



Ginkgo

Mortgage Investment Corporation

A Name You Can Trust!



WELCOME TO GINKGO MIC



At Ginkgo,
we are committed to helping our
investors build their wealth through a
stable, well-diversified mortgage
portfolio.

WHAT IS A MIC?



A mortgage investment corporation (MIC) allows investors to diversify their portfolios with high-yielding mortgage-backed assets. Similar to mutual funds, MICs pool investor funds, but instead of stocks or bonds, they invest in a portfolio of mortgages. This strategy provides consistent returns while reducing investment volatility through securitization and diversification.

The Canada Revenue Agency recognizes MICs under Section 130.1 of the Income Tax Act. As flow-through investment vehicles, MICs are eligible for RRSP, TFSA investments

WHY INVEST IN GINKGO MIC?

Transparency and Trust form the bedrock of our company ethos, guiding every decision we make. We understand that trust is something to be earned, not taken for granted. That's why we are committed to demonstrating, through our actions, that Ginkgo MIC is a name you can trust.



SECURED BY MORTGAGES

- ▶▶ 100% Secured by Canadian real estate.
- ▶▶ Each mortgage is carefully approved by our underwriters.



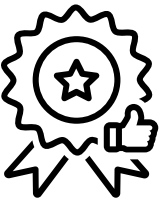
REGULAR INCOME

- ▶▶ Monthly dividend payments
- ▶▶ Dividend Reinvestment Plan for compound growth.



ACCOUNTABILITY

- ▶▶ Monthly portfolio reports.
- ▶▶ Annual independent financial audit.



SOLID TRACK RECORD

- ▶▶ Founded in 2011.
 - ▶▶ Over \$50 million in dividends paid since inception.
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SHARE OFFERING SUMMARY

The purchase of a single security, (the preferred shares) allows an investor to diversify risk and participate with other investors in an entity holding a variety of mortgages. The shareholder participates 100% in the company's profits.

Securities Offered	Preferred Shares - Series 2
Price Per Share	\$10
Target Dividend	9%
Minimum Investment	1,000 shares (\$10,000 expected value)
Subsequent Investment	500 shares (\$5,000 expected value)
Dividend Payment	Monthly - 15th of each month
Acceptable Account Types	Open, RRSP, RESP, RRIF, and TFSA
Taxation to Shareholders	T5 interest income
Redemption	Monthly, no lock-in period*

**Terms and conditions apply, please refer to our Offering Memorandum for full details.*

The Corporation advises that prospective Subscribers should consult with their own independent, professional legal, tax, investment, and financial advisors before purchasing the Preferred Shares in order to determine the appropriateness of this investment in relation to their financial and investment objectives and in relation to the tax consequences of any such investment. Past performance does not guarantee future performance.

STAY UP TO DATE



Transparency and communication with our investors are important to us. As a result, Ginkgo MIC provides the following updates and reports:

1. Monthly emails regarding our fund portfolio
2. Monthly dividend distribution text notification
3. Quarterly statements sent via email
4. Annual statement and T5 by mail

INVESTOR PORTAL



Once you have started to invest, Ginkgo MIC's Investor Portal is available to you through the company website - www.ginkgomic.com

Easily view your investment account transaction history from anywhere, at any time, providing you with convenient access to monitor your financial activity.

THE MANAGEMENT TEAM

HENRY TSE, CEO

CPA CA MBA CFP AMP CHS CLU

As CEO of Ginkgo MIC, Henry is dedicated to steering the company towards continual success. Drawing from his extensive experience leading three publicly traded companies, he meticulously analyzes industry and economic trends to safeguard investments. Henry fosters a culture of teamwork within the Ginkgo MIC team and advocates for innovative strategies to maintain a competitive edge in the market.

PETER WONG, CCO

Peter, a director at Ginkgo MIC, blends his engineering and global supply chain management expertise to enrich the company with diverse industry insights. As the fund expands, he champions competitiveness and efficiency on a national scale, leveraging corporate best practices.

ELAINE MAK, DIRECTOR

With over 10 years of experience in the mortgage and personal finance industry, Elaine establishes and maintains sound relationships with business partners. Leveraging her expertise in financial analysis and risk control, she advises clients on maximizing investment returns and achieving financial success.

TERENCE YU, BDM

Terence is a seasoned professional with a proven track record in the mortgage industry. With extensive experience in credit as a Mortgage Coordinator and Underwriter, his ability to find creative solutions and build strong relationships with the agent community has consistently yielded positive results. Terence continues to excel as our Business Development Manager with his attention to detail and unwavering dedication.



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Book an
appointment
with an
Investment
Advisor today!

416-901-5133

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