

ALTA WEST CAPITAL - ESTABLISHED 1991

Alta West Mortgage Capital Corporation (Alta West Capital) is an established industry leader in residential mortgage portfolio management and has managed risk and optimized returns for investors through many economic cycles and housing markets. Alta West Capital is one of the few alternative lenders that fund short-term residential mortgages across Canada. Our investment objective is to preserve shareholder capital and deliver consistent monthly returns.

65%

MAXIMUM LTV FIRST
MORTGAGES

187K

AVERAGE MORTGAGE
LOAN SIZE

*Figures as of November 30, 2023.

AWC STRATEGIC INCOME FUND LTD. ("SIF")

SIF is a unique investment product with a fixed interest rate and a set term. SIF is a corporation that issues debentures as opposed to shares and functions quite differently from AWC's other products: Mortgage Investment Corporations (MICs). The goal of SIF is to allow investors to deploy capital for various lengths of time determined prior to the investment. Principal and interest income (simple, not compounded) is paid at the term's end. When the term is complete, the investor can simply withdraw the funds, or roll into a new SIF series. This can facilitate streamlined cash management and can promote risk diversification.

DISTRIBUTION EXEMPTIONS

- **Accredited**
- **Permitted**
- **Family, Friends and Business Associates**

*Not registered plan eligible

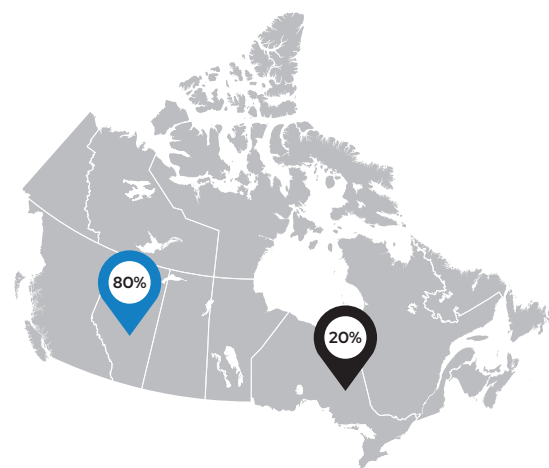
TERM LENGTHS: 6, 12 & 18 MONTHS
FOR SALE: JANUARY 15, 2024 - JULY 15, 2024

SERIES	MATURITY DATE	RATES*
15-A ¹	July 15, 2024	6.35%
15-B	January 15, 2025	6.15%
15-C	July 15, 2025	6.05%

*Rates subject to change without notice. Rates shown are the annualized interest rate and are net of fees

¹Series A is not available 90 days after issuance date.

LENDING LOCATIONS



*Figures as of November 30, 2023. Based on dollar amount in the portfolio.

The rates indicated in this document are not guaranteed and are based on assumptions regarding the mortgage rates, timeliness of receipts, loan losses and expenses with respect to the underlying pool of mortgages that back the debentures. Important information regarding debentures issued by SIF are set out in the Debenture Agreement, which should be reviewed carefully prior to investment. Diversification in your portfolio is important. Please note Alta West Capital has no ability or expertise to provide meaningful overall portfolio analysis of all your separate investment classes in order to diversify your individual portfolio. Alta West Capital is a "connected issuer" to the SIF as defined in National Instrument 33-105 Underwriting Conflict, because of common ownership and management between Alta West Capital and SIF.

Alta West Capital is registered as an Exempt Market Dealer ("EMD"), Restricted Portfolio Manager ("RPM") and Investment Fund Manager ("IFM") in the province of Alberta. The firm is also registered in the provinces of British Columbia, Ontario, Manitoba, Saskatchewan and Yukon as an EMD. This information is directed only to residents of those provinces. For more information, contact Investor Relations at (403) 254-9075 ext. 4218 or by email at investor.relations@awcapital.ca.