class B	6.00%	4.80%	3.60%	2.40%	1.20%

***Please refer to the Offering Memorandum for full redemption terms and rights.**

ROYAL CANADIAN MORTGAGE INVESTMENT CORPORATION

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DISCLAIMER & FORWARD-LOOKING STATEMENTS