

Firm Overview

The **CMLS Financial Group** is a top tier lender with over 45 years' of underwriting experience. We provide lending solutions and related real estate services to real estate owners, developers and some of Canada's most prominent financial institutions. We originate almost \$8 billion of mortgages annually and currently manage a mortgage portfolio of almost \$24 billion.

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



\$24B

Mortgages under administration

\$8B

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

6.36%

Average annualized return

1.46

Term to maturity

TOP TIER LENDER

67%

Loan to value

50

Loans

What we Invest in

Commercial Mortgages



Vancouver, BC

Multi-Family Mortgages



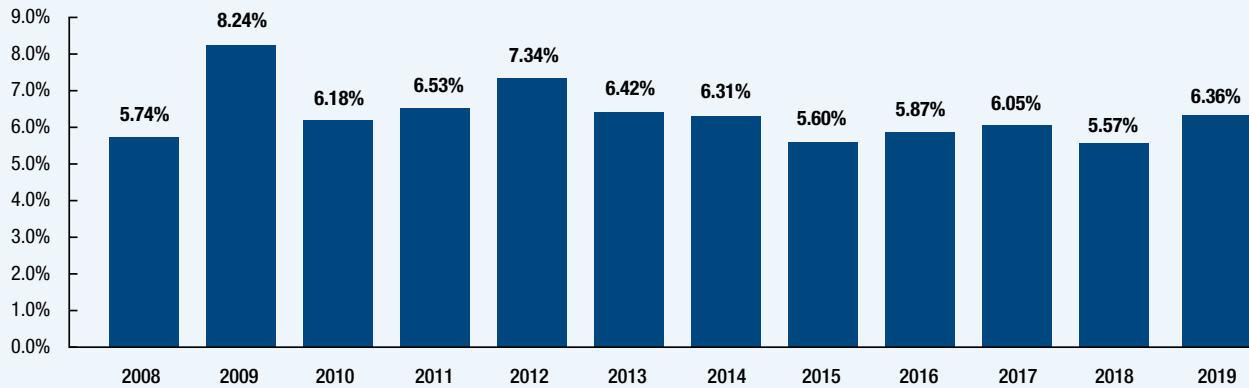
Quebec City, QC

Single-Family Mortgages

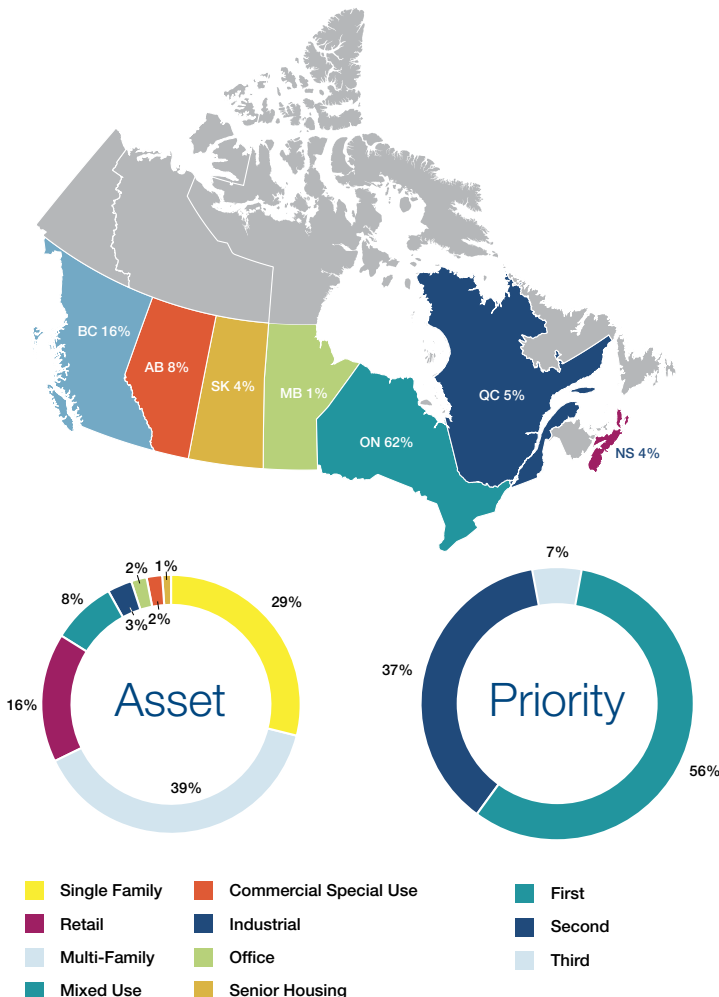


Toronto, ON

Performance²



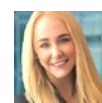
Diversification Profile



How to Invest

Fundserv Codes	Series A: MAJ 520R Series B: MAJ 524R Series F: MAJ 521R
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. Early redemption penalty of 1% applicable during first 12 months
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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cmls.ca

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, other charges and expenses and should be read carefully before investing. An investment in an exempt fund is considered high risk and appropriate for those who qualify and can absorb 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. Unless otherwise indicated, all information herein is as of 2019.