PACIFICA
MORTGAGE INVESTMENT CORPORATION

FACT SHEET

Vancouver's premiere
mortgage investment corporation
growing with purpose. Together

OVERVIEW

Pacifica Mortgage Investment Corporation ("Pacifica") is a "mortgage investment corporation" ("MIC") within the meaning of the Income Tax Act (Canada) that invests primarily in a portfolio of residential, commercial, construction and other mortgages on real estate properties located in British Columbia and Alberta. Pacifica intends to pay all of its net income and any realized capital gains to holders of its Preferred Shares prior to taxation. Pacifica is licensed with the British Columbia Financial Services Authority ("BCFSA") as a "mortgage broker".

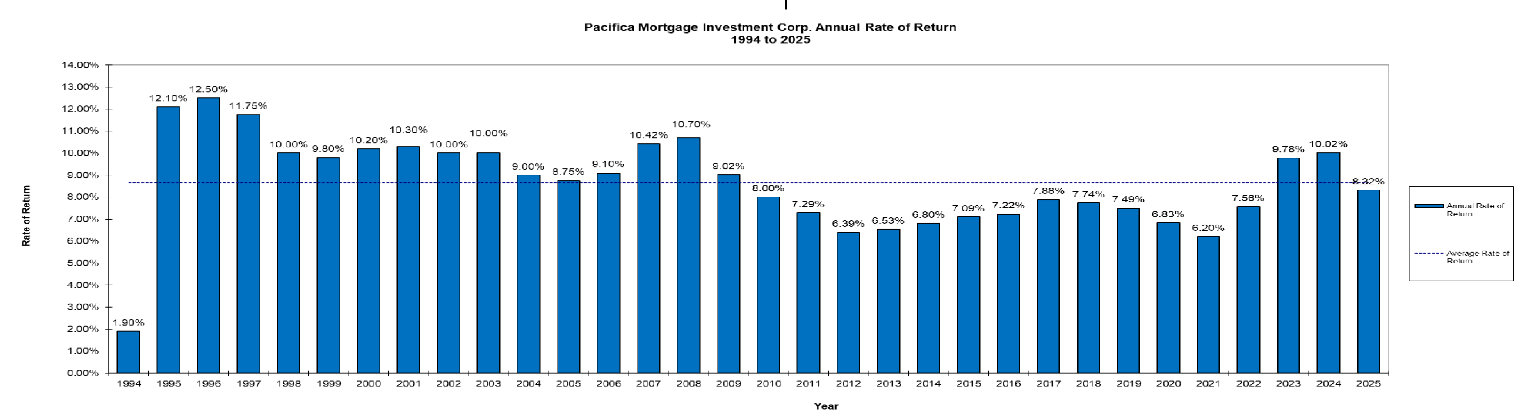
INVESTMENT HIGHLIGHTS

Capital Preservation
Quarterly Income
Stable $1 Share Value
Stable Returns
Over 30 Year Successful Track Record

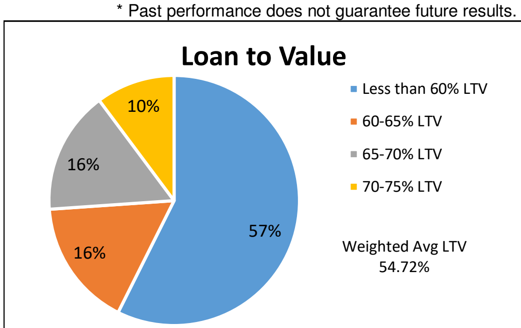
DETAILS (as of June 30, 2026)

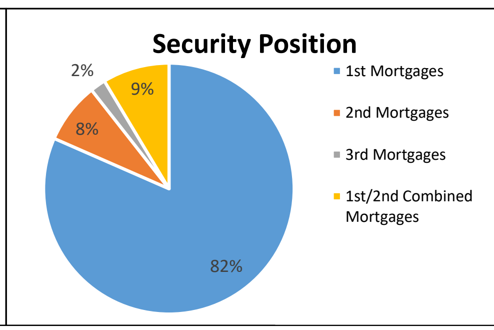
Manager	**Capital West Mortgage Inc.**
Issue Type	**Mortgage Investment Corporation**
Inception Date	**July 19, 1994**
Minimum Investment	**$ 25,000**
Auditor	**D&H Group LLP, CPA**
Legal Counsel	**Owen Bird Law Corporation** **Borden Ladner Gervais LLP**
Transfer Agent	**Odyssey Trust Company**

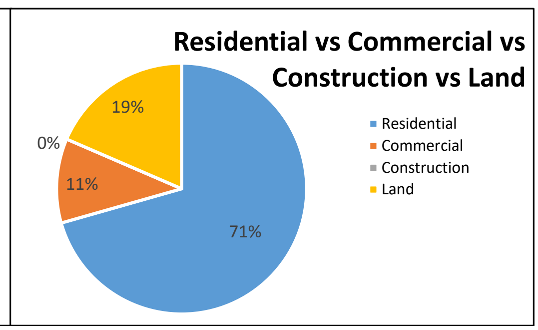
Weighted Average Loan to Value Ratio	**54.72%**
Annual Return for FY 2025*	**8.32%**
Historical Annual Average Returns*:	
2 Year	**9.17%**
5 Year	**8.38%**
10 Year	**7.90%**
Since Inception (1994)	**8.65%**
Distributions	**Quarterly**
Dividend Reinvestment Plan	**Yes**
Total Assets	**$243 Million**
Closings	**Monthly**
Management Fee	**2% of Portfolio plus** **25% of Loan Origination Fees**
*	Returns are net of Management Fees



* Past performance does not guarantee future results.







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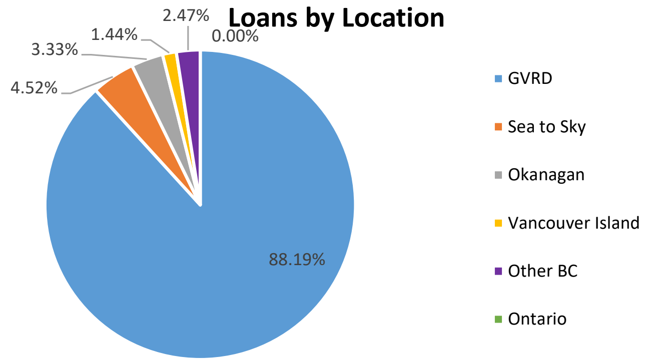

* Sea to Sky includes Brittania Beach to Pemberton

WHO CAN INVEST

Individuals, Corporations, RRSP's, RRIF's, TFSA's

** Provided all are BC, AB, SK or ONT residents or registered in BC, AB, SK or ONT

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