



**FUND OVERVIEW**

Capital Direct I Income Trust is an open-end investment trust governed by the laws of Ontario. The trust is a pooled investment vehicle that holds a portfolio of residential mortgage loans to generate stable distributions to unitholders.

**INVESTMENT HIGHLIGHTS**

**Preserve Capital**  
**Generate Quarterly Income for Investors**  
**Not Correlated to Equity Markets**  
**Stable \$10 Unit Value**

**FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST**

(As of June 30 2015)

Manager	<b>Capital Direct Management Ltd.</b>	Weighted Average LTV	<b>55.7%</b>
Fund Type	<b>Open-ended pooled mortgage fund</b>	Registered investment Qualified (RRSP, TFSA, RESP, LIF)	<b>Yes</b>
Inception Date	<b>June 2006</b>	Seven Year Average Historical Yield Since Inception	<b>8.7%**</b>
Minimum Investment	<b>\$5000 for BC, AB, MB &amp; QC Investors \$5000 for ON Accredited Investors \$150,000 Otherwise</b>	Total Assets	<b>75 Million</b>
Term of Mortgages	<b>Limited to 2 years maximum</b>	Geographical Diversification	<b>BC, AB, ON, Atlantic</b>
Distributions	<b>Quarterly</b>	Trustee	<b>ComputerShare Trust Company of Canada</b>
Dividend Reinvestment Plan (DRIP)	<b>Yes</b>	Closings	<b>Monthly</b>
Annualized Return for 2014	<b>8.1%*</b>	Exempt Analyst Rating	<b>2: Very Good Return to Risk Ratio</b>
Mortgage Type	<b>100% Residential</b>		

FUNDSEV Code	Unit Class	Commission	Trailer	Management Fee	Redemptions
ITI100	A	1.5%	1%	2%	Semi-Annual
ITI110	F	none	none	1%	Semi-Annual

**Class A and Class F:** Units are retractable as at June 30 and December 31 in any year at a retraction price **equal to the declared but unpaid Return plus the Net Assets Value per Unit** subject to the following charges:

**Class A**

**Time of Retraction**

Prior to the 1st Anniversary of Acquisition	5%
After 1st Anniversary but before 2nd Anniversary	4%
After 2nd Anniversary but before 3rd Anniversary	3%
After 3rd Anniversary but before 4th Anniversary	2%
After 4th Anniversary but before 5th Anniversary	1%
After 5th Anniversary of Acquisition	0%

**DSC Charge**

5%
4%
3%
2%
1%
0%

**Class F**

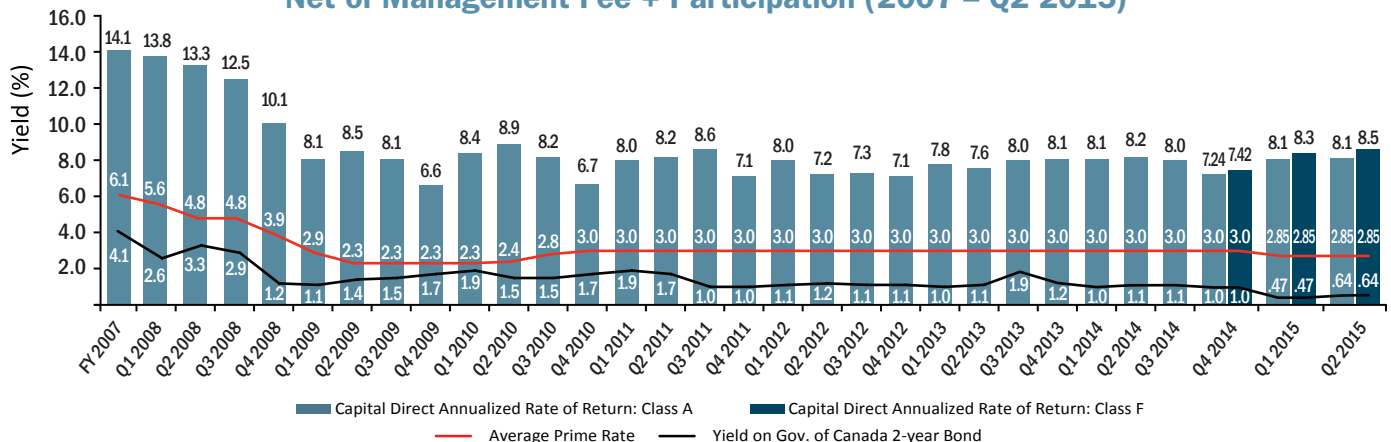
**Time of Retraction**

Within to the 1st 180 Days of Acquisition	2%
After 180 Days	0%

**Short Term Trading Charge**

2%
0%

**Capital Direct I Income Trust Annualized Rate of Return  
Net of Management Fee + Participation (2007 – Q2 2015)\*\*\***



Source: Bank of Canada, Bloomberg and Company Reports

\*Annualized return is based on based on 2014 fixed income produced by the assets of the Trust of the Class A Units. All investments carry risk. Past performance is not an indication of future returns. Any purchaser must receive the appropriate risk acknowledgement and Offering Memorandum. Any sale of units in Alberta, Manitoba, Ontario or Quebec must be conducted through an Investment Advisor licensed as an Exempt Market Dealer. All sales of units are only pursuant to the Offering Memorandum and available exemptions.

\*\* Seven - Year Historical Yield is based on fixed income produced by the Assets of the Trust since inception on the Class A Units.

\*\*\*Annualized quarterly return is based on fixed income produced by assets of the Trust in the year that they occur.

**CapitalDirect™**

Capital Direct I Income Trust

# FUND FACTSHEET

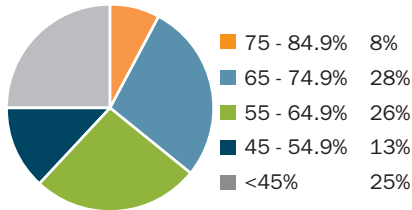
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## PORTFOLIO SUMMARY

### Loan-to-Value (LTV)

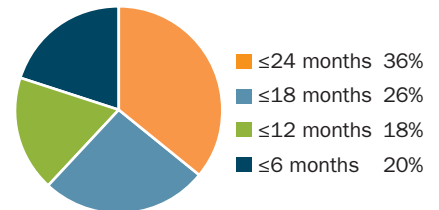
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV  
55.7%



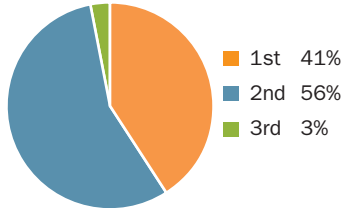
### Term to Maturity

The remaining number of months until the principal of a mortgage is scheduled to be repaid.



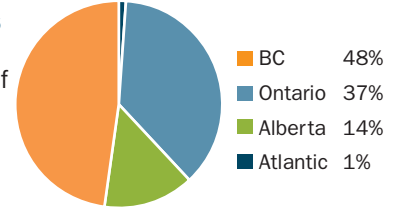
### Security Position

Place in line held by the Fund should a borrower default.



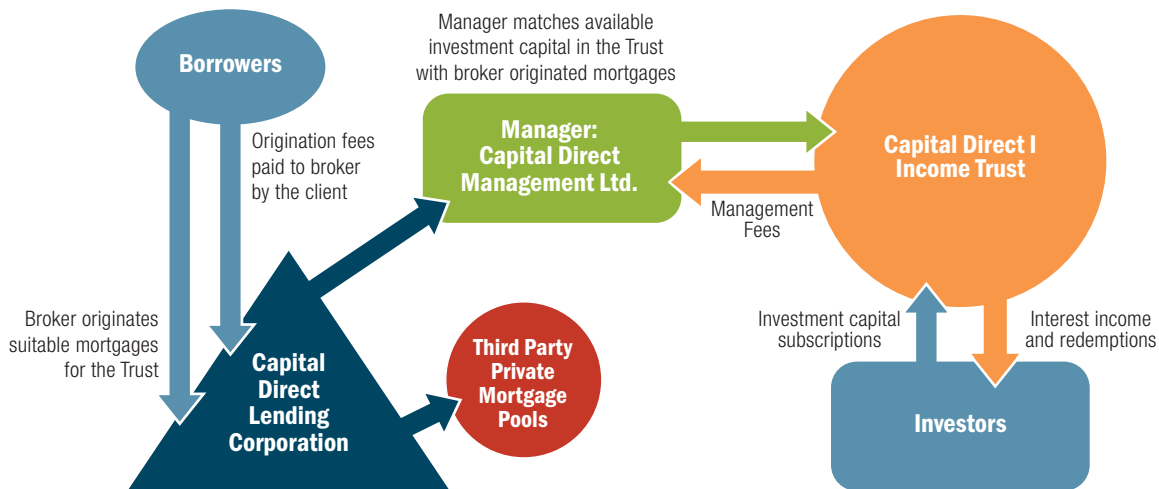
### Location of Mortgages

Geographically diversified mortgages within 90 km of major urban areas.



Source: Company Reports

## COMPANY OVERVIEW



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All investments carry risk. Past performance is not an indication of future returns. Any purchaser must receive the appropriate risk acknowledgement and Offering Memorandum. Any sale of units in Alberta, Manitoba or Ontario must be conducted through an Investment Advisor licensed as an Exempt Market Dealer. All sales of units are only pursuant to the Offering Memorandum and available exemptions.