

OZ CAPITAL

MORTGAGE
INVESTMENT
CORPORATION

About OZ Capital

OZ Capital is a Greater Toronto Area based boutique alternative mortgage lender specializing in residential mortgage lending throughout Ontario.

OZ Capital is a provider of short-term financing solutions for borrowers unable to meet current mortgage qualification parameters set by traditional banks and various mortgage trust companies.

Committed to transparency and integrity, we offer tailored financial solutions to borrowers.

About OZ Capital Mortgage Investment Corporation

As a mortgage investment corporation (MIC), we pool funds from investors to provide mortgage loans, predominantly for residential properties.

Our structure allows investors to participate in real estate financing while receiving a steady stream of interest income, originated from mortgage investments held by the corporation.

The MIC's success is largely attributed to our team's deep knowledge and analytical expertise in assessing local real estate markets as well as borrower credit and income related circumstances.

We excel in originating and underwriting prudent loan opportunities, deriving income through interest payments made by borrowers.

Through meticulous risk mitigation and proactive loan administration, **OZ Capital MIC** has maintained a consistent performance track record with zero losses to date since its inception in October 2021.

Investors can confidently anticipate high-yielding returns and regular income distributions, with a current targeted annual rate of 9%*, distributed monthly.

**subject to change with notice to shareholders in writing*

Key Contributors to our Fund's Success

- ✓ Professionally Managed
- ✓ Secured by Liquid Residential Real Estate
- ✓ Short-Duration Loans (6- and 12-month terms)
- ✓ Disciplined Mortgage Administration

Fund Statistics

0.75%

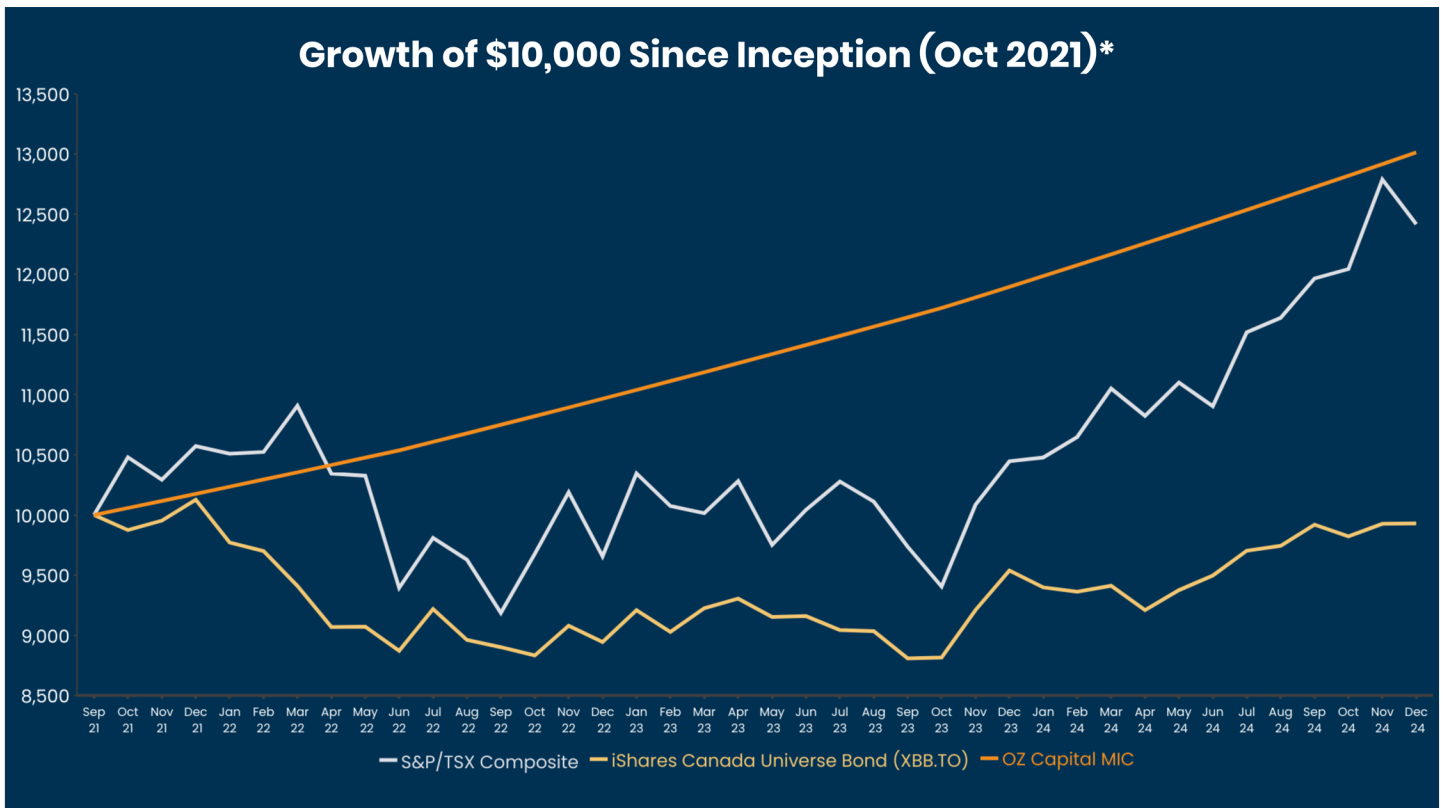
Current Monthly Distributions

9%

Current Target Yield

\$5,000

Minimum Investment



*All returns and fund details are a) based on Class A (Fee based) preferred shares; b) net of fees; c) assuming dividends are reinvested.

Why Invest in OZ Capital MIC?



Providing Stability in Unstable Markets

The **OZ Capital MIC** aims to offer predictable monthly returns through a well diversified portfolio of loans backed by residential Real Estate, located in various major urban and suburban centres in Ontario. Our main priority is the safety and integrity of investment principal regardless of market fluctuations.



Robust Portfolio

For the MIC, **OZ Capital** focuses on underwriting strictly residential properties. We provide financing on properties which resemble other properties on the street with high conviction that the fair-market valuation of these properties at the time of assessment is accurate. We adhere to strict loan to value ratios to minimize exposure should a payment delinquency or a mortgage default occur.



Potential Tax Advantages

The **OZ Capital MIC** is available for purchase in both Registered and Non-Registered account types. Utilizing **OZ Capital MIC** in your RRSP or TFSA portfolios not only provides diversification benefits complementing more traditional equity and fixed income positions, but also offers significant tax advantages allowing tax-free compounding (within both RRSP and TFSA), tax deferral (RRSP) and tax-free income (TFSA).



Invest in the **OZ Capital MIC**

To invest in or learn more about the **OZ Capital MIC**:

VISIT OUR WEBSITE

www.ozcapital.ca

**Contact Denis Rudenko,
Exempt Market Dealing Representative**

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The information presented herein is for informational purposes only and is not, under any circumstance, to be construed as an invitation to invest in the OZ Capital MIC. Any offering is made only pursuant to the relevant offering documents and the relevant subscription agreements, all of which should be read in their entirety. No securities regulatory authority of any jurisdiction, including the Ontario Securities Commission, has opined upon the accuracy or adequacy of the material herein, and any representation to the contrary is unlawful. No content is to be construed as legal, financial or tax advice. Each individual should contact his or her own legal advisor, independent financial advisor, or tax advisor for legal, financial, or tax advice.

Introductions are permitted exclusively through registered exempt market dealers. OZ Capital MIC has appointed Belco Private Capital Inc. ("Belco"), as its exempt market dealer.

If you are an individual interested in investing in the OZ Capital MIC, please contact Denis Rudenko, registered dealing representative with Belco, at denis@belcopc.com.