

## LEAD MANAGER



**Nick Kyprianou**  
President & CEO  
of RiverRock Mortgage Investment Corporation

- Over 30 years experience as a mortgage lender
- Former President of Home Trust Company, building their mortgage portfolio from ~\$200 million to ~\$16 billion over 18 years
- Managed mortgage portfolios through multiple credit cycles including: the 1986 Quebec separation crisis, the early 1990s when Toronto houses lost 25% in value, and the 2008 Global Financial Crisis

## PORTFOLIO BREAKDOWN

Residential Mortgages – 100%

All mortgage terms are 1 year

Average Loan To Value (LTV) = 68.88%

## FUND INFORMATION

Minimum Investment	\$25,000 accredited \$150,000 non-accredited
Target Yield (N Class)*	6.00% per annum (6.17% with DRIP)
Target Yield (F Class)	7.00% per annum (7.23% with DRIP)
NAV Purchase value	\$10.00 per share
Administration Fee	Series N: 2.25% Series F: 1.25%
Redemption Terms	6 months written notice prior to retraction date (see Offering Memorandum for details)
Manager	RiverRock Management Inc.
Legal Counsel	AUM Law Professional Corporation
Auditor	Deloitte LLP
Agent	Donville Kent Asset Management Inc.
Registered Tax Plan Status	Eligible
Lock-up Period	None

## FUND CODES

Class N DON 914

### For sales inquiries, please contact:

#### Ninepoint Partners LP

200 Bay Street, Suite 2700  
Toronto, ON M5J 2J1

Toll Free: 1.866.299.9906

Email: invest@ninepoint.com

www.ninepoint.com

## WHY INVEST

- **100% residential mortgages**
- **Portfolio duration of less than 1 year** allows borrower turnover and resetting of terms to accommodate changing market conditions
- **Maximum 80% Loan-to-Value ratio** offers margin of safety on readily marketable urban/suburban real estate in Southern Ontario
- **More liquid** than commercial real estate
- **93% owner occupied properties and 7% rental**

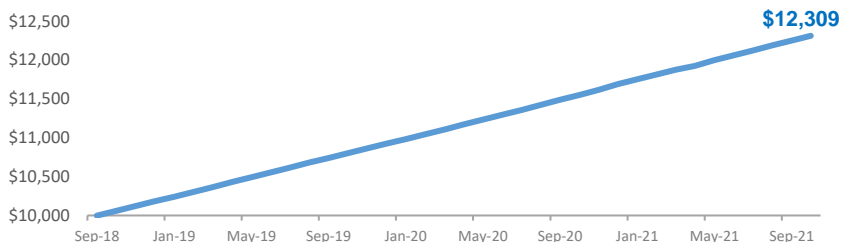
## INVESTMENT STRATEGY

The RiverRock MIC offers investors a high-yield alternative fixed income investment within the high-performing real estate market. As a lender in Ontario, clients are typically self-employed individuals, borrowers with poor or limited credit history, or new immigrants to Canada. The investment objective is to identify relatively low-risk, first and second residential mortgages in Ontario, with a maximum loan-to-value ratio of no more than 80%. By combining several high-quality mortgages into a diversified pool, the RiverRock MIC is able to mitigate the risks associated with investing in a single mortgage. The target yield to our investors is 6.00% for Class N, net of all fees and expenses effective October 1, 2021.

## MONTHLY RETURNS OF CLASS N (%) – AS OF OCTOBER 31, 2021

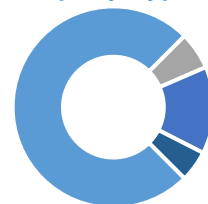
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD	DRIP*
2021	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.50			5.19	5.31
2020	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	6.75	6.96
2019	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.56	0.56	0.56	0.56	7.08	7.32
2018										0.60	0.60	0.60	1.81	1.82

## GROWTH OF \$10,000 INVESTED – AS OF OCTOBER 31, 2021



## PORTFOLIO SUMMARY – AS OF OCTOBER 31, 2021

### Property Type



- Detached-SFD 71%
- Semi-Detached 10%
- Townhouse 14%
- High Rise Condo 5%

### Maturity (months)



- 3 Months 16%
- 6 Months 24%
- 9 Months 31%
- 12 Months 29%

### Region



- GTA 63%
- Greater Hamilton 11%
- Greater Niagara 7%
- KW-Cambridge-Guelph-London 9%
- Greater Ottawa 2%
- Greater Barrie 8%

## FIRM PROFILE

---

RiverRock is a mortgage investment corporation based in Toronto, Ontario. RiverRock offers investors an opportunity to participate in a diversified portfolio of high yield Canadian residential mortgages. RiverRock is primarily focused on residential real estate in Ontario in both urban and suburban markets. Our principles have decades of experience in mortgage underwriting, risk management and administration.

[www.riverrockmic.com](http://www.riverrockmic.com)

---

Readers are advised that the material herein should be used solely for informational purposes. RiverRock Mortgage Investment Corporation (RiverRock) does not purport to tell or suggest which investment securities members or readers should buy or sell for themselves. Readers should always conduct their own research and due diligence and obtain professional advice before making any investment decision. RiverRock will not be liable for any loss or damage caused by a reader's reliance on information obtained in any of our presentations, special reports, email correspondence, or on our website. Our readers are solely responsible for their own investment decisions.

The information contained herein does not constitute a representation by the publisher or a solicitation for the purchase or sale of securities. Our opinions and analyses are based on sources believed to be reliable and are written in good faith, but no representation or warranty, expressed or implied, is made as to their accuracy or completeness. All information contained in our presentations or on our website should be independently verified with the companies mentioned. The editor and publisher are not responsible for errors or omissions. Past performance does not guarantee future results. Unit value and investment returns may fluctuate and there is no assurance that the fund can maintain a specific net asset value. The fund is available to investors eligible to invest under a prospectus exemption, such as accredited investors. Prospective investors should rely solely on the Fund's offering documentation, which outlines the risk factors in making a decision to invest.

Any opinions expressed are subject to change without notice. The RiverRock employees, writers, and other related parties may hold positions in the securities that are discussed in our presentations or on our website.