



A differentiated  
philosophy to  
mortgage investing

**α**area  
PRIVATE LENDING



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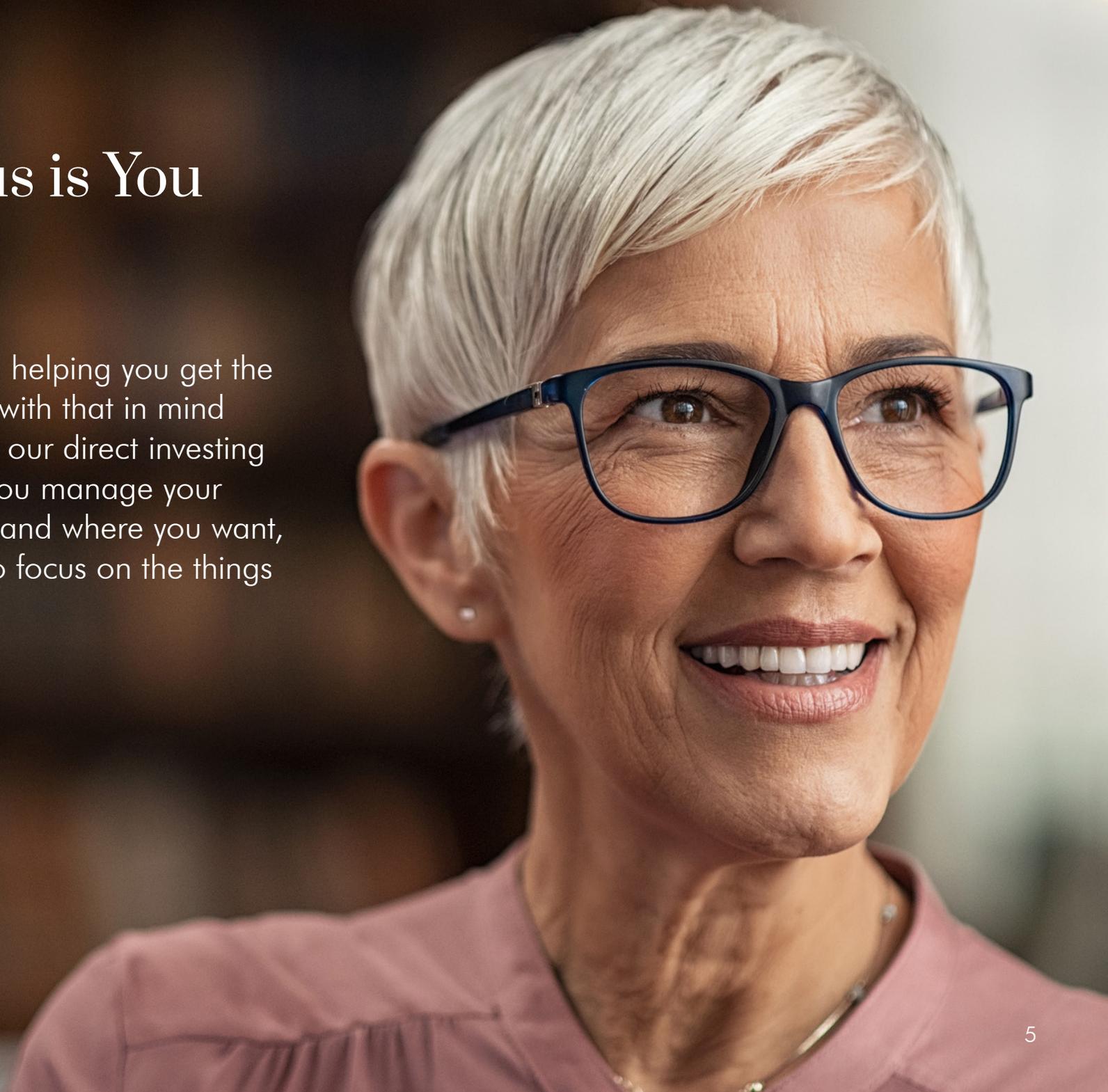
# Introduction

There was a time when financial services was all about relationships.

At AAREA it still is.

# Our Focus is You

AAREA believes in helping you get the most from life, so with that in mind we have designed our direct investing platform to help you manage your investments when and where you want, leaving you free to focus on the things that really matter.



# Welcome

Welcome to a more personalized private lending experience.

We take a more personal approach to lending. With AAREA, our aim is simple: to offer a quality of service that genuinely makes investing – and life – much more convenient. By taking the time to understand you and your specific needs, ambitions, and concerns, we will provide a tailored one-to-one investment service whose sole focus is you.

Our differentiated philosophy was established to support our singular mission of seeking to generate attractive risk-adjusted returns for our clients. We strive to create nuanced, client specific mortgage portfolios, which are built around your strategic investment goals.

To enable us to do this, you will have your own Relationship Manager who you can contact for professional assistance, whenever you need them. A dedicated Mortgage Administrator will take care of the day to day needs of your portfolio.



Every step of the way we provide personal attention and support.

# One to One Service

For many investors, private lending fulfills a prominent and specific purpose in their overall investment strategy. This purpose differs amongst clients and we believe in creating client specific portfolios as opposed to a one size fits all pooled fund.

- Is your mortgage allocation meant to generate income?
- Are you seeking asset growth?
- Planning for future generations?
- Focused on capital preservation?
- Or do you have other goals?

AAREA has designed a platform for direct mortgage investment that provides clients with control, transparency, and expert advice to achieve their unique investment goals.

“AAREA operates exclusively within the niche of direct private lending. We focus our time and resources on the specific requirements of each client, rather than an overall strategy of a single pooled portfolio. Our objective is to ensure each investor’s separately managed loan portfolio is aligned with their investment goals.”

Shannon August, CFA  
Founder, AAREA



Every recommendation tailored  
to your unique needs.

# Personal Guidance

AAREA's direct mortgage investing platform is designed to help you spend less time on your finances while getting more from your money and your life. Our Relationship Managers are central to our personalized services.

## FINANCIAL REVIEW

A one to one Financial Review is the first step to ascertain your individual circumstances. This is done by having an open discussion focused on the following:

- Your current financial circumstances
- What you want to achieve
- Any exposures or concerns you have
- Your attitude to risk
- Your plans for the future
- Your retirement plan
- Multi-generational wealth plans

Following this discussion, we will provide tailored solutions to suit your individual needs and requirements.

| Every detail taken care of.

# Peace of Mind

“AAREA gave us some great ideas and recommendations that we had not considered. Even before they had brought us a single mortgage investment we knew that this was the kind of team with which we wanted to do long-term business.”

Andrew and Sarah C.  
Vancouver

“The AAREA team walked me through every step of mortgage investing and listened to all of my concerns. They created a plan based on my family’s unique circumstances and have followed through on that plan. We really enjoy working with the AAREA team, and would recommend them without hesitation.”

Leslie A.  
Burnaby



| Every question answered.

# A Culture of Excellence

What does it take to pursue exceptional results?

And to sustain them for the long term?

It takes the right people fostering a culture of debate, innovation and the pursuit of excellence. It takes continual investment in our people, our partners and our investors, It takes intense curiosity –endless questions about the real estate markets, their behaviours, drivers, signals and truths.

Our team is deeply knowledgeable and experienced in mortgage investing and servicing. We seek to deliver sustainable, long-term value for our clients; and we're proud to help them.



| Every expert in our business at your disposal.

# Proactive Insights

## Advantages of AAREA's Direct Lending Platform

Mortgage lending is a unique asset class in that it provides capital preservation through the astute management of loan to value ratios and the security of a hard asset, while offering opportunity for yields above other debt instruments. Some of the results enhancing advantages our direct investing approach has over pooled mortgage funds include:

- Your funds are segregated, never pooled or comingled.
- You have full knowledge and remain in control of what goes into your portfolio; there are no surprises.
- Overhead and other costs are not taken out of the investment yield (like a management fee on a MIC), so you keep more of the return.
- Prepayment penalties paid by the borrower are paid directly to you to enhance your yield.
- Your investment is secured against specific real estate assets; not bonds, fund units/shares or other financial securities.
- All fees are paid by the borrower.
- Only you decide if leverage is appropriate for your portfolio, not a fund manager.
- We represent only you in the transaction, to ensure transparency, fiduciary duty and alignment of interests.
- We do not manage a MIC that competes for the best opportunities or our attention. We are singularly focused on our client portfolios.

A range of portfolio solutions curated to your personal requirements.

# Products and Unique Process

Choose from a selection of curated, pre-vetted mortgages to build your portfolio.

Our platform generates a wide universe of private lending opportunities from select geographic markets. AAREA presents only those opportunities that pass our disciplined analysis and align with your Strategic Portfolio Profile. Clients review a full application, credit, appraisal and supporting documents to make a fully informed lending decision. AAREA only represents lenders to ensure fiduciary duty and an alignment of interests.

Each client's Strategic Portfolio Profile is created from their preferences and goals. Profiles can include –or exclude –particular strategies, property types, borrower types, geographic constraints and loan to value ratios, as desired. Investors achieve the precise exposure they are seeking, while maintaining full control over each opportunity they choose to fund. We do not syndicate mortgages and your funds will never be comingled or pooled unless you choose to create your own syndication. The result is a customized, mortgage portfolio that has been expert-reviewed and specifically built.

Our services include:

- Direct mortgage investing focused on residential mortgages
- Full-service mortgage administration for AAREA clients and third parties
- Optional trustee services to protect client privacy
- Special situation debt opportunities
- Estate administration and trustee services for multi-generational planning and support

We have structured our business to align our interests with those of our clients.

# The AAREA Client Experience

When partnering with a mortgage investment firm, choose one that is structured to be aligned with your interests, has the depth of experience to properly advise, and can deliver solutions specific to your goals.

## Step 1: Discovery Process & Strategic Portfolio Profile

We begin by meeting with you to understand the purpose of your mortgage portfolio, and what success means for you. Are you seeking income for yourself or a foundation, building up an RRSP, planning for future generations, or do you have other goals? We discuss your goals and selection parameters while learning about your risk and return preferences that make up your Strategic Portfolio Profile.

1

## Step 2: Position for Performance

Our knowledgeable and experienced team will provide you with advice tailored to your unique goals. We believe performance excellence can only be achieved through consistently applied and disciplined investment processes.

2

## Step 3: The Opportunity Engine

You are presented with curated and pre-vetted private lending opportunities according to your Strategic Portfolio Profile. You decide on each investment, and agree to the terms of that investment while we manage negotiations, prepare disclosures, instructions, and other requirements.

3

#### **Step 4: The AAREA Advantage**

We do not manage a MIC that competes for the best opportunities or our attention. We are singularly focused on our client portfolios. AAREA adheres to the CFA Code of Ethics and Standards of Professional Conduct. We have structured our business to align our interests with those of our clients.

4

#### **Step 5: Comprehensive Continual Management**

AAREA provides comprehensive mortgage administration to service your portfolio of loans from funding to discharge and everything in between. Having a licensed, insured and audited administrator enhances the quality of your investment experience, saves you time and improves arrears performance. AAREA helps to minimize cash drag with our Maturity Matcher program that aims to have new suitable loans ready to match payouts.

5

#### **Step 6: Review and Year Ahead Plan**

In addition to performance reports, we invite you to an annual review to discuss the results of the previous year and any future adjustments. We then revise your Strategic Profile according to developments in the market and your preferences.

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With a genuinely personal service, AAREA helps make a positive impact on your life and investment experience.

# Joining AAREA

Our aim is to provide you with curated mortgage investment opportunities and to administer your mortgage portfolio to help you make the most of your time and money.

## MOVING MADE EASY

Upgrading from your existing relationship is easy.

To qualify, you need an allocation to mortgage investments of \$2,000,000 or greater, or you may be invited to join.

Joining AAREA is simple, contact our team and we will answer all your questions. We can then take care of everything else, something you will continue to experience as one of AAREA's most valued clients.

For more details on upgrading to AAREA please contact us:

Toll Free: 1.855.830.7452

Email: [mail@aarea.ca](mailto:mail@aarea.ca)

Website: [www.aarea.ca](http://www.aarea.ca)





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