



COOPER PACIFIC
MORTGAGE INVESTMENT CORPORATION



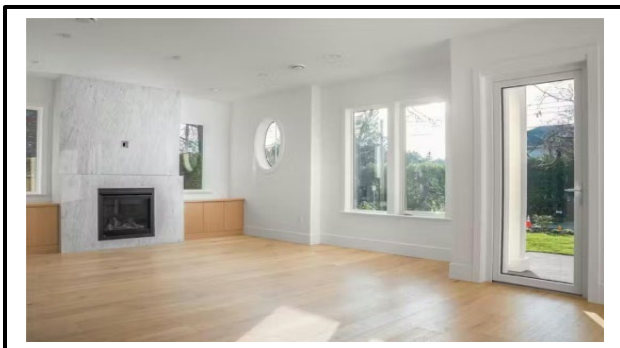
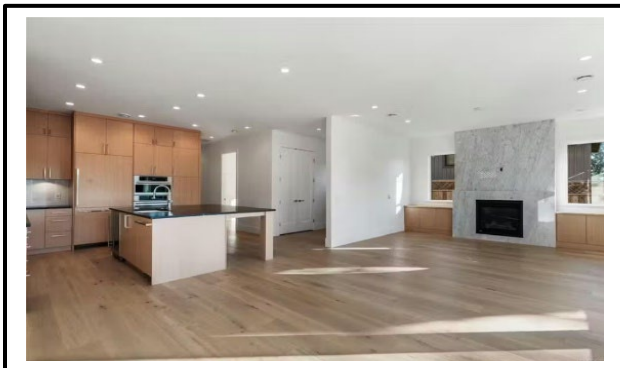
CURRENT RATES: First MIC: 7.31% Blended MIC: 7.24% MIC II: 3.31%

CELEBRATING 30 YEARS IN BUSINESS! 🎆

Cooper Pacific is very proud to announce we are celebrating 30 years in business this year. We want to make this milestone a moment to remember and engage our employees, partners, and clients in the celebration of this achievement.

FEATURED PROJECT: 1179 Monterey by Cielo Group

Luxury one level living in the heart of South Oak Bay, built by the award-winning Customs House developers, Cielo Group. Nestled on a picturesque street, this West Coast Cape Cod rancher has 1723 SqFt & is steps from Oak Bay Village, Victoria Golf Club & Oak Bay Marina. It is a single-level design with 9'6" ceilings, 8'0" solid core interior doors, & engineered oak hardwood flooring features an open-concept living, dining, & kitchen area.



The living area includes a built-in gas fireplace & large windows for natural light. Premium appliance package from Wolf, Fisher & Paykel, & Fulgor Milano. There are 3 well-appointed bedrooms, offering ample space for family & guests. Primary bedroom features backyard access and a spa-inspired ensuite. Herringbone tile leads into a stunning wet room complete with a soaker tub & rain shower. Separate access to a porcelain tiled mud / laundry room is steps from the detached 300 SqFt garage. A/C via heat pump & hydronic in-slab radiant heating throughout. MLS® #: 956209

QUARTERLY RETURNS

First MIC fund quarterly historical Returns:

- June 2021: **5.83%**
- September 2021: **5.94%**
- December 2021: **5.30%**
- March 2022: **4.36%**
- June 2022: **6.00%**
- September 2022: **6.77%**
- December 2022: **7.15%**
- March 2023: **7.12%**
- June 2023: **6.30%**
- September 2023: **6.82%**
- December 2023: **6.76%**
- March 2024: **7.31%**

36-month simple Net Average Return as of March 2024: 6.31%

Blended MIC fund quarterly historical Returns:

- June 2021: **7.41%**
- September 2021: **7.22%**
- December 2021: **8.15%**
- March 2022: **7.47%**
- June 2022: **6.32%**
- September 2022: **5.76%**
- December 2022: **4.68%**
- March 2023: **6.17%**
- June 2023: **7.19%**
- September 2023: **7.42%**
- December 2023: **7.09%**
- March 2024: **7.23%**

36-month simple Net Average Return as of March 2024: 6.84 %

- As a reminder we have **No Fees (registered plans - TFSA/RRSP/RRIF – annual, transfer, etc. or cash holdings)** with our investments that can diminish your returns. The interest earned can be taken as quarterly income or compounded quarterly for long-term growth.

INFORMATION and NEWS

COOPER CONNECT PROGRAM: “Whatever you do, always give 100%. Unless you’re donating blood.” ~ Bill Murray

We want to remind you of our **Cooper Connect Program** for our existing valued customers. If you know of anyone in your family or community who would like to invest funds and earn dividends with Cooper Pacific, you will receive a gift certificate of \$100 to a Victoria restaurant of your choice for each person who invests. This is a great way to share the numerous benefits of investing; it allows individuals to grow their wealth over time, or it can provide a passive income stream through dividends.

A HEARTFELT FAREWELL TO ONE OF OUR OWN

As mentioned in our last newsletter, Guy Pocock will be looking to trade in his accounting prowess for some home renovation tools as he looks to retirement after being with us for 18 years. Guy has been an invaluable employee and we wish him all the best, always.

