

BEACON INVESTMENT NOTES

2023



SERIES W1

SERIES W1 - INVESTMENT HIGHLIGHTS

Proceeds from the sale of Series W1 Notes will be used to invest in Eligible Receivables which will be sold to Beacon Trust under periodic closings. Until such sale, the receivables will remain on the balance sheet of one or more Originators and shall be assigned as collateral for Series W1.

Issuer:	Beacon Consumer Holdings Inc.
Series:	Series W1 Asset-Backed Notes
Currency:	Issued in CAD
Offering:	CD\$20,000,000
Interest Rate:	7.50%
Term:	Minimum: 9 months Maximum: 120 months
Redemption Rights:	90 day notice after 6 month minimum hold
Distributions:	Interest will be compounded monthly unless subscribers elect to receive monthly distributions on the 18th of the month in respect of the previous calendar month
No Deductions:	100% of the subscription amount invested in Receivables
Plan Eligible:	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.

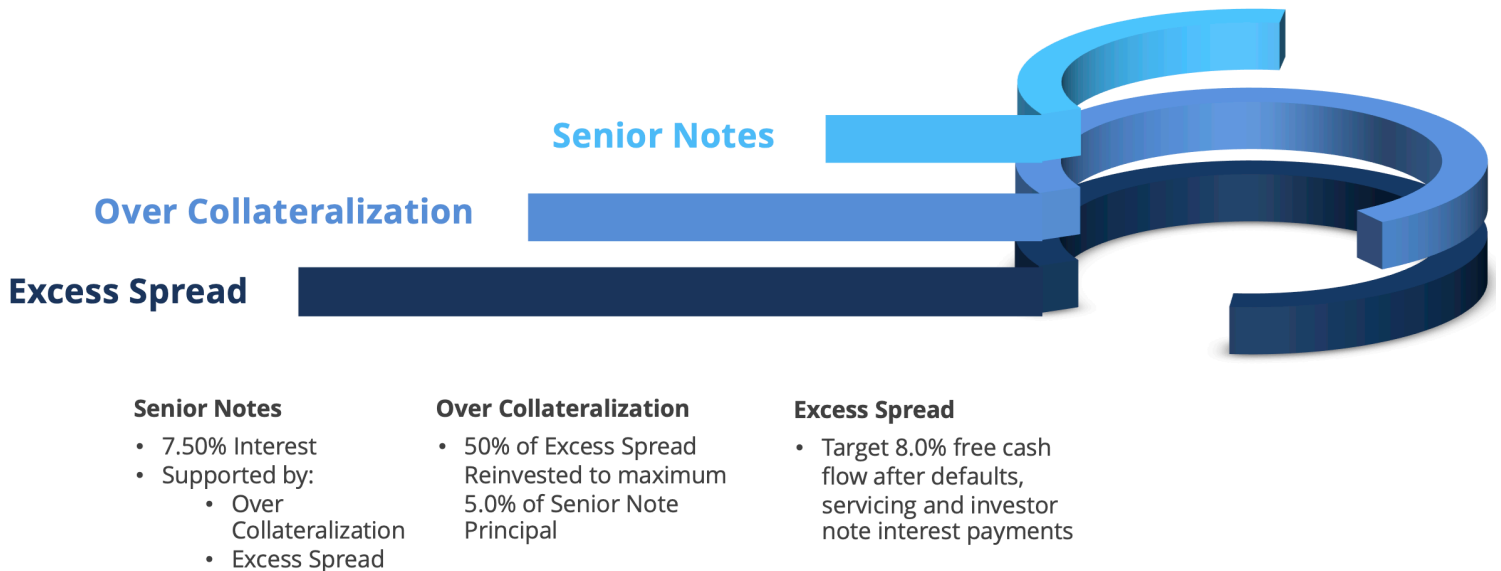
COLLATERAL OVERVIEW

The collateral for the W1 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 collection account.

Collateral:

A revolving pool of Receivables being consumer loans 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 W1 Notes.

Credit Support		
	Estimated at Each Closing	Building Over Time
Overcollateralization (Reinvestment of 50% of Excess Spread)	0.0%	5.0%
Excess Spread (estimated at Initial Closing Date)	8.0%	



CONTACT US

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



Address
4145 North Service Road
Suite 200
Burlington ON
L7L 6A3



Telephone
+1 (877) 977-0655



E-mail:
info@beaconfsa.com