

#### Firm Overview

**CMLS Asset Management** is affiliated with the CMLS Financial Group, a top-tier lender with over 45 years' of underwriting and servicing experience. The CMLS Financial Group originates almost \$8B of mortgages annually and administers a mortgage portfolio of \$28B.

When you invest with CMLS Asset Management you're getting unparalleled access to opportunities to invest in high quality mortgages and a credit adjudication team with a 45 year track record of successfully investing in mortgages.



**Fitch**Ratings

- Proprietary underwriting, monitoring and risk-rating systems
- Over 2,000 direct borrower relationships
- Industry-leading mortgage servicer ratings by DBRS and Fitch

\$28B Mortgages under administration

\$88B of proprietary mortgage deal flow in 2019

> 8 National offices

# Fund Profile

#### Objective

The Fund's principal objective is to provide investors with exposure to real estate private debt with a focus on capital preservation and income generation.

#### Why invest

- 12 year track record of 5-7% returns, paid monthly
- Low correlation to public markets
- Top tier lender with access to almost \$8B of proprietary mortgage deal flow

## Key Characteristics



# What we Invest in



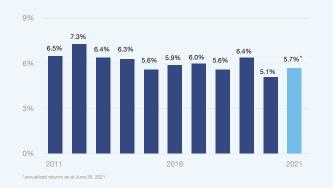


Toronto, ON

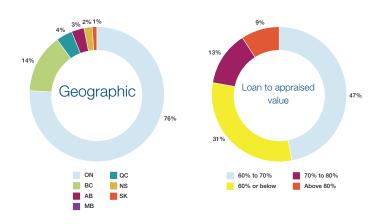


#### CMLS Mortgage Fund Q2 2021 Fund Facts

### Performance<sup>®</sup>



### **Diversification Profile**





#### Monthly Net Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2021	0.39%	0.36%	0.48%	0.42%	0.47%	0.46%	0.52%	0.44%	0.39%	0.43%			
2020	0.42%	0.47%	-0.42%	0.45%	0.42%	0.65%	0.46%	0.82%	0.32%	0.39%	0.47%	0.56%	5.04 %
2019	0.40%	0.39%	0.54%	0.48%	0.56%	0.50%	0.57%	0.46%	0.43%	0.79%	0.62%	0.43%	6.35%
2018	0.56%	0.48%	0.44%	0.35%	0.36%	0.31%	0.36%	0.57%	0.44%	0.53%	0.48%	0.56%	5.58%
2017	0.45%	0.47%	0.44%	0.53%	0.52%	0.43%	0.48%	0.42%	0.57%	0.49%	0.55%	0.53%	6.04%
2016	0.39%	0.60%	0.47%	0.47%	0.53%	0.48%	0.41%	0.48%	0.44%	0.42%	0.44%	0.58%	5.87%
2015	0.43%	0.45%	0.41%	0.44%	0.37%	0.46%	0.51%	0.45%	0.37%	0.51%	0.60%	0.47%	5.60%
2014	0.49%	0.51%	0.60%	0.51%	0.47%	0.65%	0.49%	0.49%	0.56%	0.48%	0.45%	0.44%	6.31%
2013	0.44%	0.52%	0.41%	0.42%	0.47%	0.66%	0.54%	0.56%	0.59%	0.55%	0.50%	0.55%	6.42%
2012	0.61%	0.54%	0.52%	0.52%	0.84%	0.63%	0.60%	0.65%	0.63%	0.54%	0.49%	0.53%	7.34%
2011	0.41%	0.55%	0.45%	0.44%	0.57%	0.54%	0.49%	0.55%	0.55%	0.64%	0.63%	0.52%	6.53%
2010	0.53%	0.69%	0.75%	0.60%	0.55%	0.46%	0.40%	0.47%	0.42%	0.27%	0.34%	0.52%	6.18%
2009							0.63%	0.65%	0.70%	0.64%	0.60%	0.71%	3.99%

## How to Invest

Fundserv Codes	Series A : MAJ 520R Series B : MAJ 524R <b>Series F : MAJ 521R</b>					
Minimum Investment	\$25,000					
Minimum Increments	\$5,000 (excluding DRIP)					
Eligibility	OM / Accredited & eligible investors					
Registered Status	RRSP, TFSA, RRIF, RESP, RDSP eligible					
Redemption	Monthly redemptions with a minimum of 15 days' notice before the last business day of the month <sup>1</sup> . Redemptions are subject to a 1% retraction penalty if redeemed before the first anniversary. 100% of the retraction penalty is allocated to the Fund					
Distribution	Monthly					
Distribution Reinvestment	Yes					
Management Fees	1.00% (Class F); 1.25% (Class A) - 25 bps trailing commission 1.45% (Class B) - 45 bps trailing commission No performance fees					
Trade Date	Trades accepted on the first day of every month					

### **Investor Relations**



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1. The CMLS Mortgage Fund is offered on a private placement basis pursuant to prospectus exemptions and is only available to investors who meet certain minimum purchase amount requirements under applicable securities legislation. This communication does not constitute an offer to sell or solicitation to purchase securities of the Fund. The offering memorandum contains important information about the Fund including its investment objective and strategies, purchase options, applicable management fees, after often erad carefully before investing. An investment in a nexempt fund is considered high risk and appropriate for those who quality and can above significant loss. 2. Historical performance represents class I units net of 1% fee (also represents performance of class F units net of 1% fee). 3. Average annualized return since inception. 4.Unless otherwise indicated, all information herein is as of June 30, 2021.