



# ALL ISLAND EQUITY MIC

## Fund Fact Sheet (as of December 31, 2024)

MANAGER: AIE MIC MANAGEMENT CORP.

### Historical Returns (Class B Net Returns)

<b>Current - Dec 31, 2024</b>	<b>8.09%</b>
1 year	7.95%
3 year	7.35%
5 year	6.95%
10 year	5.62%
Inception	6.84%

**Portfolio Weighted Avg. Loan-to-Value** **50.69%**

### Fund Information

<b>Mortgage Investments</b>	<b>\$73.18M</b>
Invested Capital	\$73.64M
Loan Loss Reserve	\$620,000
Min. Investment	\$25,000
Distributions	Quarterly
Price per share	\$10
Share Class	B/F
Div. Reinvestment	YES
RRSP, TFSA, RRIF Eligible	

### Portfolio Composition

Average Loan Size	\$665,450
Number of Loan	110
Weighted Average LTV	50.69%

### Mortgage Portfolio and Growth

Year	Amount	Y.O.Y Change
Dec 2024	\$73.18M	+20% (YTD)
2024	\$60.82M	+7%
2023	\$56.74M	+20%
2022	\$47.27M	+24%
2021	\$38.10M	+13%
2020	\$33.73M	+34%
2019	\$25.24M	+13%
2018	\$22.42M	+31%

### Management Contact

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### Auditor

MNP LLP  
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 Nanaimo BC

Historical returns above based on Class B compounding reinvested dividends, net of management and agent fees. These materials are not to be distributed, reproduced, or communicated to a third party without the express written consent of All Island Equity MIC. These materials should be read in conjunction with the AIE MIC Offering Memorandum dated August 15, 2024 including the risk factors identified therein. This report has been provided for general information purposes only and is not intended to be a solicitation to purchase shares in AIE MIC or advice regarding the suitability of the investment for specific investors. Past results are not indicative of future performance.

### Investment Objective:

The All Island Equity Mortgage Investment Corporation offers a passive investment opportunity through a diversified mortgage portfolio which provides consistent year-over-year returns. The MICs objective is to fund high-yield, short-term mortgages that are secured by quality real estate collateral.

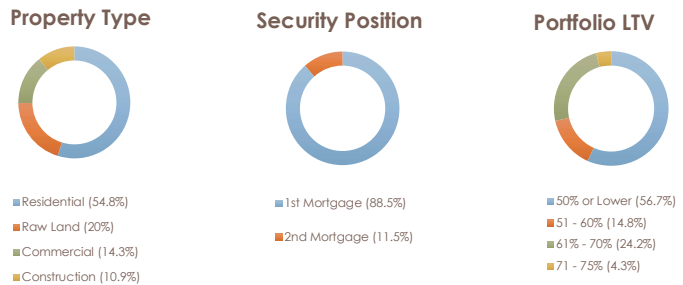
### Investment Strategy:

All Island Equity MIC takes a local approach to lending, specializing in areas that we know and trust. We take a broad view on lending types, while ensuring that all collateral is of desirable quality.

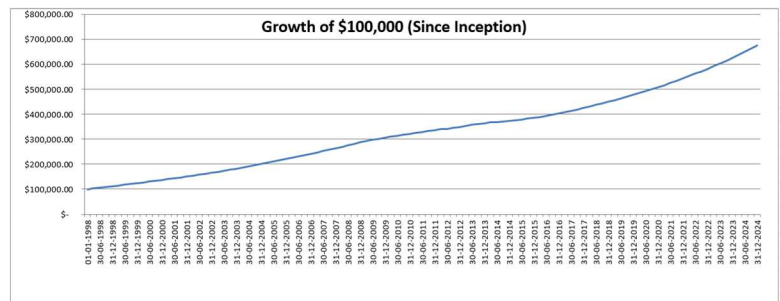
### Portfolio Summary

The portfolio consists of 110 mortgages as of December 31, 2024. The weighted average loan-to-value is 50.69% with 88.5% of loans being secured by 1<sup>st</sup> mortgage charges and 11.5% being 2<sup>nd</sup> mortgage charges. Over 50% of loans are residential (residential, multi-family) and the remainder is a mix of land, commercial and construction.

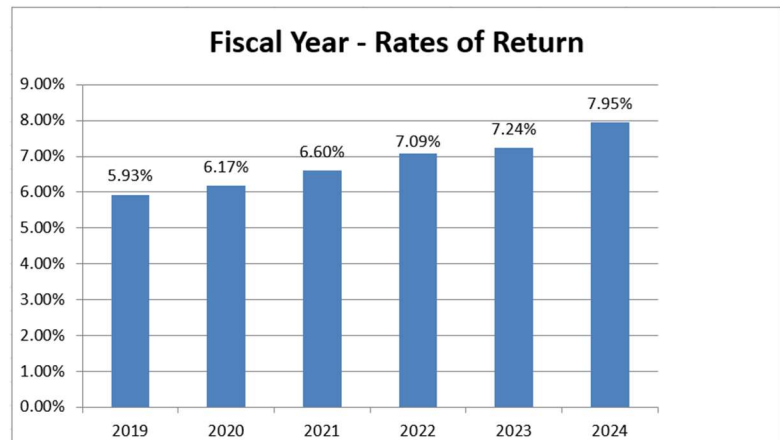
### Portfolio Breakdown



### Class B - Returns Since Inception



### Class B - Historical Returns



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