AWM DIVERSIFIED MIC

FUNDSERV CODE: BEL 1801

June 30, 2026

ALTA WEST CAPITAL

Unlocking Possibilities, Together.

ALTA WEST CAPITAL - ESTABLISHED 1991

Alta West Mortgage Capital Corporation (Alta West Capital), as investment fund manager of AWM Diversified MIC and its wholly owned subsidiary, AWM Diversified 3 Corp. (DIV 3), 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 funds short-term residential mortgages across Canada. Our investment objective is to preserve shareholder capital and deliver consistent monthly returns.

2025-2026 AWM DIVERSIFIED MIC FISCAL YEAR

(Apr 1, 2025- Mar 31, 2026)

8.05%
NET ANNUALIZED RETURN

8.36%
COMPOUNDED NET ANNUALIZED RETURN

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

WHAT ARE THE UNIQUE ADVANTAGES OF AWM DIVERSIFIED MIC?

RATE SINCE FISCAL YEAR ENDING 2007

8.34% annualized (simple) | 8.59% annualized (compounded)

FUND PERFORMANCE

No negative yield since inception in 2004.

INVESTMENT POLICY

We offer semi-monthly buy-ins, monthly distributions and a monthly redemption policy.

TRANSPARENT FEES

2% per annum of outstanding share capital, calculated and payable monthly, not charged on leveraged capital. This is equivalent to 1.3% per annum if calculated on total AUM (average fiscal year 2026). Alta West Capital does not charge EMD or Treasury fees.

ASSET BACKED SECURITY

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

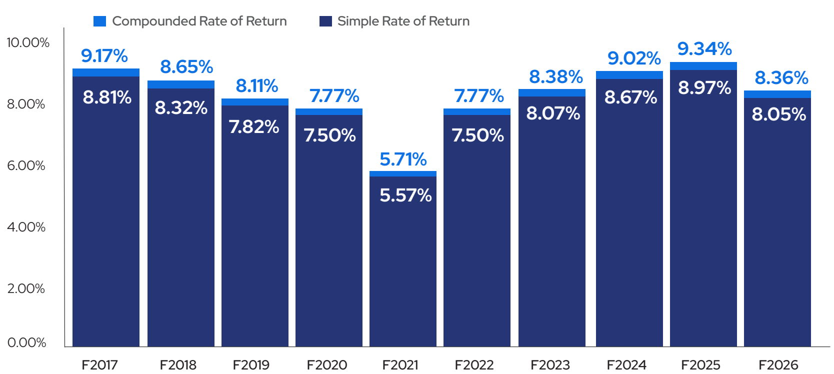
CANADIAN MANAGER

We are focused exclusively on Canadian assets and investors.

FISCAL YEAR 2027 NET PERFORMANCE

	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR
Monthly Net Return	0.66%	0.65%	0.66%									
Annualized Net Return	7.90%	7.85%	7.90%									

AVERAGE 10-YEAR PERIOD: NET ANNUAL RETURN 7.93%
COMPOUNDED RETURN 8.23%



*The above are net annualized yields earned by investors in the AWM Diversified MIC fiscal year, after the deduction of all management fees and operating expenses. The MIC has a fiscal year from April 1 to March 31 and pays dividends on a monthly basis (compounded rate of return). 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 Fund Information Document, which should be reviewed prior to investing.

$296M
ASSETS UNDER MANAGEMENT[1]

1,055
NUMBER OF MORTGAGES

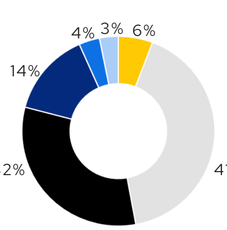
67%
WEIGHTED LOAN-TO-VALUE (LTV)[2]

$281K
AVG. LOAN SIZE

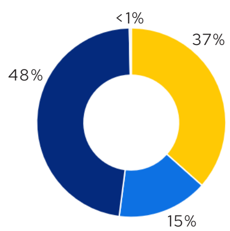
<0.3%
5 YR AVG. LOAN LOSS AS % OF AUM

<1%
LARGEST LOAN AS % OF AUM

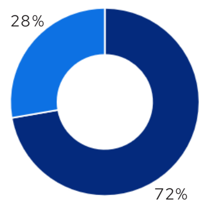
LOAN SIZE



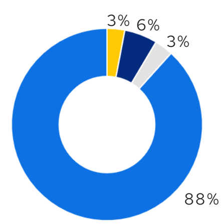
LOAN BY PROVINCE



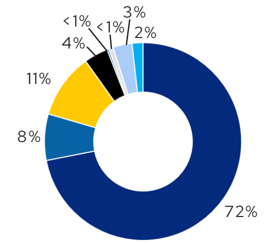
SECURITY POSITION



LOAN BY POPULATION



LOAN BY PROPERTY TYPE



Based on dollar amount of the portfolio. Figures may not sum due to rounding. [1] Value of mortgages in the fund. [2] Calculated 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.

T 1.403.254.9075 EXT. 4218 | E investor.relations@awcapital.ca | AWCAPITAL.CA

MINIMUM INVESTMENT
$10,000

TRUSTEES
Olympia Trust Company

INCEPTION
June 2004

FISCAL YEAR END
March 31

FUNDSERV CODE
BEL 1801

REGISTERED FUNDS ELIGIBLE
RRSP, RRIF, RESP, TFSA, FHSA, LIRA, LIF, SPOUSAL RRSP

DISTRIBUTED UNDER EXEMPTIONS
Permitted Investor
Accredited Investor
Family, Friends & Business Associates

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

DIVIDEND DISTRIBUTIONS
Dividends are distributed monthly. Dividends paid to shareholders are taxed as interest income.

FINANCIAL LEVERAGE
Up to $150,000,000

AUDITOR
Czechowsky, Graham & Hanevelt
Chartered Accountants

LEGAL ADVISORS
Osler, Hoskin & Harcourt LLP

*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 as of the date indicated in this brochure. Neither Alta West Capital, AWM Diversified MIC, nor its wholly owned subsidiary, AWM Diversified 3 Corp., assumes any obligation to notify readers 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.

CONTACT US

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