

## 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 \$10B of mortgages annually and administers a mortgage portfolio of \$34B.

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.



FitchRatings

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

# \$34B

Mortgages under administration

# \$10B

of proprietary mortgage deal flow in 2022

# 10

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 \$10B of proprietary mortgage deal flow

## Key Characteristics

# 5.22%

Average annualized return.<sup>3</sup>

# 0.56

Term to maturity

# TOP TIER LENDER

# 61%

Loan to value

# 184

Loans

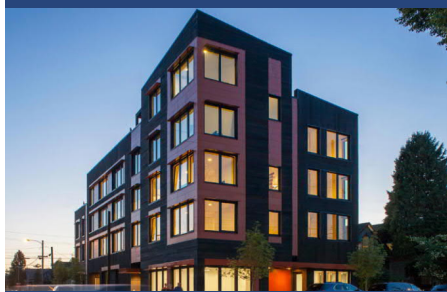
## What we Invest in

### Commercial Mortgages



Vancouver, BC

### Multi-Family Mortgages



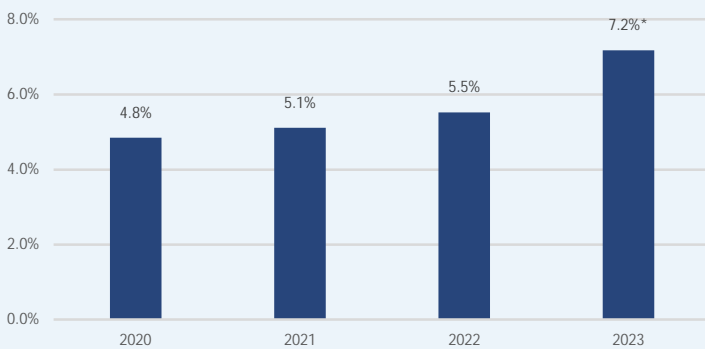
Quebec City, QC

### Single-Family Mortgages



Toronto, ON

## Performance<sup>2</sup>



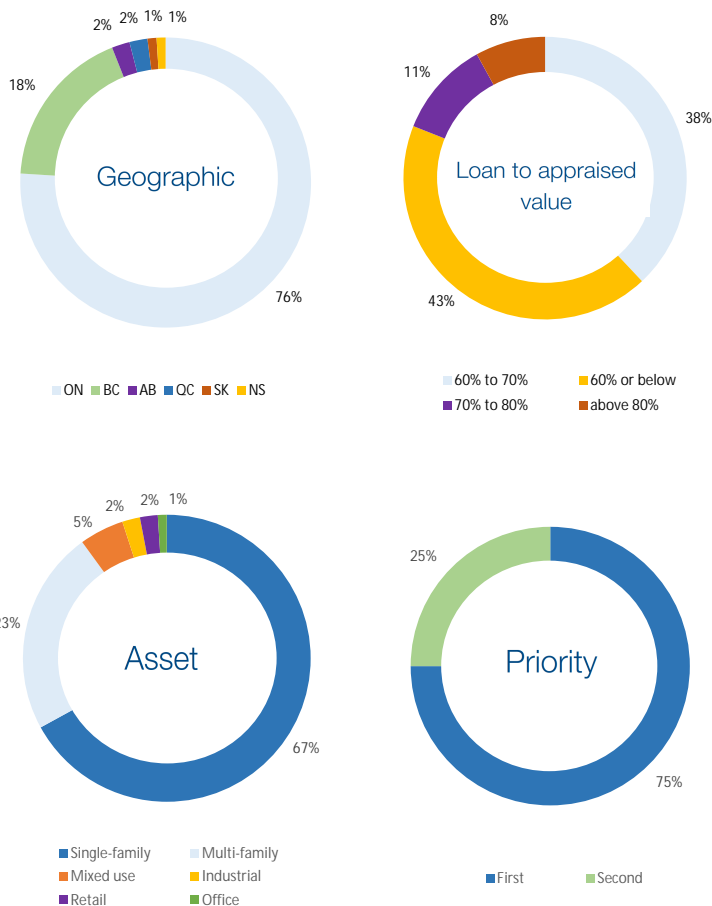
\*annualized returns as at Jan 31, 2023.

## Monthly Net Performance

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2023	0.59%												7.17%
2022	0.41%	0.44%	0.54%	0.46%	0.37%	0.24%	0.28%	0.61%	0.40%	0.50%	0.55%	0.59%	5.52%
2021	0.36%	0.33%	0.46%	0.40%	0.45%	0.44%	0.49%	0.42%	0.37%	0.41%	0.43%	0.44%	5.12%
2020	0.39%	0.45%	-0.44%	0.43%	0.40%	0.63%	0.44%	0.80%	0.30%	0.37%	0.44%	0.54%	4.85%

Historical Fund Returns	1 - Year	3 - Year	5 - Year	10 - Year	Since Inception
CMLS Mortgage Fund Class A	5.71%	5.23%	N/A	N/A	5.22%

## 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 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

assetmanagement@cmls.ca