



Since 2007, CapitalNow Inc. has been helping small to medium size businesses in Canada bridge their cash flow challenges through account receivables financing, and Yesterpay Holdings Inc. ("Yesterpay") loans funds to CapitalNow Inc. for those purposes.

Yesterpay is offering bonds on the following terms:

- Four fixed rate bonds of varying terms
- Monthly interest payments available
- Low minimums - \$1000, Increments of \$100
- Registered plan eligible (RRSP, RRIF, RESP, TFSA)
- Redemption option twice per year (see Section 5.1 of the Offering Memorandum)
- No additional fees charged to investors, except upon redemption

BOND	INTEREST RATE	TERM	INTEREST PAYMENT	PRINCIPAL PAYMENT
Series C	6.5%	1 year	Paid Monthly	On Maturity
Series D	7.5%	2 year	Paid Monthly	On Maturity
Series E	8.5%	3 year	Paid Monthly	On Maturity
Series F	8.5%	3 year	Compounded Monthly (Effective Rate 9.6%)	On Maturity

IMPORTANT INFORMATION: This information is for informational purposes only and does not constitute an offer to sell or a solicitation to buy the securities referred to herein. The securities referred to herein may only be sold to prospective investors who meet certain eligibility criteria, in accordance with applicable securities laws and through a registered dealer. There are a number of risks associated with this investment, any one of which could adversely affect an investor's return on investment in these securities and such risks are described further in the offering memorandum of Yesterpay (the "Offering Memorandum"). Prospective investors should consult with their own legal, regulatory, tax, business, investment, financial, accounting or other advisors as deemed necessary and make their own decision based upon their own judgement and upon advice received from a registered dealer. Past performance may not be repeated and there is no guarantee in respect of future performance. Investing in these securities can involve risks that may be greater than those normally associated with other types of investments. All information provided herein is subject in its entirety to the information provided in the Offering Memorandum.



(insert advisor name and contact details)