



FUND OVERVIEW	INVESTMENT HIGHLIGHTS
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.	<p><b>Preserve Capital<sup>(1)</sup></b></p> <p><b>Generate Quarterly Income for Investors</b></p> <p><b>Stable \$10 Unit Value</b></p>

FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST		(As of June 30, 2024)
Manager	<b>Capital Direct Management Ltd.</b>	Weighted Average LTV <b>53.4%</b>
Fund Type	<b>Open-ended Investment Trust</b>	Registered investment Qualified (TFSA, RESP, RRSP, RRIF) <b>Yes</b>
Inception Date	<b>June 2006</b>	Total Assets <b>\$449 Million</b>
Minimum Investment	<b>\$5,000</b>	Geographical Diversification <b>BC, AB, ON, Atlantic</b>
Term of Mortgages	<b>Limited to 2 years maximum</b>	Trustee <b>ComputerShare Trust Company of Canada</b>
Distributions	<b>Quarterly</b>	Closings <b>Monthly</b>
Dividend Reinvestment Plan (DRIP)	<b>Yes</b>	Analyst Rating <b>2- (Very Good Return to Risk Ratio)<sup>(3)</sup></b>
Class A Annualized Return for Q2 2024	<b>8.56%<sup>(2)</sup></b>	
Mortgage Type	<b>Residential</b>	

Unit Class	Commission	Trailer	Management Fee	Income Participation	Redemptions
A	1.5%	1%	2% Net Assets	20% Maximum	Monthly
C	none	1%	2% Net Assets	20% Maximum	Monthly

**REDEMPTIONS**

**Class A and C:** Units are retractable by written notice not less than 21 days prior to the last business day of any month 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:

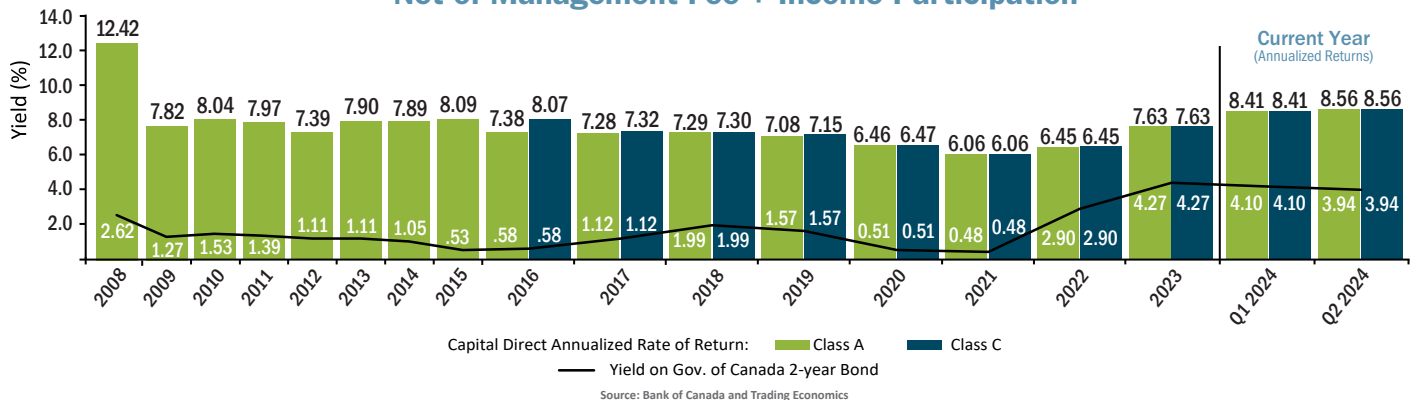
**Class A**

Time of Redemption	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 C**

Time of Redemption	Short Term Trading Charge
Within the 1st 180 Days of Acquisition	2%
After 180 Days	0%

**Capital Direct I Income Trust Annual Rate of Return  
Net of Management Fee + Income Participation<sup>(4)</sup>**



All investments carry risk. Past performance is not an indication of future returns.

(1) Management's assessment, based upon loss history and loan to value ratio.

(2) Annualized return is based on Q2 2024 income produced by the Class A Units of the Trust.

(3) Fundamental Research Corp., May 2024.

(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.

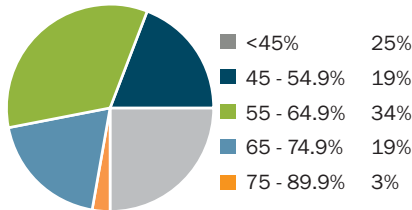


**PORTFOLIO SUMMARY**

**Loan-to-Value (LTV)**

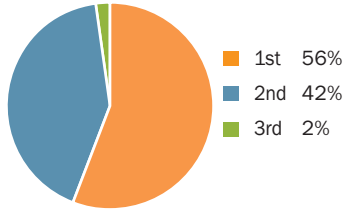
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV  
53.4%



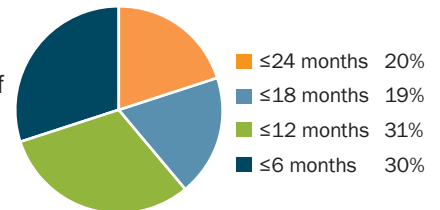
**Security Position**

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



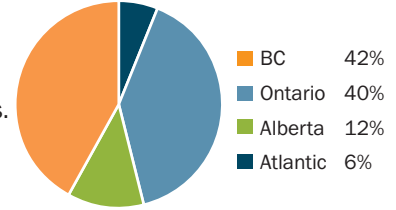
**Term to Maturity**

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



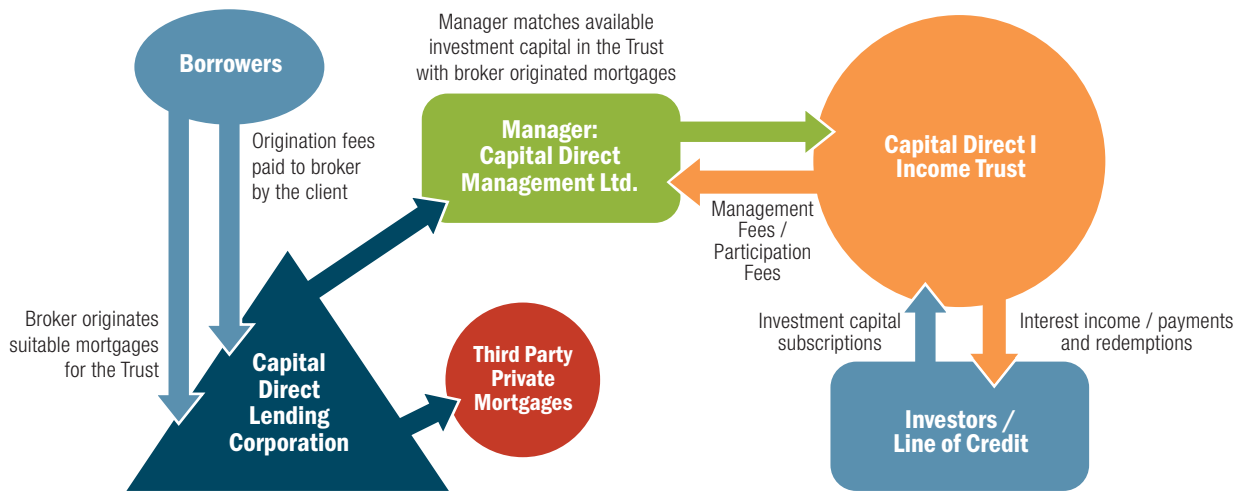
**Location of Mortgages**

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



Source: Company Reports

**OVERVIEW**



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