



| 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>Preserve Capital⁽¹⁾</p> <p>Generate Quarterly Income for Investors</p> <p>Stable \$10 Unit Value</p> |

FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST (As of September 30, 2024)

| | |
|---|---|
| <p>Manager Capital Direct Management Ltd.</p> <p>Fund Type Open-ended Investment Trust</p> <p>Inception Date June 2006</p> <p>Minimum Investment \$5,000</p> <p>Term of Mortgages Limited to 2 years maximum</p> <p>Distributions Quarterly</p> <p>Dividend Reinvestment Plan (DRIP) Yes</p> <p>Class A Annualized Return for Q3 2024 9.03%⁽²⁾</p> <p>Mortgage Type Residential</p> | <p>Weighted Average LTV 53.7%</p> <p>Registered investment Qualified (TFSA, RESP, RRSP, RRF) Yes</p> <p>Total Assets \$475 Million</p> <p>Geographical Diversification BC, AB, ON, Atlantic</p> <p>Trustee ComputerShare Trust Company of Canada</p> <p>Closings Monthly</p> <p>Analyst Rating 2- (Very Good Return to Risk Ratio)⁽³⁾</p> |
|---|---|

| 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:

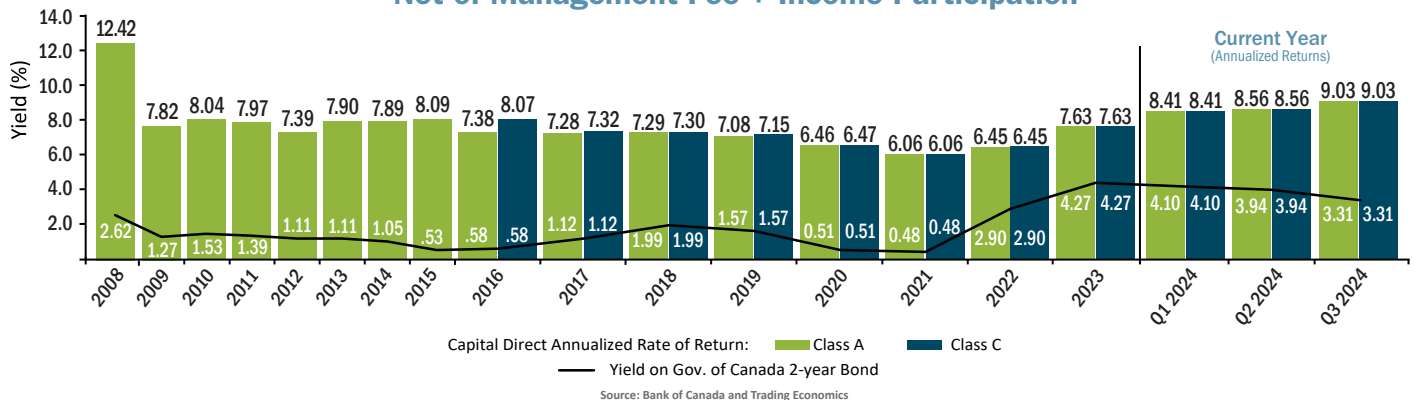
Class A

| 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⁽⁴⁾**



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 Q3 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.

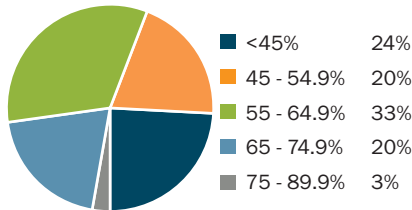


PORTFOLIO SUMMARY

Loan-to-Value (LTV)

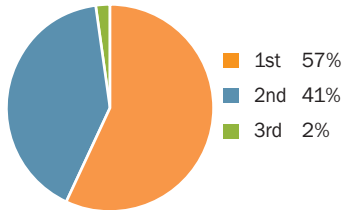
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV
53.7%



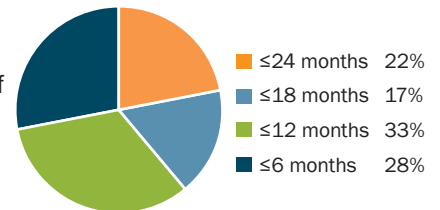
Security Position

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



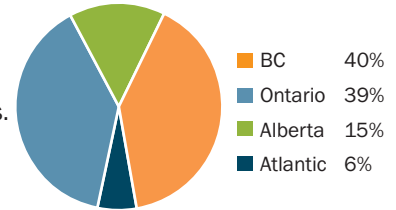
Term to Maturity

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



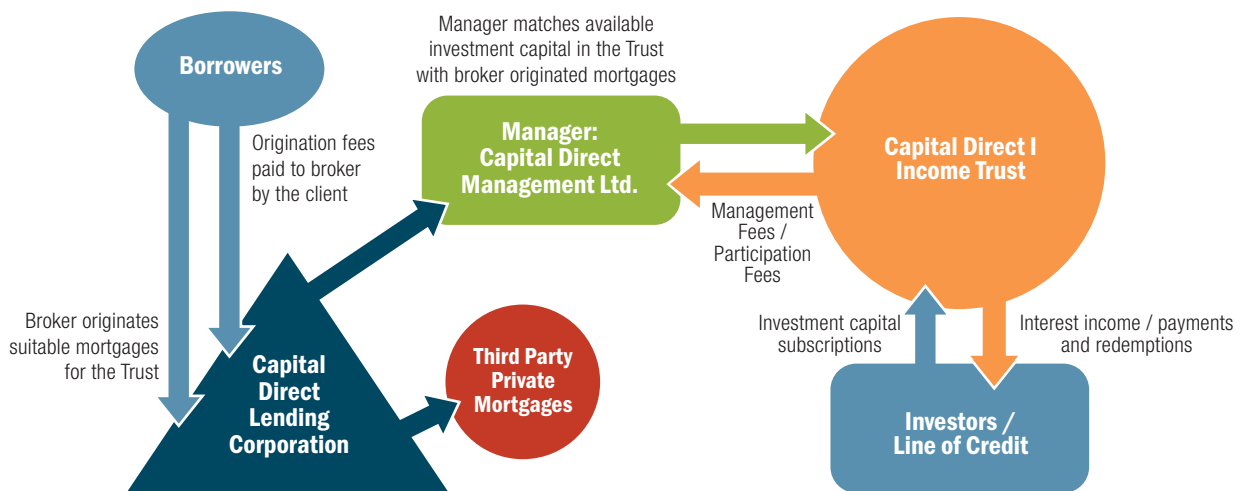
Location of Mortgages

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



Source: Company Reports

OVERVIEW



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: CDIT@capitaldirect.ca

Sales & Marketing Contact:

Tim Wittig
Senior Vice President/Director

Phone: 1-800-625-7747

Email: twittig@capitaldirect.ca

Compliance:

Barbara Insley
Chief Compliance Officer
Capital Direct Financial Ltd.

Phone: 1-800-625-7747

Email: BInsley@capitaldirect.ca

Back Office Administrator

SGGG Fund Services Inc.

Head Office Address
121 King Street West, Suite 300,
Toronto, ON, M5H 3T9

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