



# Overview

## About TMIC

*Trimor Mortgage Investment Corporation (TMIC) offers investors the opportunity to invest in a diversified mortgage portfolio.*

*Mortgage Investment Corporations are companies organized to allow investors to invest in pools of mortgages rather than a single mortgage. Profits generated by MICs are distributed to its shareholders according to their proportional interest. An investor in a MIC earns a blended rate of return based on the interest earned from each respective mortgage. The pool is continuously managed with new mortgages replacing mortgages that mature. A MIC is intended to appeal to investors who want a real estate oriented investment managed by professionals.*

- A Mortgage Investment Corporation (MIC) is an audited and provincially regulated fund of private mortgages, investing and lending its own funds directly to qualified borrowers on quality real-estate.
- Mortgage investments are a great alternative to traditional fixed income options such as bonds or GICs.
- Buying shares in a Mortgage Investment Corporation allows investors to pool their money and invest in a variety of mortgages. Profits generated by the MIC are distributed to its shareholders according to their proportional interest.
- Similar to a mutual fund, a MIC provides a convenient way to diversify your investments; the only difference is you're investing in a portfolio of mortgages instead of stocks and bonds.
- Mortgage investments are secured by real estate, which unlike most mutual funds, is not generally influenced by the volatility of the stock market therefore providing a lower risk investment.
- A MIC is an eligible investment for RRSP, RRIF, LIRA, RESP and TFSA plans.
- Because a MIC pays all of its net profit to shareholders in the form of dividends, the MIC itself is not taxed. This significantly increases the yield for the shareholders. A MIC is the perfect opportunity for those investors looking for a simple yet rewarding real estate investment.

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