

## Welcome to Fisgard

In the 1960s my clients asked me to invest their money where it would provide consistent income, growth and peace of mind. The security had to be Canadian real estate property because it was the best value. We invested in mortgages because they are secured by real estate and generate the cash that provides regular income. We used the powerful formula for success: *superb product, superb structure and superb management*. We call it our *Prosperity Formula*, and we use it to achieve security, income and growth for our many valued investors.

Fisgard Capital was incorporated in 1994 to take advantage of the Registered Savings and Registered Pension Plans, pooling and tax saving features of the 'Mortgage Investment Corporation' (MIC), and is a natural evolution of years of mortgage business dating back to 1967. This booklet details investment returns since Fisgard's first dividend distribution in January 1995.

My clients wished to invest Registered funds as well as cash, and they wanted to personally direct these funds. We developed the self-directed **Fisgard All Canadian RRSP** for this purpose. Investors like the *All Canadian* because it is simple and economical, and we handle it *in-house*.

I support Canada's Registered Savings Plan and Registered Education Savings Plan (RESP). The *All Canadian RRSP* and *Fisgard RESP* are among the finest retirement and education investments in the world, not only because they deliver the best income and growth, but also because they are about *saving and education*, not fees. Too many people stick with RRSP and RESP investments that earn nothing, that even *lose* money! They think they can't change. The truth is that they *can* change and must do so at once. Educating youth and building a retirement nest egg are too important to gamble with. Investors must switch to Registered Saving and Education plans that are reliable and earn good money. Make the switch right away.

Pension plans, including the Canada Pension Plan, invest in mortgages for *security, income and growth*. Investors choose Fisgard because it has these essential qualities. Fisgard's investments are secured by valuable Canadian real estate property, the most stable and prized asset in the world. My family and staff have over \$1.75 million of cash, RRSP and RESP funds invested in Fisgard because we believe in the quality of the investment.

I invite you to join our growing family of satisfied investors from across Canada. I encourage you to call or meet with us and learn about the Fisgard investment. It may be old-fashioned, but it works. You will be pleased to find yourself in a down to earth setting, discussing interesting possibilities with courteous, knowledgeable and cheerful people.

Thank you for taking the time to read our information booklet, and for considering a Fisgard investment.



Wayne Strandlund  
Founder & Director

