



Investing With Centurion



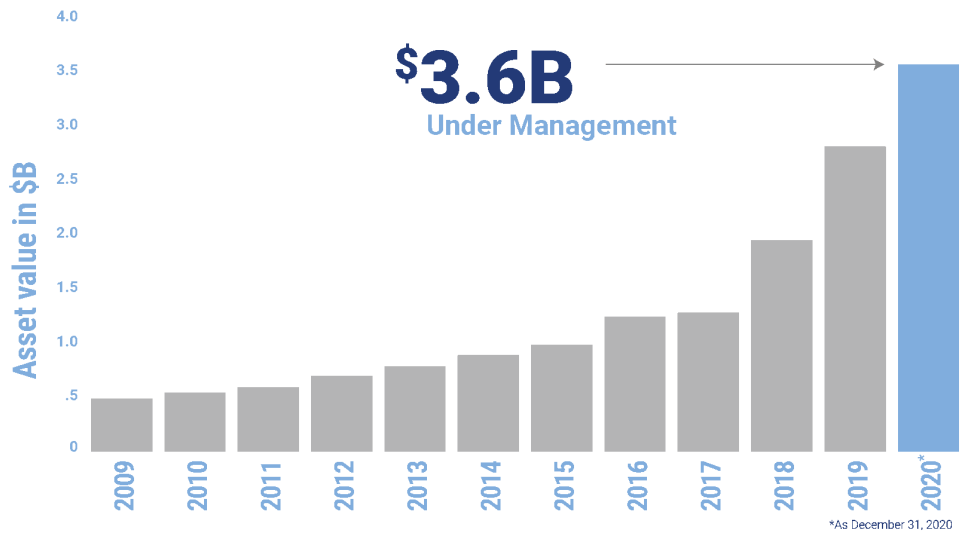
CENTURION ASSET MANAGEMENT INC

Centurion Asset Management Inc. is a Canadian, multibillion-dollar asset management company that specializes in real estate and other alternative asset classes. Centurion’s investment solutions offer investors diversified solutions investing in rental apartments, mortgages, real estate developments, and debt instruments that deliver solid, consistent returns on their investments.



254 staff

17
years
of experience
2003



Our Values

Respect
for our Investors, our Residents,
Co-workers, Partners, and
Communities

R I S E

Integrity
in everything we do, demonstrating sincerity,
honesty and the will to do it right

Simplicity
free of pretension and hassle,
full of value and common sense

Excellence
in offering all our Clients and Partners exceptional
products and service quality, as well as providing
our Employees with an excellent workplace



CENTURION APARTMENT REAL ESTATE INVESTMENT TRUST

Fund Profile

The Centurion Apartment Real Estate Investment Trust (“REIT”) invests in a diversified portfolio of rental apartments and student housing properties, as well as mortgage and equity investments in property developments, across Canada and the United States and participates in the profits derived from them. We concentrate on communities with historic low vacancy rates, growing population demographics, and the opportunity to improve rent levels.

Investment Strategy

1. Purchase undervalued apartment and student housing properties with untapped potential, low vacancies, stable tenant bases, and perform upgrades to reduce operating costs and maximize rental income
2. Invest in newer, stabilized multi-family and student housing properties in desirable neighbourhoods with little investment required to realize revenues quickly
3. Leverage the strategic relationships within Centurion Asset Management Inc.’s network to increase investment opportunities and mitigate risk

Why Invest in the REIT?



Chance to invest in income-producing apartments and mortgage investments



Real estate ownership without responsibility of management



Long-term growth potential



RRSP, RRIF, and TFSA eligible



Tax-efficient



Monthly cash distributions with a Distribution Re-Investment Plan available at a 2% discount



Stable, rational pricing with lower volatility and low correlation to major equity markets



CENTURION FINANCIAL TRUST

CFIT

Fund Profile

Centurion Financial Trust (“CFIT”) is an income and growth-oriented trust for qualified investors to invest in a diversified portfolio of debt investments that include but are not limited to mortgages, opportunistic real estate developments, and corporate debt. Investors pool their funds to invest in mortgages and growth-oriented credit opportunities and participate in the yields from interest income and net profit from equity.

Investment Strategy

1. Invest in a diversified portfolio of growth-oriented real estate investments and non-real estate private debt
2. Maximize unit value through equity participation in a selection of loans in the portfolio
3. Provide occasional co-investment opportunities through a selection of syndicated loans

Why Invest in CFIT?



Monthly cash distributions with a Distribution Re-Investment Plan available at a 2% discount



Portfolio Diversification – CFIT diversifies the portfolio of investment types, terms, and geography to help ensure investment is not dependent on any one project.



RRSP, RRIF, and
TFSA eligible



Stable, rational pricing with lower volatility and low correlation to major equity markets

CENTURION'S INVESTMENT SOLUTIONS

CENTURION APARTMENT REAL ESTATE INVESTMENT TRUST

7%-12%
Targeted Annual
Total Returns

Investments in rental apartments, student housing properties, and multi-family residential and commercial mortgages across Canada and the United States

CENTURION FINANCIAL TRUST

7%-12%
Targeted Annual
Total Returns

Debt investments that include but are not limited to, mortgages, opportunistic real estate developments, and corporate debt



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IMPORTANT INFORMATION:

Actual results may differ and are not guaranteed. The material presented is for information purposes only and is not, under any circumstances, to be construed as an invitation to make an investment in Centurion Apartment Real Estate Investment Trust and Centurion Financial Trust. For full disclaimer, please visit us online at www.centurion.ca or call 416-733-5600.