



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 March 31, 2016)

Manager	Capital Direct Management Ltd.
Fund Type	Open-ended Investment Trust
Inception Date	June 2006
Minimum Investment	\$5000 for BC, AB, SK, MB, ON & QC Investors
Term of Mortgages	Limited to 2 years maximum
Distributions	Quarterly
Dividend Reinvestment Plan (DRIP)	Yes
Annualized Return for Q1 2016	8.04%*
Mortgage Type	Residential

Weighted Average LTV	54.6%
Registered investment Qualified (RRSP, TFSA, RESP, LIF)	Yes
Eight Year Average Historical Yield Since Inception	8.6%**
Total Assets	\$105 Million
Geographical Diversification	BC, AB, ON, Atlantic
Trustee	ComputerShare Trust Company of Canada
Closings	Monthly
Exempt Analyst Rating	2: Very Good Return to Risk Ratio

FUNDSEV Code	Unit Class	Commission	Trailer	Management Fee	Participation	Redemptions
ITI100	A	1.5%	1%	2%	20% Maximum	Semi-Annual
ITI110	F	none	none	1%	20% Maximum	Semi-Annual
ITI120	C	none	1%	2%	20% Maximum	Semi-Annual

Class A, F and C: 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

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%

Class F and Class C

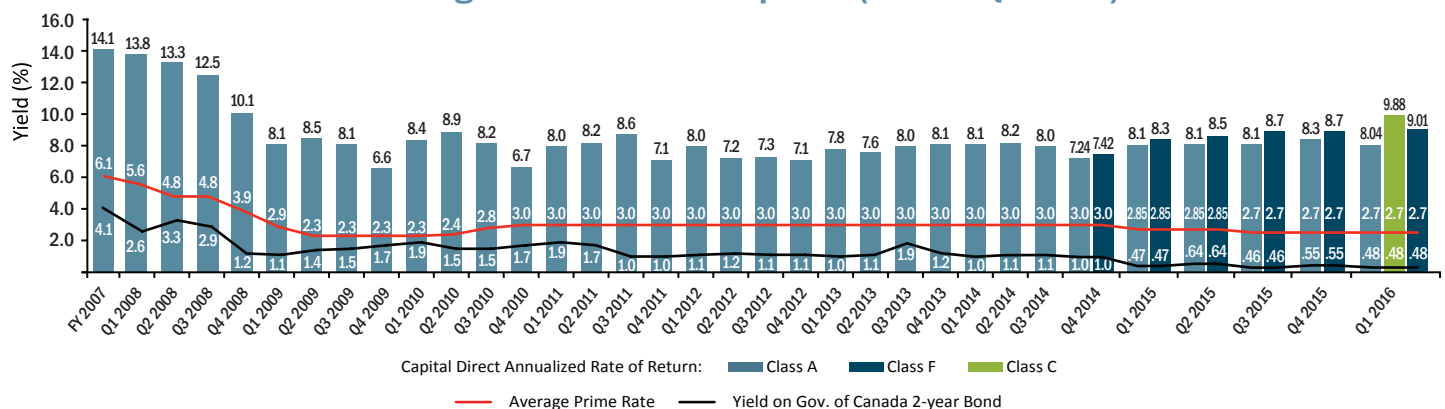
Time of Retraction

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

Short Term Trading Charge

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

Capital Direct I Income Trust Annualized Rate of Return Net of Management Fee + Participation (2007 – Q1 2016) ***



Source: Bank of Canada, Bloomberg and Company Reports

This document does not provide disclosure of all information required for an investor to make an informed decision. Investors should read the offering memorandum, especially the risk factors relating to the securities offered, before making an investment decision. All subscriptions for the purchase of units are made pursuant to available exemptions. Any sale of units in Alberta, Saskatchewan, Manitoba, Ontario or Quebec must be conducted through a Dealer/Advisor.

* Annualized return is based on Q1 2016 fixed income produced by the Class A Units of the Trust. No voluntary reduction in Management fees or Participation fees during this period. All investments carry risk. Past performance is not an indication of future returns.

** Eight - Year Historical Return as of Dec 31, 2015 is based on fixed income produced by the Class A Units of the Trust since inception after any voluntary reduction in Management fees or Participation fees.

*** Annualized quarterly return is based on fixed income produced by assets of the Trust in the year that they occur after any voluntary reduction in Management fees or Participation fees.

**CapitalDirect™**

Capital Direct I Income Trust

FUND FACT SHEET

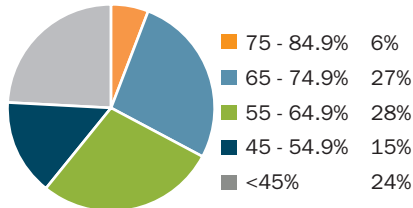
incometrustone.comwe take **another approach**

PORTFOLIO SUMMARY

Loan-to-Value (LTV)

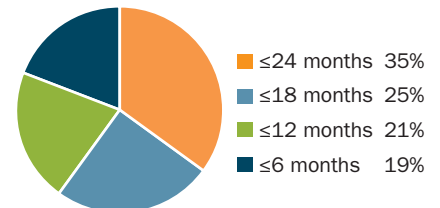
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV
54.6%



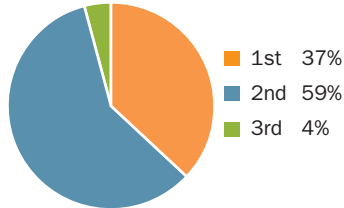
Term to Maturity

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



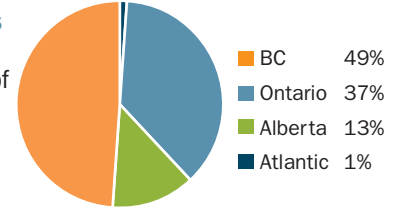
Security Position

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



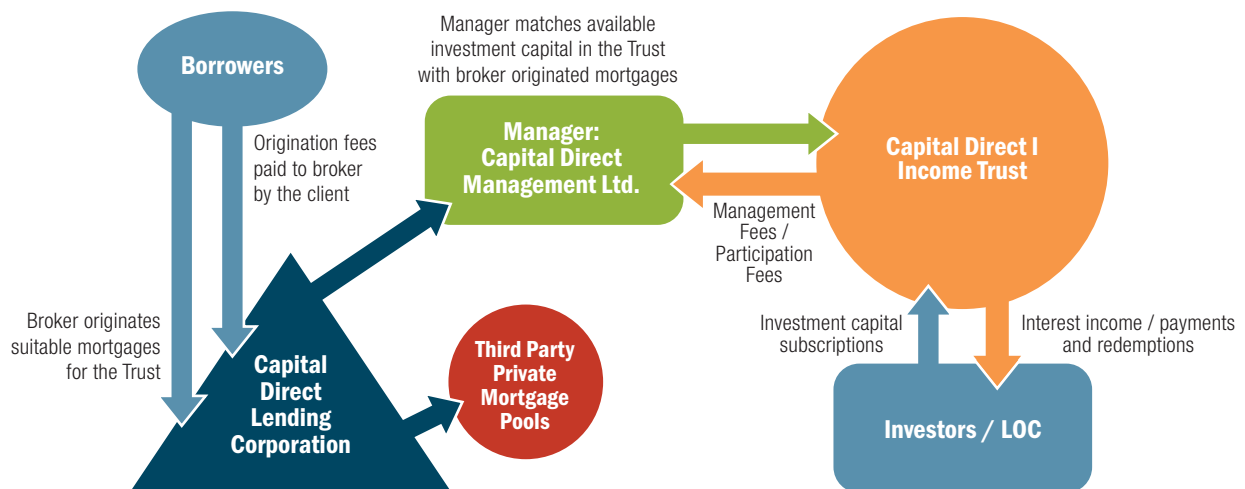
Location of Mortgages

Geographically diversified mortgages within 90 km of major urban areas.



Source: Company Reports

OVERVIEW



Capital Direct Management Ltd.

Suite 305
555 West 8th Ave. Vancouver,
British Columbia. V5Z 1C6

Tel: 604-430-1498
Fax: 604-430-3287
Toll Free: 1-800-625-7747

Email: Vancouver@CapitalDirect.ca

VANCOUVER

Sales & Marketing Contact:

Tim Wittig
Vice President

Phone: 1-800-625-7747

Email: DealerServices@capitaldirect.ca

Back Office Administrator

SGGG Fund Services Inc.

Head Office Address
60 Yonge Street, Suite 1200,
Toronto, ON, M5E 1H5

Phone (Account Inquiry):
416-967-0038 option 1 or 1-888-967-0038

General Processing Fax:
416-967-1969

Email:
AdminServices@sgggFSI.com

Website:
www.sgggFSI.com

All investments carry risk. Past performance is not an indication of future returns. Depending on what exemption is being relied upon, a purchaser will receive the appropriate risk acknowledgement and an Offering Memorandum. Any sale of units in Alberta, Manitoba, Saskatchewan, Ontario or Quebec must be conducted through a Dealer/Advisor. All subscriptions for the purchase of units are made pursuant to available exemptions.