

ALTA WEST CAPITAL - ESTABLISHED 1991

Alta West Mortgage Capital Corporation (Alta West Capital), as investment fund manager of Premiere Canadian Mortgage Corp. (PCMC), 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 returns.

WHAT ARE THE UNIQUE ADVANTAGES OF PCMC?

RATE SINCE INCEPTION

8.63% annualized.

FUND PERFORMANCE

No negative yield since inception in 1996.

INVESTMENT POLICY

Semi-monthly buy-ins, annual distributions and a monthly redemption policy.

TRANSPARENT FEES

21% of the Company's annual profits. The fee cannot be less than 1.4% or more than 2% of the aggregate outstanding mortgage balances.

Alta West Capital does not charge EMD or Treasury fees.

ASSET BACKED SECURITY

The PCMC loan portfolio consists of 99% residential properties (including residential land/acreage) across AB, BC, and ON. See chart below.

CANADIAN MANAGER

We are focused exclusively on Canadian assets and investors.

2024-2025 PCMC FISCAL YEAR (Sept 1, 2024 - Aug 31, 2025)

9.13%

NET ANNUALIZED RETURN

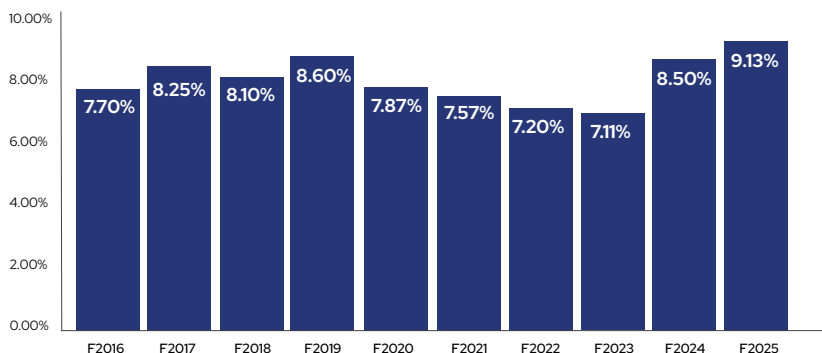
YEAR TO DATE EARNINGS (Sept 1, 2025 - March 31, 2026)

8.52%

NET ANNUALIZED STATED YIELD, NOT PAID OUT

Past performance is no guarantee of future results. Actual performance will vary. All return figures are net of fees and operating expenses.

AVERAGE 10-YEAR PERIOD: NET ANNUAL RETURN 8.00%



*The above are net annualized yields earned by investors in the PCMC fiscal year, after the deduction of all management fees and operating expenses. The MIC has a fiscal year from September 1 to August 31 and pays dividends on an annual basis. These yields may not be indicative of future returns as the MIC is subject to a variety of risks beyond management's control. Important information regarding these investments is set out in the Offering Memorandum, which should be reviewed prior to investing.

\$124M

ASSETS UNDER MANAGEMENT¹

459

NUMBER OF MORTGAGES

54%

WEIGHTED LOAN-TO-VALUE (LTV)²

\$270K

AVG. LOAN SIZE

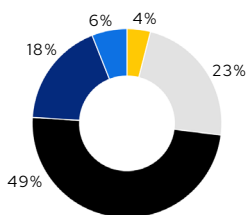
<0.2%

5 YR AVG. LOAN LOSS AS % OF AUM

<1%

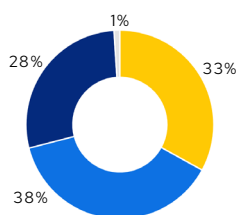
LARGEST LOAN AS % OF AUM

LOAN SIZE



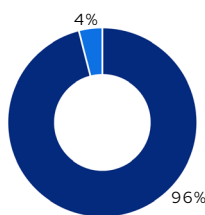
- \$0 - \$100,000
- \$100,001 - \$250,000
- \$250,001 - \$500,000
- \$500,001 - \$750,000
- \$750,001 - \$1,000,000

LOAN BY PROVINCE



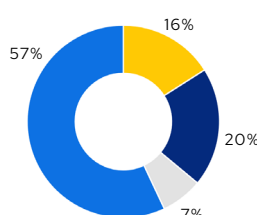
- AB
- BC
- ON
- MB

SECURITY POSITION



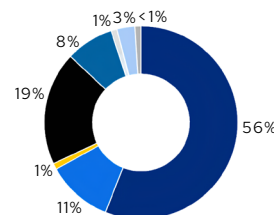
- 1st Mortgage
- 2nd Mortgage

LOAN BY POPULATION



- Rural/Small Town (Pop ≤ 10,000)
- Small Market (Pop >10,000)
- Medium Market (Pop >50,000)
- Major Centre (Pop >100,000)

LOAN BY PROPERTY TYPE



- Single Family
- Townhouse
- Residential Acreage
- Residential Land
- Duplex
- Commercial
- Other

Based on dollar amount of the portfolio. Figures may not sum due to rounding. ¹Value of mortgages in the fund. ²Calculated as mortgage amount divided by the value of the property secured at time of origination. The properties included in the weighted LTV calculation are of similar property types as 99% of assets under management are residential properties with the remaining being commercial/mixed-use.

MINIMUM INVESTMENT

\$10,000

TRUSTEES

Olympia Trust Company

INCEPTION*

August 1996

FISCAL YEAR END

August 31

REGISTERED FUNDS ELIGIBLE

RRSP, RRIF, RESP, TFSA, FHSA, LIRA, LIF,
SPOUSAL RRSP

**DISTRIBUTED UNDER
EXEMPTIONS**

Permitted Investor
Accredited Investor
Family, Friends & Business Associates
Offering Memorandum (AB, BC, ON,
MB, YT & SK)

PURCHASE FREQUENCY**

15th and last day of the month
Last day of the month only for registered plans

DIVIDEND DISTRIBUTIONS

Dividends are distributed annually. Dividends paid to shareholders are taxed as interest income.

FINANCIAL LEVERAGE

Up to \$50,000,000

AUDITOR

MNP LLP

LEGAL ADVISORS

Osler, Hoskin & Harcourt LLP

*PCMC (est. 1996) and Classic Mortgage Corporation (est. 2003) merged on September 1, 2024, with PCMC continuing as the successor entity. Effective September 1, 2025, Premiere Home Mortgage Ltd. ("PHM") is a wholly owned subsidiary of Alta West Capital. At the time of the acquisition, PHM was acting as the fund manager for PCMC. Effective March 6, 2026, Alta West Capital assumed the role of fund manager for PCMC.

**If the 15th or last day of the month falls on a weekend, the closing will occur on the next business day

DISCLAIMER

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. This communication is only directed at persons in these jurisdictions. Alta West Capital holds a mortgage broker license in British Columbia, Alberta and Ontario. Alta West Capital holds a mortgage broker license in British Columbia, a mortgage brokerage license in Alberta and Ontario, as well as a mortgage administration license in Ontario. FSRA Brokerage License 12633, FSRA Mortgage Admin License 12634.

The information contained herein is for general information purposes and is not intended to be a solicitation. Important information regarding this security is set out in the offering document of each MIC fund, which should be reviewed prior to investing. Please contact us for a copy of this document.

The information contained herein is current to the date indicated in this Premiere Canadian Mortgage Corp. brochure. Neither Alta West Capital nor Premiere Canadian Mortgage Corp. assumes any obligation to notify the reader of any changes. Past performance is no guarantee of future results. Actual future performance may vary from historic performance as the MICs are subject to a variety of risks beyond management's control. To read the full disclaimer, click [HERE](#) or visit awcapital.ca.

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