

The corporation's investment objective is the preservation of shareholders' equity, while providing a stable stream of quarterly dividends from mortgage investments. For over 30 years the corporation has achieved its investment objectives through investing in selected niche markets that are under-served by large Canadian lending institutions. The corporation continues to develop a diversified mortgage portfolio producing a stable return to shareholders. The corporation is a mortgage investment corporation (MIC) as defined in the Income Tax Act (Canada).

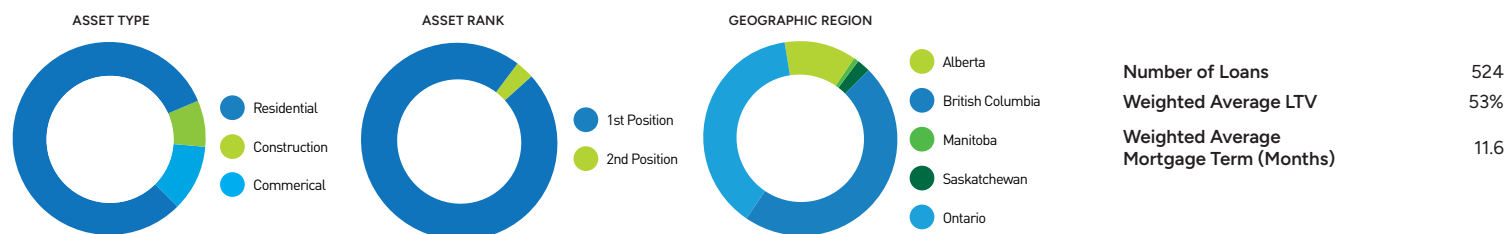
Quick Facts

Fund Manager	Neighbourhood Holding Company Ltd.	Eligibility	RRSP/RESP/TFSA/FHSA/CASH/RRIF/LIRA/LIF
Date Fund Started	Q1 1995	Minimum Investment	\$1,000
Total value on Sept 30, 2025	\$314.6 million	Eligible Provinces	BC, AB, SK, MB, ON
Product Type	Mortgage Investment Corporation (MIC)	Distributions	Quarterly: CASH or DRIP

What does the Fund invest in?

The Fund invests in a diversified portfolio of mortgages, with the primary focus on residential.

The charts below give you a snapshot of the Fund's investments on September 30, 2025.

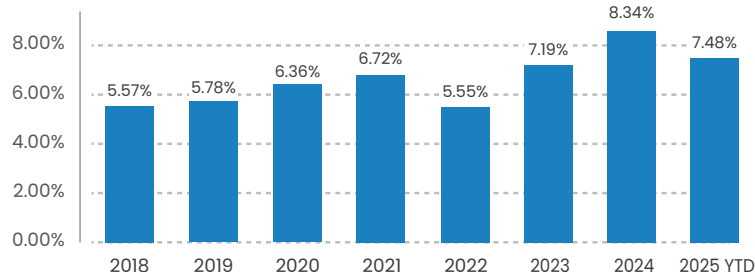


Who is this Fund for?

Investors looking for:

- Stable income and growth from a manager with a proven track record
- Canadian real estate secured by a diversified portfolio of quality mortgages
- A core Canadian investment within a well diversified portfolio

5 Year Fund Performance



Risks

- Operates in a highly competitive sector
- Investments in mortgages are typically affected by macroeconomic conditions, and local real estate markets
- A downturn in the real estate sector may impact the company's deal flow
- No guarantee on capital or distributions
- Timely deployment of capital is critical
- Default rates can rise during recession

Risk Rating

Fundamental Research Corporation is an independent research firm that specializes in specific industries, producing institutional quality research reports. Fundamental research has rated Fisgard's fund as Low-Medium. This report does not tell you how volatile the Fund will be in the future.



Fisgard has rated the volatility of this Fund as Low - Medium.

For more information

Contact Fisgard Capital Corporation or your representative for a copy of the Fund's Offering Memorandum and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

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To learn more about investing in mortgage investment funds, see the brochure Understanding mortgage investment funds, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.