

FundSERV Code: WAR 110/111

Unit Class: F

Trailer Fee: 0%

Investment Strategy

We launched Frontenac because we have a deep appreciation for the tangibility of real estate and identified an opportunity to offer investors a fixed-income solution providing a reasonable return by tapping into the value of real estate.

Frontenac focuses on investing in Ontario residential first mortgages outside of major urban areas. Our investment strategy is shaped by our commitment to helping investors achieve their objectives with competency, consistency, and care.

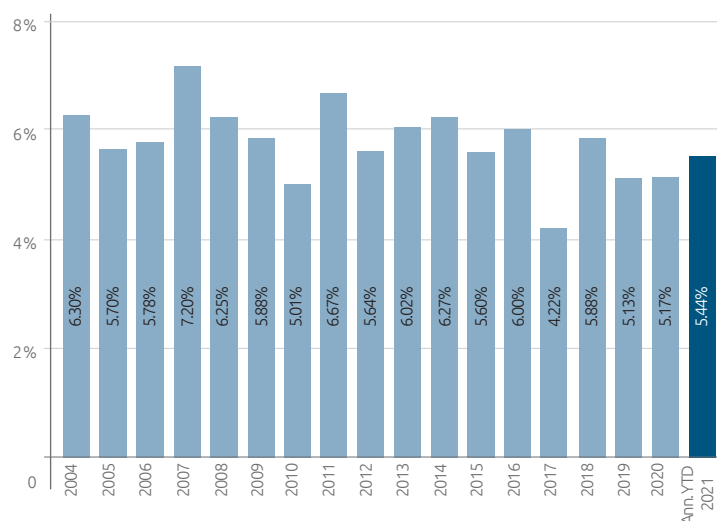
Key Features

- **A well-established market.** Our expertise in Ontario residential real estate allows our team to diligently manage risk while pursuing steady, long-term growth.
- **A conservative approach.** We avoid leverage and focus on first mortgages, which results in less volatility and greater risk mitigation.
- **A dependable investment.** We prioritize capital preservation and a consistent return by ensuring robust mortgage underwriting processes and reasonable loan-to-value ratios.

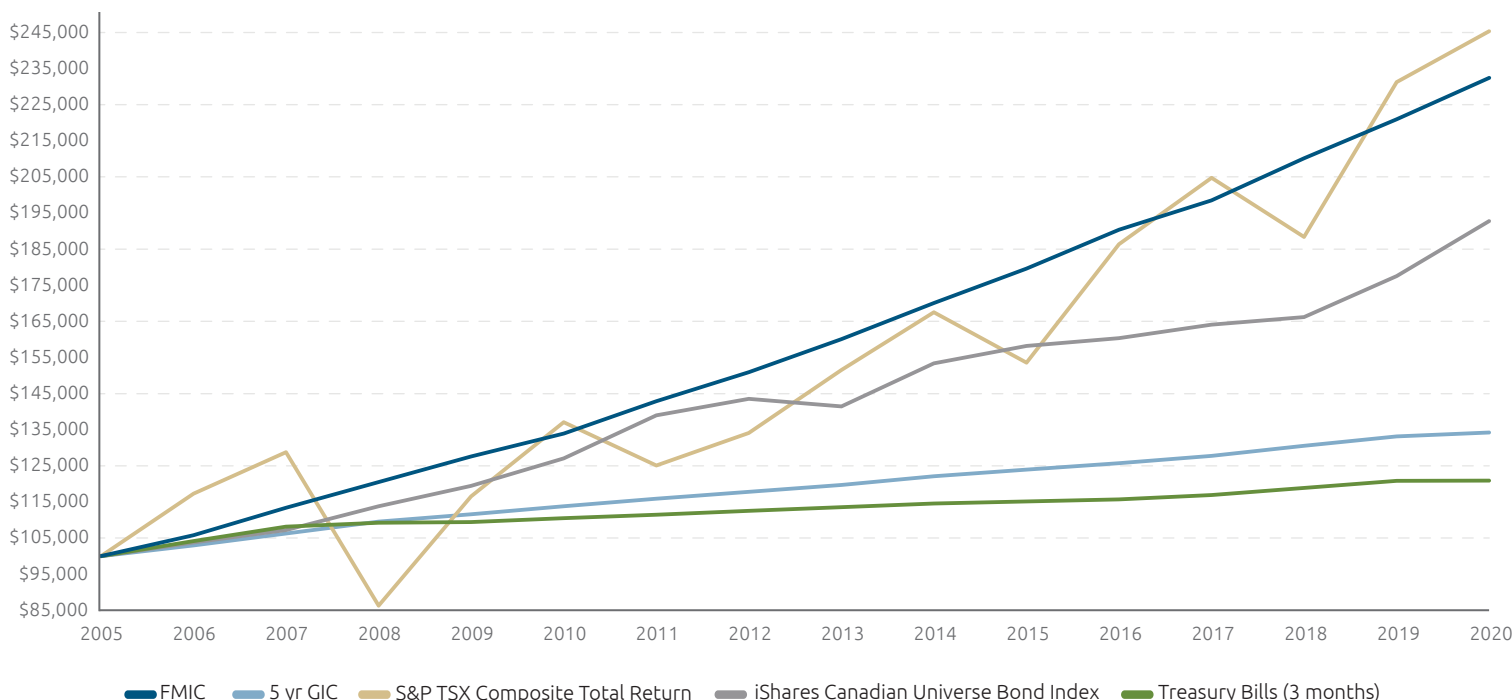
Fund Performance

5.44% **5.39%** **5.28%** **5.66%**
Year to Date 3 year 5 year 10 year

Frontenac MIC Annual Returns



Growth of \$100,000 over 15



A Conservative Fixed-Income Solution

About Frontenac MIC

Frontenac Mortgage Investment Corporation (MIC) aims to provide capital preservation and consistent returns, powered by a conservative investment strategy. Since 1986, Frontenac has generated positive returns for investors – initially as a private MIC and since 2005 as a public MIC.

Frontenac is professionally managed and administered by two experienced firms with solid track records: W.A. Robinson Asset Management Ltd. (fund and portfolio manager) and Pillar Financial Services Inc. (mortgage broker and administrator).

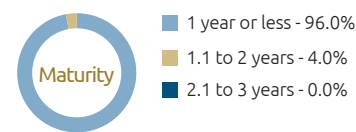
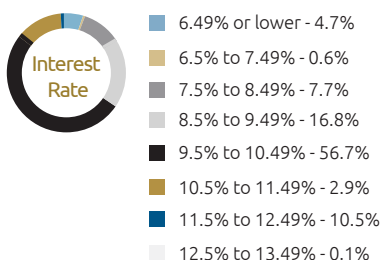
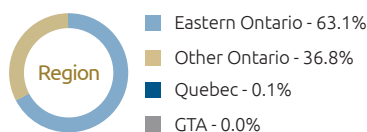
Frontenac is offered by prospectus, which provides advisors and investors with:

- **Ease of use.** Straightforward investment via FundSERV (WAR 110/111).
- **Peace of mind.** Transparency and risk mitigation with regulatory oversight by OSC.

Fund Details

| | |
|--------------------------------|--|
| Publicly offered since: | 2005 |
| FundSERV code: | WAR 110/111 (F Class) not traded on the TSX |
| Offering doc: | Prospectus |
| Purchases: | Monthly |
| Management fee: | 2.00% |
| Trailer fee: | 0% |
| AUM: | \$204,094,000 |
| Number of mortgages: | 415 • 99.9% first mortgages • Ave. mortgage size: \$430,000 |
| Valuation frequency: | Monthly |
| Distribution: | DRIP or cash |
| Distribution frequency: | Monthly |
| Redemption: | Quarterly |
| Eligibility: | All Account Types |

Portfolio Summary — As of September 30, 2021



Frontenac can complement a portfolio with a fixed-income investment vehicle that taps into Ontario's residential first-mortgage market.

Contact our team today:

1-877-279-2116 ext. 2 • info@fmic.ca • FMIC.ca

Frontenac Mortgage Investment Corporation's indicated rates of return assume a monthly reinvestment of distributions, and are net of management fee, which is 1.0% plus expenses, and net of mortgage administration fee of 1.0%. Investors will pay management fees and operating expenses. Read the prospectus before investing. Pooled equities are not guaranteed, their values can change frequently, and past performance may not be repeated; investors may experience a gain or loss.