

FUND FACT SHEET

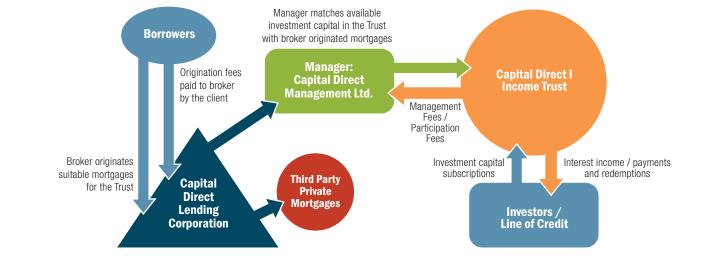
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we take another approach

		IN	ESTMENT HIGHLI	IGHTS	
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.		estment Ge	Preserve Capital ⁽¹⁾ Generate Quarterly Income for Investors Stable \$10 Unit Value		
	FUND DETAILS OF CA	PITAL DIRECT I	NCOME TRUST	(/	As of June 30, 2023
Manager	Capital Direct Management Lt	d.	Weighted Average LTV	52.6%	
Fund Type	Open-ended Investment Trust	Regis	tered investment Qualified	Yes	
Inception Date	June 2006		(TFSA, RESP, RRSP, RRIF)	¢201 Million	
Minimum Investment \$5,000			Total Assets	• • • •	
Term of Mortgages	Limited to 2 years maximum	G	Geographical Diversification Trustee	BC, AB, ON, Atlantic ComputerShare Trust Company of Canada	
Distributions	Quarterly				
Dividend Reinvestment Plan (DRIP)	Yes		Closings	Monthly	
Class A Annualized Return for Q2 2023	7.40% ⁽²⁾		Analyst Rating	2- (Very Good Re	eturn to Risk Ratio)
Mortgage Type	Residential				
Jnit Class Commission 1.5%	Trailer 1% 1%	Management Fee 2% Net Assets 2% Net Assets	Income Parti 20% Maximur 20% Maximur	m	Redemptions Monthly Monthly
REDEMPTIONS Class A and C: Units are retractate etraction price equal to the decla	ole by written notice not less	the Net Assets Value			
REDEMPTIONS Class A and C: Units are retractate etraction price equal to the decla Class A Fime of Redemption Prior to the 1st Anniversary of Acquisitic After 1st Anniversary but before 2nd An After 2nd Anniversary but before 3rd Ar After 3rd Anniversary but before 4th Ann After 4th Anniversary but before 5th Anniversary 5th Before 5th	ble by written notice not less red but unpaid Return plus t DSC Charge on 5% niversary 4% universary 3% niversary 2%	the Net Assets Value Class C Time of Rede	per Unit subject to the mption t 180 Days of Acquisition		es:
REDEMPTIONS Class A and C: Units are retractate etraction price equal to the decla Class A Time of Redemption Prior to the 1st Anniversary of Acquisitio After 1st Anniversary but before 2nd An After 2nd Anniversary but before 3rd Ar After 3rd Anniversary but before 5th Anni After 5th Anniversary of Acquisition	Die by written notice not less red but unpaid Return plus t DSC Charge DN 5% niversary 4% universary 3% niversary 2% niversary 1%	the Net Assets Value Class C Time of Rede Within the 1s After 180 Da	per Unit subject to the mption t 180 Days of Acquisition 's al Rate of Return	Short Term Tra 2% 0%	es:
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REDEMPTIONS Class A and C: Units are retractate etraction price equal to the declase etraction price equal to the declase class A Clastrian </td <td>Die by written notice not less red but unpaid Return plus 1 DSC Charge on 5% niversary 4% niversary 3% niversary 2% niversary 1% 0% Capital Direct I Incor Net of Manageme 7.90 7.89 8.09 7.38 8.07 7.28 3.0 3.0 2.79 2.7 2.7 2.87 111 1.55</td> <td>the Net Assets ValueClass CTime of RedeWithin the 1sAfter 180 DayAfter 180 DayTrust AnnusTrust AnnusColspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Trust AnnusColspan="2">Colspan="2"Colspan="2">Colspan="2"</td> <td>per Unit subject to the mption 180 Days of Acquisition t 180 Days of Acquisition /s 6.46 6.46 6.47 6.46 6.47 6.46 6.47 6.46 6.47 6.95 2.70 1.57 0.51 0.51 0.48</td> <td>6.45 6.45 4.37 6.62 3.87</td> <td>Es: Ading Charge Current Year Annualized Returns) 6.77 7.40 7.40 6.62 6.78 6.78 3.87 4.07 4.07</td>	Die by written notice not less red but unpaid Return plus 1 DSC Charge on 5% niversary 4% niversary 3% niversary 2% niversary 1% 0% Capital Direct I Incor Net of Manageme 7.90 7.89 8.09 7.38 8.07 7.28 3.0 3.0 2.79 2.7 2.7 2.87 111 1.55	the Net Assets ValueClass CTime of RedeWithin the 1sAfter 180 DayAfter 180 DayTrust AnnusTrust AnnusColspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2">Colspan="2"Trust AnnusColspan="2">Colspan="2"Colspan="2">Colspan="2"	per Unit subject to the mption 180 Days of Acquisition t 180 Days of Acquisition /s 6.46 6.46 6.47 6.46 6.47 6.46 6.47 6.46 6.47 6.95 2.70 1.57 0.51 0.51 0.48	6.45 6.45 4.37 6.62 3.87	Es: Ading Charge Current Year Annualized Returns) 6.77 7.40 7.40 6.62 6.78 6.78 3.87 4.07 4.07

⁽³⁾ Fundamental Research Corp., December 2022. (4) Annual return is based on income produced by the 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.

Capital Direct I Income Trust	FUND FACT SH		etrust one. cc ke another approv
PORTFOLIO SUMMARY			
Loan-to-Value (LTV) Calculated as financing outstanding divided by the value of security pledged. Weighted Average LTV 52.6%	75 - 89.9% 2% The representation ■ 65 - 74.9% 18% month	to Maturity maining number of s until the principal of gage is scheduled to aid.	 ≤24 months 189 ≤18 months 169 ≤12 months 339 ≤6 months 339
Security Position Place in line held by the Fund should a borrower default.	■ 1st 54% Geogra	tion of Mortgages aphically diversified ages primarily within of major urban areas.	BC 47% Ontario 41% Alberta 9% Atlantic 3%



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This document does not provide disclosure of all information required for an investor to make an informed investment decision. Investors should read the current offering memorandum, especially the risk factors relating to the securities being offered, prior to making an investment decision. All subscriptions for the purchase of units are made pursuant to available prospectus exemptions. Depending on the exemption being relied upon, an investor will receive the appropriate risk acknowledgement together with the most recent offering memorandum. Sales of units in BC, Alberta, Saskatchewan, Manitoba, Ontario, and the Yukon may be made through Capital Direct Financial Ltd. or a Dealer/Advisor. Sales of Units in all other provinces or territories must be made through a Dealer/Advisor.