

## Fund Overview

Amur Capital Conservative Income Fund Inc. ("ACCIF") was established in 2009 and has been offering its shareholders a simple and reliable stream of investment income ever since. ACCIF's investment strategy is to buy private residential mortgages from the mortgage origination groups Alpine Credits and Sequence Capital. ACCIF's commitment to best-in-class investing practices has resulted in a stable, above-average yield since inception while maintaining a low loan-to-value portfolio primarily centered on first mortgage investments.

## Amur Capital Conservative Income Fund: Fund Details

<b>Fund Type</b>	Mortgage Investment Corporation (MIC)	<b>Mortgage Type</b>	Residential / Primary Residence
<b>Inception Date</b>	2009	<b>Geographical Diversification</b>	BC, AB, ON
<b>Minimum Investment</b>	\$25,000	<b>Funds Under Management</b>	\$197 Million
<b>Average Mortgage Size</b>	\$291,376	<b>Total Number of Mortgages</b>	675
<b>Weighted Average LTV*</b>	47%	<b>Financial Service Fee</b>	1.50%
<b>Registered Plans</b>	Eligible for all plans	<b>Related Party Holdings</b>	\$23 Million
<b>Auditor</b>	MNP, LLP		

\*LTV = Loan to value. This is the total mortgage debt owing divided by the property's value at the time the loan was advanced.

## Historical Returns

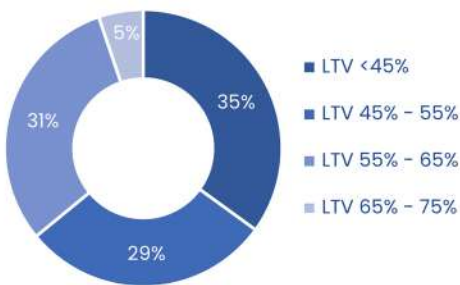
All reported returns are net of fees



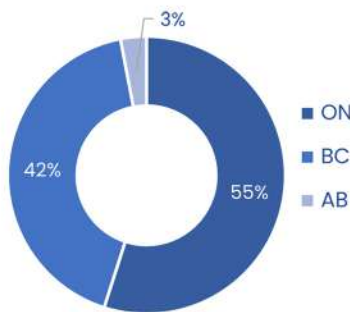
\*Unaudited annualized yield is projected to be 8.29%, YTD as of December 31<sup>st</sup> 2023

## Portfolio Overview

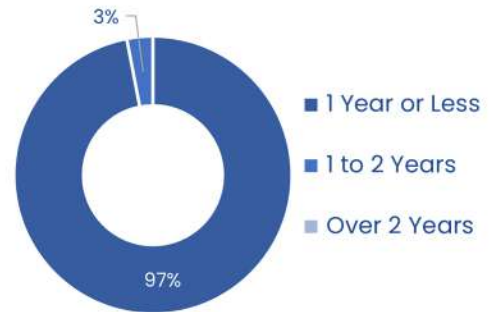
### Loan-to-Value



### Mortgage Location



### Mortgage Maturity



All investments, including Amur Capital Conservative Income Fund Inc. ("ACCIF"), carry risks including but not limited to liquidity risk, credit risk, default risk and others which are set out in the Offering Memorandum ("OM"). Please contact an Amur Capital Dealing Representative for a copy of ACCIF's OM. Past returns are not an indication of future returns, there are no guarantees of returns and all information in this brochure is for discussion purposes only and is not intended to imply risk profiles. Neither the information nor any opinion expressed in this document constitutes an offer to sell securities or financial instruments or provide any investment advice or service. Ryan engages in mortgage brokering and lending activities as a Mortgage Investment Corporation ("MIC"). In relation to those activities, it is regulated by the British Columbia Financial Services Authority ("BCFSA") pursuant to the Mortgage Brokers Act (BC). The BCFSA does not regulate the capital raising and investment marketing activities of ACCIF or MICs, which are subject to securities legislation and regulation in the applicable province. Amur Capital Management Corporation ("Amur Capital") is a selling party and a related entity and is registered under the securities laws of the Provinces of British Columbia, Alberta, Manitoba, Nova Scotia, and Saskatchewan to act as ACCIF's exempt market dealer ("EMD") to sell its Preferred Shares in those jurisdictions pursuant to exemptions from the prospectus requirements. If you are interested in purchasing Preferred Shares in ACCIF, please contact your financial advisor or Amur Capital Investor Relations to better understand the risks and your suitability for the product. There are restrictions on eligibility to purchase this product, contact your financial advisor or Amur Capital Investor Relations to learn more.