



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
Stable \$10 Unit Value

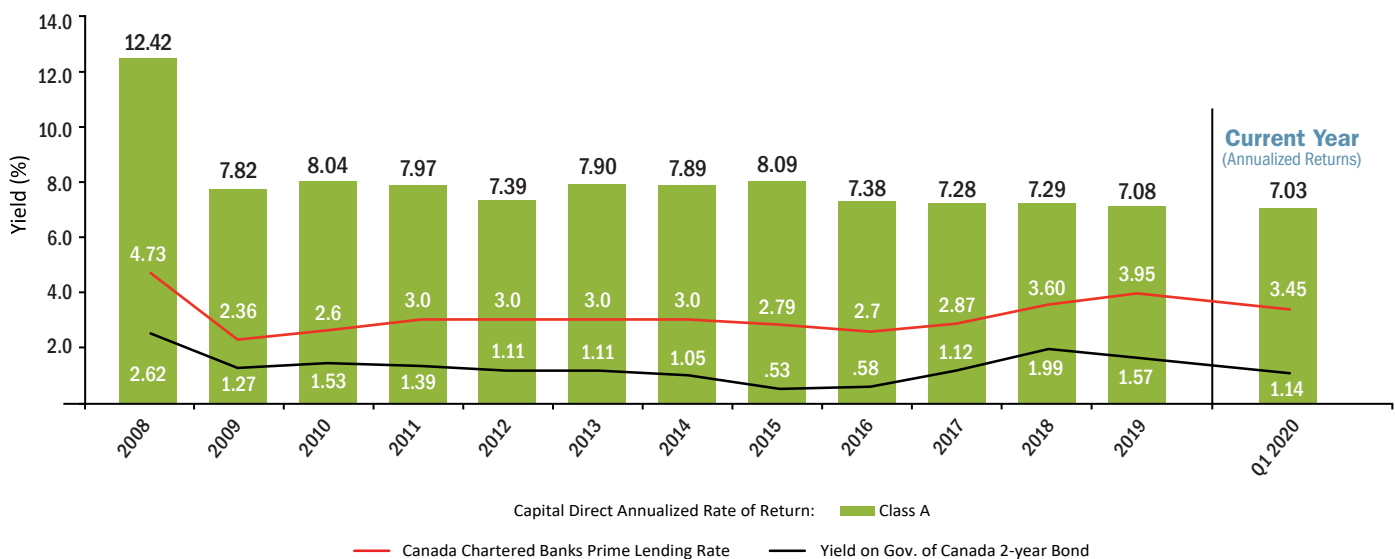
FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST

(As of March 31, 2020)

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 2020	7.03%*
Mortgage Type	Residential

Weighted Average LTV	53.9%
Registered investment Qualified (TFSA, RESP, RRSP, RRIF)	Yes
Total Assets	\$215 Million
Geographical Diversification	BC, AB, ON, Atlantic
Trustee	ComputerShare Trust Company of Canada
Closings	Monthly
Analyst Rating	2: Very Good Return to Risk Ratio

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



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

* Annualized return is based on Q1 2020 income produced by the Class A Units of the Trust.

** 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.



CapitalDirect™

Capital Direct I Income Trust

FUND FACT SHEET

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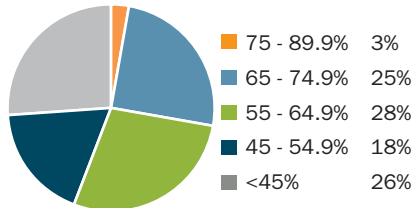
we take **another approach**

PORTFOLIO SUMMARY

Loan-to-Value (LTV)

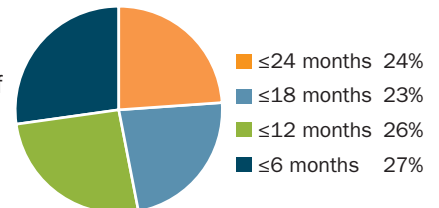
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV
53.9%



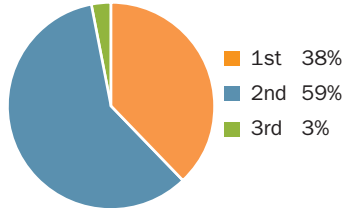
Term to Maturity

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



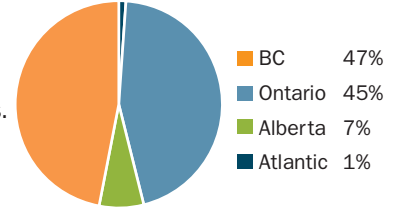
Security Position

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



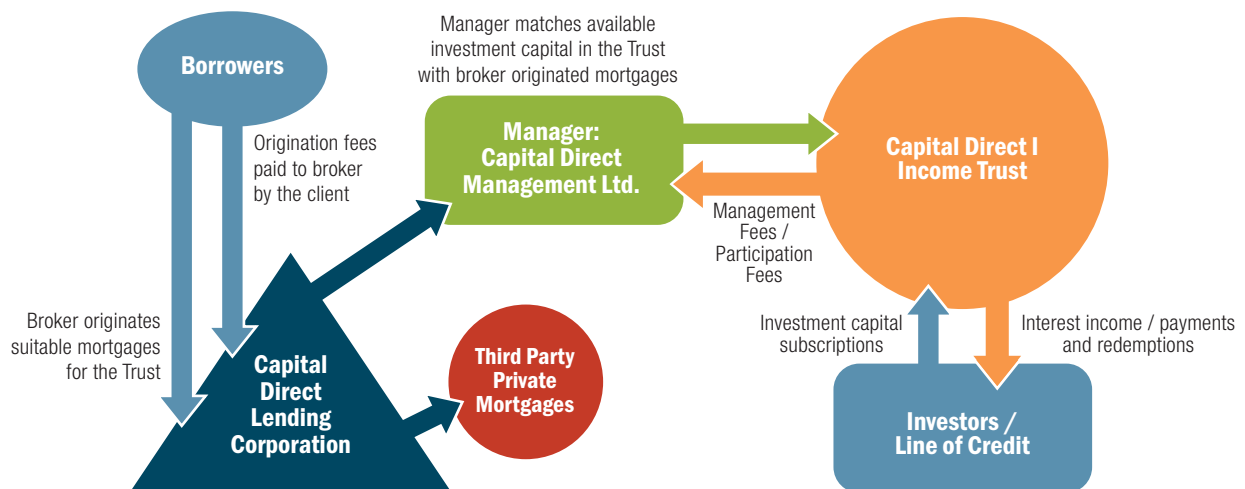
Location of Mortgages

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



Source: Company Reports

OVERVIEW



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