



## 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, 2018)

Manager **Capital Direct Management Ltd.**

Fund Type **Open-ended Investment Trust**

Inception Date **June 2006**

Minimum Investment **\$5,000**

Distributions **Quarterly**

Dividend Reinvestment Plan (DRIP) **Yes**

Class A Annualized Return for Q1 2018 **7.11%\***

Mortgage Type **Residential**

Weighted Average LTV **52.47%**

Registered investment Qualified (TFSA, RESP, RRSP, RRIF) **Yes**

Total Assets **\$175 Million**

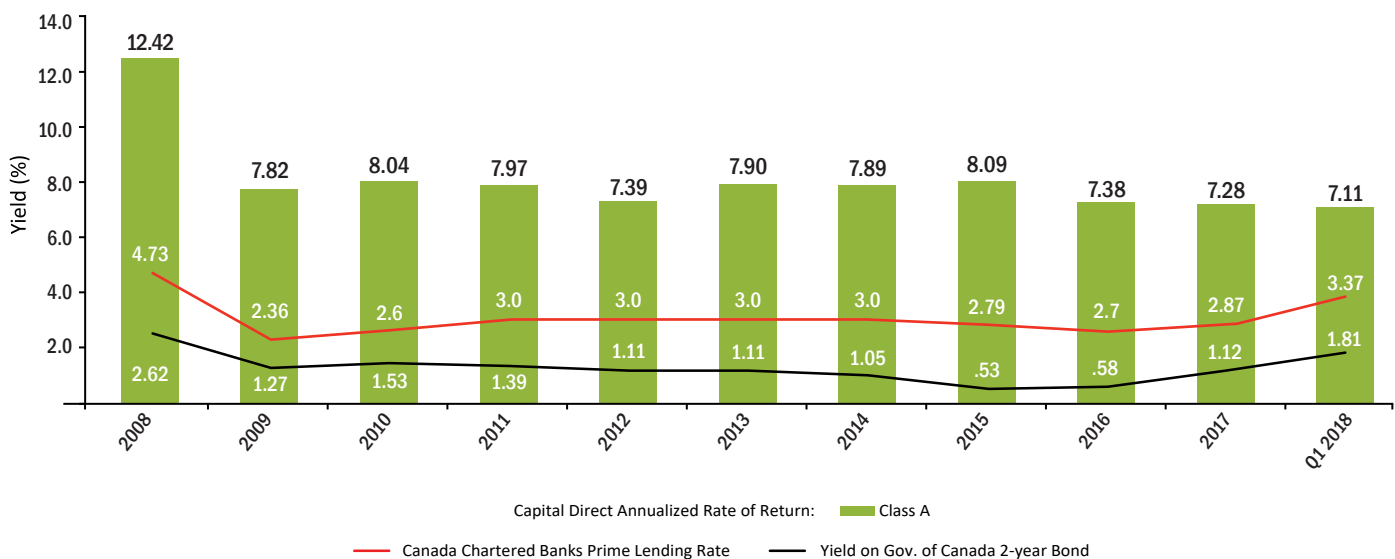
Geographical Diversification **BC, AB, ON, Atlantic**

Trustee **ComputerShare Trust Company of Canada**

Closings **Monthly**

Analyst Rating **Very Good Return to Risk Ratio:2**

## Capital Direct I Income Trust Annual Rate of Return Net of Management Fee + Income Participation\*\*



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. Past performance is not an indication of future returns.

\* Annualized return is based on Q1 2018 income produced by the Class A Units of the Trust.

\*\* Annual return is based on income produced by the Class A assets of the Trust in that year after any voluntary reduction in Management fees or Income Participation. Annualized quarterly return (indicated by "Q") is based on income produced by the assets of the Trust in that quarter after any voluntary reduction in Management fees or Income Participation.

**CapitalDirect™**

Capital Direct I Income Trust

# FUND FACT SHEET

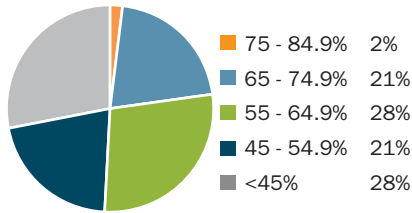
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## PORTFOLIO SUMMARY

### Loan-to-Value (LTV)

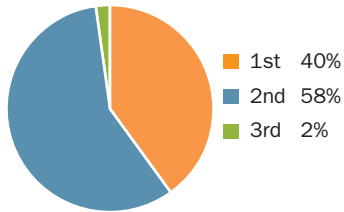
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV  
52.47%



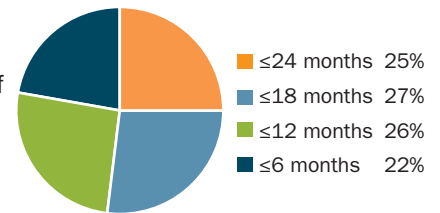
### Security Position

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



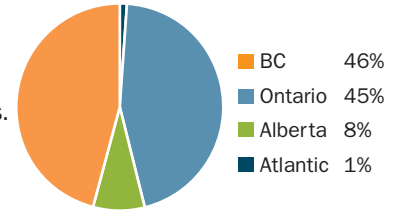
### Term to Maturity

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



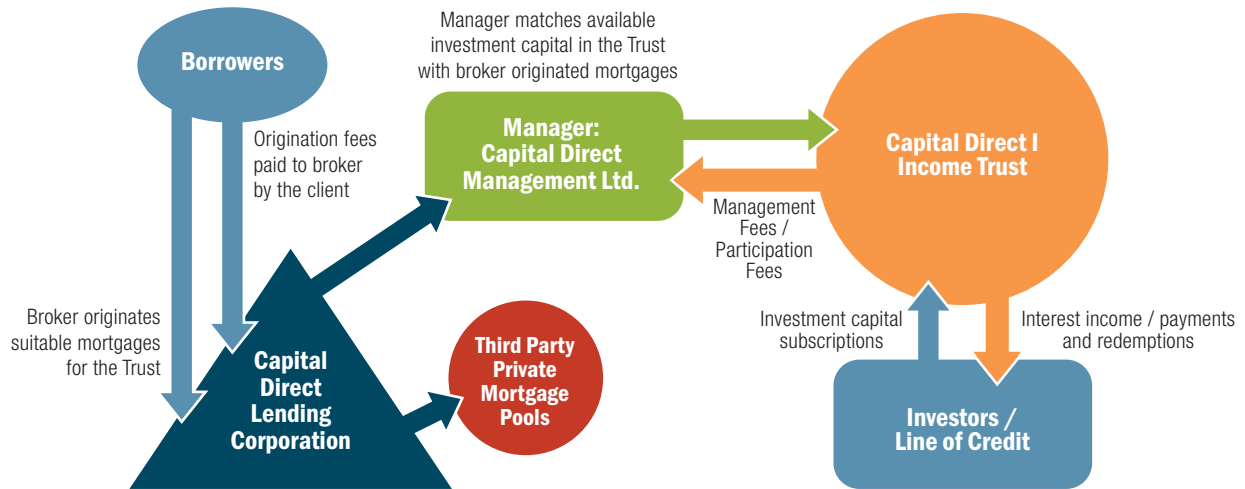
### Location of Mortgages

Geographically diversified mortgages primarily within 90 km of major urban areas.



Source: Company Reports

## OVERVIEW



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**VANCOUVER**

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