

# Fund Fact Sheet:

(as of September 30, 2022)



## Fund Overview

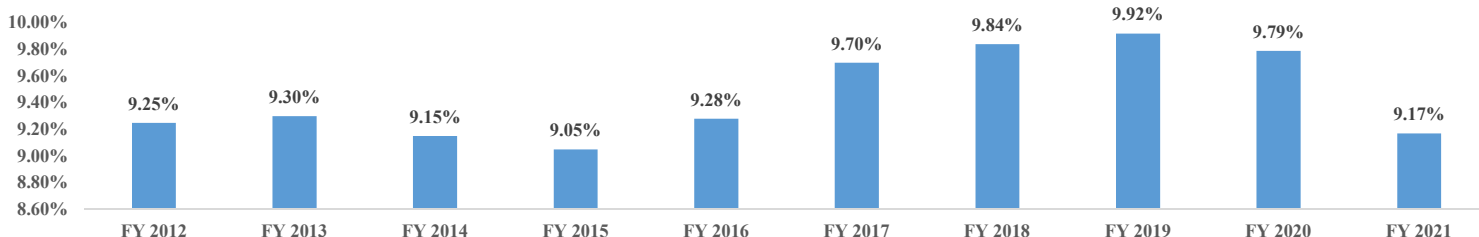
Ryan Mortgage Income Fund was established in 1984. The fund's objective is to balance stable annual returns with capital preservation. Ryan's investment strategy is to lend money by way of residential mortgages to Canadians who fall outside of the conventional banking system. Ryan has a unique advantage in its contractual right on all private mortgages originated by Alpine Credits (one of Canada's leading private mortgage groups). Since inception, Ryan Mortgage has always generated a positive annual return with dividend payouts ranging from 9.05% to 9.92% over the past 10 years.

• <b>Fund Type:</b>	Mortgage Investment Corporation (MIC)	• <b>Mortgage Type:</b>	Residential (99%), Commercial (1%)
• <b>Inception Date:</b>	December, 1984	• <b>Geographical Diversification:</b>	BC, AB, ON, QC
• <b>Minimum Investment:</b>	\$ 10,000	• <b>Funds Under Management:</b>	\$ 636,912,945
• <b>Average Mortgage Size:</b>	\$ 123,720	• <b>Total Number of Mortgages:</b>	5,148
• <b>Weighted Average LTV:</b>	52.60%	• <b>Financial Services Fee:</b>	2.00%
• <b>Registered Investment Qualified:</b>	Yes	• <b>Insider Holdings:</b>	4.40% of Total Shares
• <b>Auditor:</b>	MNP LLP		

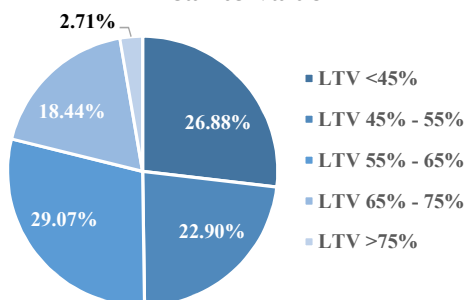
\* LTV = Loan to value. This is the total debt owing divided by the property's value at the time the loan was advanced.

Most Recent Return (2021)	3 Year Average (2019 - 2021)	5 Year Average (2017 - 2021)	10 Year Average (2012 - 2021)
9.17%	9.63%	9.68%	9.45%

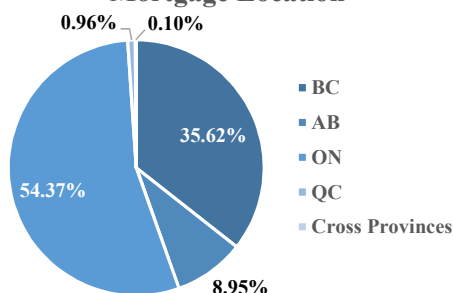
## Return by Year



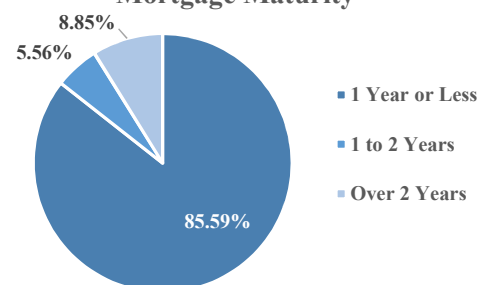
## Loan to Value



## Mortgage Location



## Mortgage Maturity



All investments, including Ryan Mortgage Income Fund, carry risks. Past returns are not an indication of future returns and all information in this brochure is for discussion purposes only and is not intended to imply risk profiles. Prior to investing in Ryan Mortgage, an investor should read the Offering Memorandum thoroughly (especially the risk section). As outlined in the Offering Memorandum, two of the Directors of Ryan have a controlling and financial interest in Alpine Credits. The Office of the Registrar of Mortgage Brokers at the Financial Institutions Commission regulates the mortgage brokering and lending activities of Mortgage Investment Corporations (MICs) under the Mortgage Brokers Act. The Registrar and the Mortgage Brokers Act do not regulate the capital raising and investment marketing activities of MICs which are subject to securities legislation and regulation.

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