

BEACON INVESTMENT NOTES

2023



SERIES ALPHA3

SERIES ALPHA3 - INVESTMENT HIGHLIGHTS

The gross proceeds from the sale of the Alpha3 Notes will be used in their entirety to purchase corresponding Beacon Trust Notes. The Trust Notes are collateralized by the Trust's co-ownership interest in a revolving pool of consumer loan receivables and note receivables secured by revolving pool of consumer leases acquired from Beacon Holdings Limited pursuant to a sale and servicing agreement.

Issuer:	Beacon Consumer Holdings Inc.
Series:	Series Alpha3 Asset-Backed Notes
Currency:	Issued in CAD
Offering:	CD\$100,000,000
Coupon:	
SR2026 (3-Year) Notes:	6.00%
SR2028B (5-Year) Notes:	7.00%
SB2026 (3-Year) Notes:	7.50%
SB2028B (5-Year) Notes:	9.00%
** Payments of interest and principal on SB Notes are subordinated to payments of interest and principal on the SR Notes.	
Redemption Rights:	Semi-annually
Discount to Face Value:	Between Years 2 and 3 - 15%
	Between Years 4 and 5 - 10%
	Dependent on the Issuer having sufficient funds
No Deductions:	100% of the subscription amount invested in Receivables
Plan Eligibility	TFSA, RRSP, RDSP, RESP, or RRIF

This document should be read in conjunction with the corresponding Beacon Trust Indenture and supporting material contracts and is not intended, in itself, to be an offer for sale of any security in an jurisdiction.

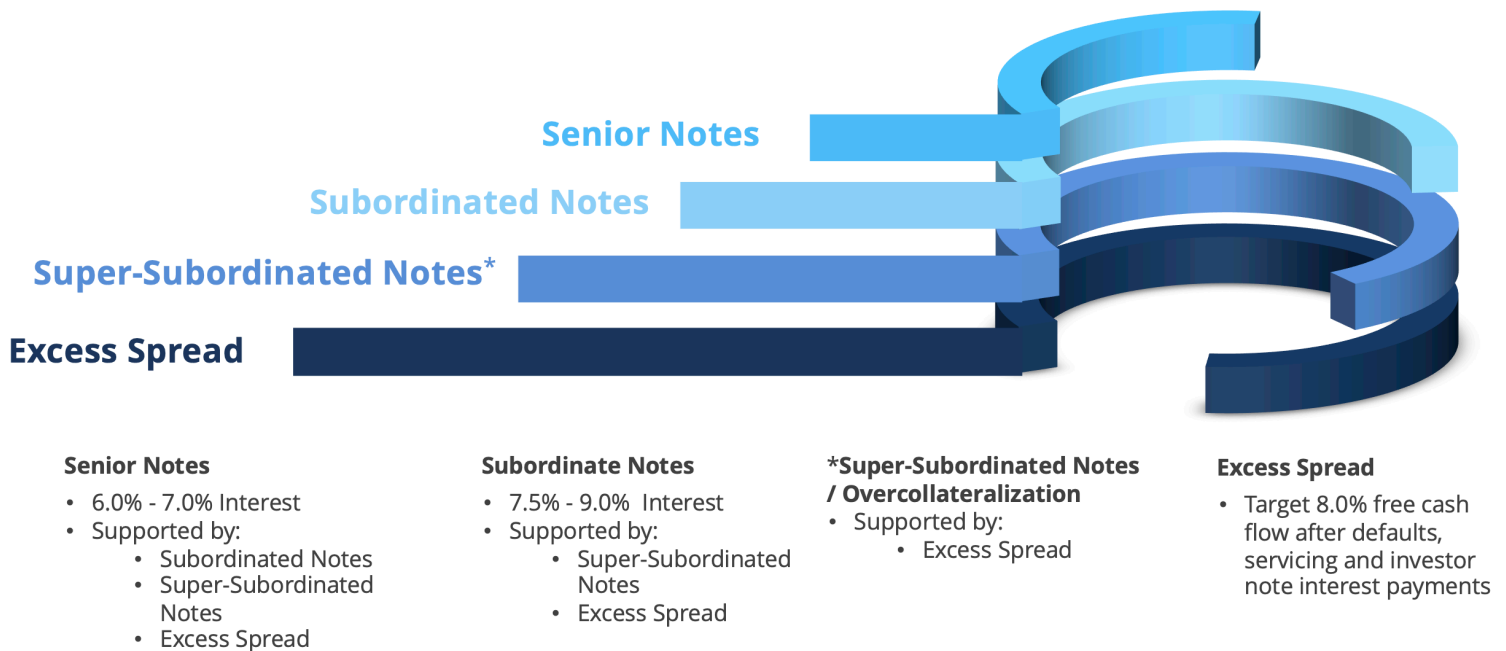
COLLATERAL OVERVIEW

The collateral for the Alpha3 Notes will consist of ownership of the Receivables acquired from the Originators. The obligors under the Receivables are generally required to make pre-authorized payments of principal and interest to Originators who then will remit such payments to the applicable Series collection account.

Collateral:

A revolving pool of consumer loan and lease Receivables, including receivables arising from the origination of loans and leases and the sale of notes acquired from certain loan Originators. Cash flows arising from the Receivables will be used to make payments of interest and principal on the Alpha3 Notes.

Credit Support		
	Senior (SR) Notes	Subordinated (SB) Notes
Super-Subordination and/or Overcollateralization (Minimum)	30.0%	6.0%
Excess Spread (estimated at Initial Closing Date)	8.0%	8.0%
Cash Collateral Account 0.0% on closing	up to 6.0%	up to 6.0%



CONTACT US

Contact a Beacon Trust Group representative for answers to all of your questions and to support your sales and marketing efforts!



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