



## 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<sup>(1)</sup>**  
**Generate Quarterly Income for Investors**  
**Stable \$10 Unit Value**  
**Class F Annualized returns for Q2 2025 - 10.12%<sup>(2)</sup>**

## FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST

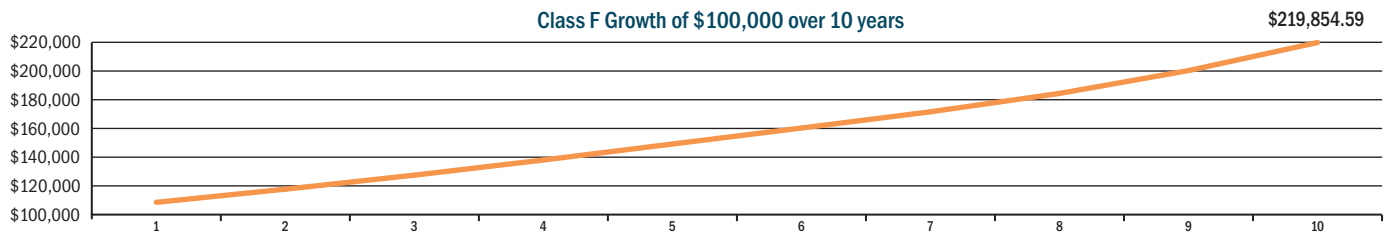
(As of June 30, 2025)

<b>Manager</b>	Capital Direct Management Ltd.	<b>Mortgage Type</b>	Residential
<b>Fund Type</b>	Open-ended Investment Trust	<b>Weighted Average LTV</b>	54.6%
<b>Inception Date</b>	June 2006	<b>Registered investment Qualified (TFSA, RESP, RRSP, RRIF)</b>	Yes
<b>Minimum Investment</b>	\$5,000	<b>Total Assets</b>	\$562 Million
<b>Term of Mortgages</b>	Limited to 2 years maximum	<b>Geographical Diversification</b>	BC, AB, ON, Atlantic
<b>Distributions</b>	Quarterly	<b>Trustee</b>	ComputerShare Trust
<b>Dividend Reinvestment Plan (DRIP)</b>	Yes	<b>Analyst Rating</b>	2 (Very Good Return to Risk Ratio) <sup>(3)</sup>
<b>Redemption</b>	2% fee within first 180 days of acquisition		

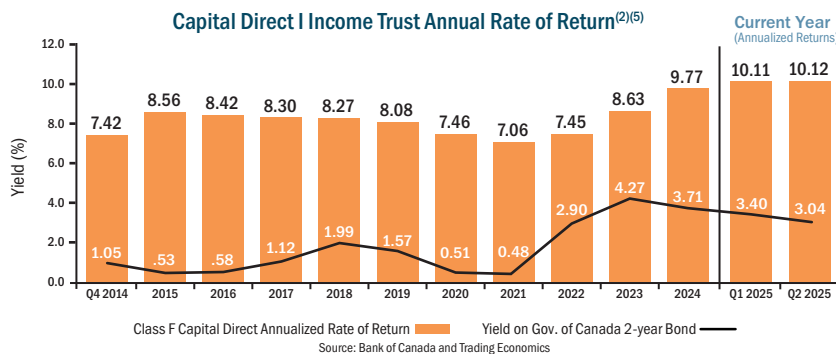
<b>FUNDSEV Code</b>	<b>Unit Class</b>	<b>Commission<sup>(4)</sup></b>	<b>Trailer</b>	<b>Management Fee</b>	<b>Income Participation</b>	<b>Redemptions</b>
ITI110	F	none	none	1% Net Assets	20% Maximum	Monthly

## CLASS F GROWTH



## ANNUAL RATE OF RETURN

## CLASS PERFORMANCE HISTORY



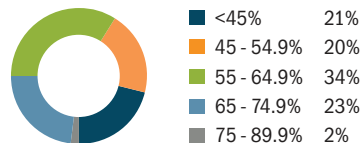
Period	Class F <sup>(2)(5)</sup>
1 Quarter	10.12%
1 Year	9.77%
3 Year	8.62%
5 Year	8.08%
Since Inception <sup>(5)(6)</sup>	8.21%

## PORTFOLIO SUMMARY

### Loan-to-Value (LTV)

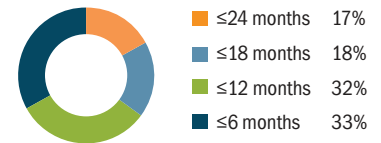
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV 54.6%



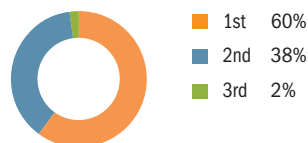
### Term to Maturity

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



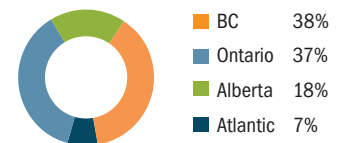
### Security Position

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

**CONTACT INVESTOR SERVICES:** Capital Direct Management Ltd. 1-800-625-7747 or [cdmi@capitaldirect.ca](mailto:cdmi@capitaldirect.ca)

[www.incometrustone.com](http://www.incometrustone.com)

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 2025 income produced by the Class F Units of the Trust. (3) Fundamental Research Corp., May 2025. (4) Class F Units must be purchased through a third-party dealer and are intended for fee-based accounts. (5) All returns are after any discretionary reduction by Management in Income Participation or distribution. (6) Historical return since inception (2014) as of Q2 2025 of the Class F units of the Trust.

This does not constitute an offer to the public to subscribe for units of the Trust. 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 a purchase of Units of the Trust, prior to making an investment decision. All subscriptions for the purchase of units must be 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 all Provinces and Territories of Canada may be made through Capital Direct Financial Ltd. or a registered Dealer/Advisor.