

Sustainable Mortgage Investments



EBIC ECOBUILT
INVESTMENTS
CORP.



What is EcoBuilt Investment Corp. (EBIC)?

EBIC is a mortgage investment corporation that specializes in green building project investments.

EBIC understands that more and more people want to put their money into investments that offer better than average returns, while still meeting their environmentally conscious personal ethics. We provide an MIC framework that meets both of these needs. Offering an average return of 6-10%, our mortgage lending goes directly into green building projects that are pushing the envelope on environmental building standards.

Times and attitudes have changed, and green building projects are selling faster and commanding higher prices than projects that lack a green awareness. Green building projects are the smartest and most ethical MIC investments available.

**Grow your money
in a green MIC**

What is a Mortgage Investment Company?

A Mortgage Investment Company is an investment and non-bank lending company designed for Mortgage lending within Canada.

Those who invest in an MIC contribute to a pool of funds which is then invested into a secured pool of mortgages. Profits are allocated between shareholders according to the percent of their investment.

MICs are often more attractive than other investment vehicles because they can provide faster than average returns and investments are secured by real property, lowering investor risk and stress.

Investments to an MIC are RRSP, RRIF, RESP, and DPSP eligible.

Why haven't you heard about MICs from your financial advisor?

Plain and simple; financial advisors do not collect commissions from the sale of MICs to their clients. Furthermore, the structure of an MIC may be too specialized for the average financial advisor to give advice on.

Realistically, an individual who wishes to gain reasonable returns but is seeking an investment option with conservative risk should consider an MIC. An MIC provides consistent investment income with minimal risk to the investment principal.

Rules of a Mortgage Investment Corporation (Section 130.1 of the Canadian Tax Act):

1. An Mortgage Investment Corporation must have at least 20 shareholders.
2. An MIC is generally widely held. No shareholder may hold more than 25% of the MIC's total capital.
3. At least 50% of an MIC's assets must be residential mortgages, and/or cash and insured deposits at Canada Deposit Insurance Corporation member financial institutions.
4. An MIC may invest up to 25% of its assets directly in real estate, but may not develop land or engage in construction. This ceiling on real estate holdings does not include real estate acquired as a result of mortgage default.
5. An MIC is a flow-through investment vehicle, and distributes 100% of its net income to its shareholders.
6. All MIC investments must be in Canada, but an MIC may accept investment capital from outside of Canada.
7. An MIC is a tax-exempt corporation.
8. Dividends received with respect to directly held shares, not held within RRSPs or RRIFs, are taxed as interest income in the shareholder's hands. Dividends may be received in the form of cash, or additional shares.
9. MIC shares are qualified RRSP and RRIF investments.
10. An MIC may distribute income dividends, typically interest from mortgages and revenue from property holdings, as well as capital gain dividends, typically from the disposition of its real estate investments.
11. An MIC's annual financial statements must be audited.
12. An MIC may employ financial leverage by using debt to partially fund assets



Why Invest with EcoBuilt Investments Corp.?

Most of us invest our money so that we can spend more time enjoying travel, escaping into nature, or saving money to leave a legacy for family or for the less fortunate. EcoBuilt Investments Corp. takes these dreams seriously and goes a step further.

We believe that the only smart investments are sustainable ones, and part of our mandate is to ensure that our investment practices help preserve our health and our planet for generations to come.

In Canada, buildings are one of the highest emitters of Green House Gasses (GHGs), so green building practices stand to make a significant positive environmental impact. EBIC's commitment to Green Building investments means that future generations will be able to enjoy the same planet that we love.

**You want to enjoy all
that the world has to offer**

Reliable investments with quarterly returns




How EBIC works

EBIC has an experienced, dedicated management team that brings numerous years of experience to monitoring EBIC's portfolio of mortgages. Our investment selection process is conducted with the highest level of due diligence to ensure consistent cash flow to investors. As well, all investments must qualify as green projects in order to stay true to EBIC's environmental ethic.

Our management team is always available to address shareholder inquiries and produces periodic reports to keep EBIC investors informed about our successes and future investment plans.

Investing in EBIC requires a minimum initial contribution of \$5,000. Each quarter, the management team audits EBIC's financial statements and net income is paid out, in full, to all investors. After making an initial \$5,000 investment into EBIC, investors can contribute additional funds on the subscription date which falls on the first of each month; a minimum investment of \$1,000 is required.



How We Choose our Mortgage Investments:

EBIC keeps a close eye on real estate market trends in order to determine the best investment opportunities. We generally invest in development projects in growing, up and coming neighborhoods, as we feel these to offer reliable returns, and are an important way we can contribute to sustainable growth. We like to work with developers who focus on small to medium scale developments.

All of our mortgage investments are in projects that meet high standards for energy and resource efficiency, that use recycled materials where possible, and that reduce the environmental impact of the building process.

Developers who come to us seeking financing appreciate how and why we do business, and are looking to secure funds more quickly than a traditional bank can provide. Our expertise in the area of mortgage lending allows us to be more efficient in our selection and lending process than traditional banks.

**Smart investing
for your money
& for the planet**



Frequently Asked Questions:

Can I reinvest my dividends?

We don't reinvest your dividends automatically, however, you can reinvest your dividends on the first of any month as long as you are investing a minimum of \$1,000 at a time.

Is my money locked in when I invest in EBIC?

EBIC requires 60 days advance notice if you wish to take your investment out. During the first two years, EBIC will charge a 2% early redemption fee, after this time, no added charge will apply.

How do I get paid?

Dividends are paid, in full, each quarter. Any net profit that EBIC makes is split between investors according to the percent of their investment. As well, your principle is always available if you need it, and will never lose value.

Grow your money with EBIC



Watch Your Investment:

At EBIC, we value transparency. We understand that people choose to invest with us because they want to know where their money is going, and what impact it has on the world where they live.

To help you understand where your money is, we offer quarterly tours of the building projects where EBIC's money is invested, to give you peace of mind, and added security.



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