

QUICK OVERVIEW

Fisgard is a *flow-through* tax-exempt Mortgage Investment Corporation (MIC). Dividends paid to investors are treated as expenses for tax purposes. Since Fisgard pays 100% of its net profit to investors, the company has no profit on which to be taxed.

THE RESULT IS SUPERIOR RETURNS TO FISGARD INVESTORS.

1. Fisgard is a simple uncomplicated investment that is not fee-driven, and qualifies for all Canadian Registered Savings and Registered Pension Plans including the RRSP, Spousal RRSP, RRIF, LIF, LRIF, LIRA, IPP, RESP and DPSP.
2. Investors place cash and/or Registered Plan funds, such as RRSP, RRIF and RESP funds, in Fisgard. Fisgard's managers then place the funds in quality Canadian mortgages. These mortgages generate the cash that produces regular *income* and *growth* for investors.
3. Fisgard pays 100% of its net income to investors; the company is not taxed.
4. The security for all Fisgard investments is valuable CANADIAN real estate property.
5. Many investors place CASH and RRSP/RRIF or other Registered funds in Fisgard.
6. For a spouse whose partner has passed away, and who needs the investment money, Fisgard's *Compassionate Early Redemption* allows the surviving spouse to redeem the investment in part or in full earlier than the maturity date.
7. The minimum investment is \$1,000.



Rafer Strandlund
Director

Fund capital	\$ 187,127,299
5-year maturities	\$ 139,185,949
1-year maturities	\$ 41,765,055
Short term borrowings	\$ 6,176,296
Investments made through Registered Plans	\$ 76,254,061
Cash Investments	\$ 104,696,943
Reserve account	\$ 2,072,774
Average single investment	\$ 62,189
Mortgage Assets	302
Canadian property titles secured in the fund	600+
Number of investors	3,009
Registered Savings and Pension Plan holders	1,702
Debt-to-Capital Ratio	3.30%
Loan-to-Value Ratio on Current Mortgage Portfolio	62.30%

Note: Above numbers are time-sensitive and may change daily.

INCOME

11.7%

Historical average yearly
NET return based on
CASH dividends

FISGARD BENEFITS

Canadian Real Estate Security
Regular Reliable Income
Reasonable Consistent Returns
Professional Management
Prompt Courteous Service
Steady Growth
Low Volatility
Personalized Liquidity

GROWTH

12.2%

Historical average yearly
NET GROWTH based on
re-invested dividends

