



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.				Preserve Capital ⁽¹⁾ Generate Quarterly Income for Investors Stable \$10 Unit Value																																																																																																											
FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST																																																																																																															
				(As of September 30, 2024)																																																																																																											
Manager Fund Type Inception Date Minimum Investment Term of Mortgages Distributions Dividend Reinvestment Plan (DRIP) Class F Annualized Return for Q3 2024 Mortgage Type				Capital Direct Management Ltd. Open-ended Investment Trust June 2006 \$5,000 Limited to 2 years maximum Quarterly Yes 10.03% ⁽²⁾ Residential																																																																																																											
				Weighted Average LTV Registered investment Qualified (TFSA, RESP, RRSP, RRIF) Total Assets Geographical Diversification Trustee Closings Analyst Rating																																																																																																											
				53.7% Yes \$475 Million BC, AB, ON, Atlantic ComputerShare Trust Company of Canada Monthly 2- (Very Good Return to Risk Ratio) ⁽³⁾																																																																																																											
FUNDSEV Code	Unit Class	Commission ⁽⁴⁾	Trailer	Management Fee	Income Participation	Redemptions																																																																																																									
ITI100	A	1.5%	1%	2% Net Assets	20% Maximum	Monthly																																																																																																									
ITI110	F	none	none	1% Net Assets	20% Maximum	Monthly																																																																																																									
ITI120	C	none	1%	2% Net Assets	20% Maximum	Monthly																																																																																																									
REDEMPTIONS																																																																																																															
Class A, F 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			Class F and Class C																																																																																																												
Time of Redemption		DSC Charge	Time of Redemption		Short Term Trading Charge																																																																																																										
Prior to the 1st Anniversary of Acquisition		5%	Within the 1st 180 Days of Acquisition		2%																																																																																																										
After 1st Anniversary but before 2nd Anniversary		4%	After 180 Days		0%																																																																																																										
After 2nd Anniversary but before 3rd Anniversary		3%																																																																																																													
After 3rd Anniversary but before 4th Anniversary		2%																																																																																																													
After 4th Anniversary but before 5th Anniversary		1%																																																																																																													
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Capital Direct I Income Trust Annual Rate of Return Net of Management Fee + Income Participation ⁽⁵⁾																																																																																																															
<table border="1"><thead><tr><th>Year</th><th>Class A</th><th>Class F</th><th>Class C</th><th>Yield on Gov. of Canada 2-year Bond</th></tr></thead><tbody><tr><td>2008</td><td>12.42</td><td>2.62</td><td></td><td>2.62</td></tr><tr><td>2009</td><td>7.82</td><td>1.27</td><td></td><td>1.27</td></tr><tr><td>2010</td><td>8.04</td><td>1.53</td><td></td><td>1.53</td></tr><tr><td>2011</td><td>7.97</td><td>1.39</td><td></td><td>1.39</td></tr><tr><td>2012</td><td>7.39</td><td>1.11</td><td></td><td>1.11</td></tr><tr><td>2013</td><td>7.90</td><td>1.11</td><td></td><td>1.11</td></tr><tr><td>2014</td><td>7.89</td><td>1.05</td><td></td><td>1.05</td></tr><tr><td>2014 Q4</td><td>7.42</td><td>1.05</td><td></td><td>1.05</td></tr><tr><td>2015</td><td>8.09</td><td>8.56</td><td></td><td>0.53</td></tr><tr><td>2016</td><td>7.38</td><td>8.07</td><td></td><td>0.58</td></tr><tr><td>2017</td><td>7.28</td><td>8.42</td><td></td><td>0.58</td></tr><tr><td>2018</td><td>7.29</td><td>8.30</td><td></td><td>1.12</td></tr><tr><td>2019</td><td>7.08</td><td>8.27</td><td></td><td>1.12</td></tr><tr><td>2020</td><td>6.46</td><td>8.08</td><td></td><td>1.12</td></tr><tr><td>2021</td><td>6.06</td><td>7.46</td><td></td><td>0.51</td></tr><tr><td>2022</td><td>6.45</td><td>7.06</td><td></td><td>0.51</td></tr><tr><td>2023</td><td>7.63</td><td>8.63</td><td></td><td>0.48</td></tr><tr><td>2024 Q1</td><td>8.41</td><td>9.41</td><td></td><td>0.48</td></tr><tr><td>2024 Q2</td><td>8.56</td><td>9.56</td><td></td><td>2.90</td></tr><tr><td>2024 Q3</td><td>9.03</td><td>10.03</td><td></td><td>2.90</td></tr></tbody></table>							Year	Class A	Class F	Class C	Yield on Gov. of Canada 2-year Bond	2008	12.42	2.62		2.62	2009	7.82	1.27		1.27	2010	8.04	1.53		1.53	2011	7.97	1.39		1.39	2012	7.39	1.11		1.11	2013	7.90	1.11		1.11	2014	7.89	1.05		1.05	2014 Q4	7.42	1.05		1.05	2015	8.09	8.56		0.53	2016	7.38	8.07		0.58	2017	7.28	8.42		0.58	2018	7.29	8.30		1.12	2019	7.08	8.27		1.12	2020	6.46	8.08		1.12	2021	6.06	7.46		0.51	2022	6.45	7.06		0.51	2023	7.63	8.63		0.48	2024 Q1	8.41	9.41		0.48	2024 Q2	8.56	9.56		2.90	2024 Q3	9.03	10.03		2.90
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Source: Bank of Canada and Trading Economics																																																																																																															

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 F Units of the Trust.

(3) Fundamental Research Corp., May 2024.

(4) Class F Units must be purchased through a third-party dealer and are intended for fee-based accounts.

(5) 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

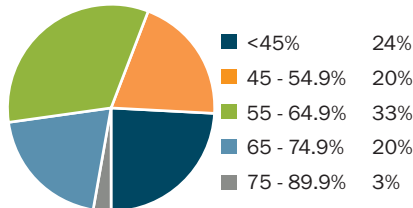
incometrustone.comwe take **another approach**

PORTFOLIO SUMMARY

Loan-to-Value (LTV)

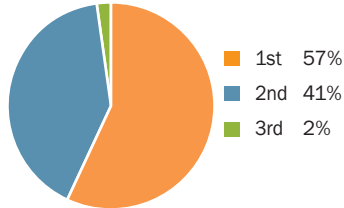
Calculated as financing outstanding divided by the value of security pledged.

Weighted Average LTV
53.7%



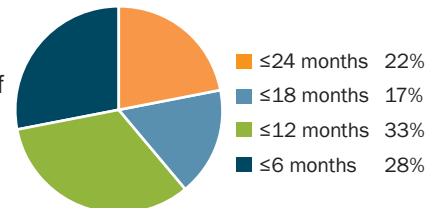
Security Position

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



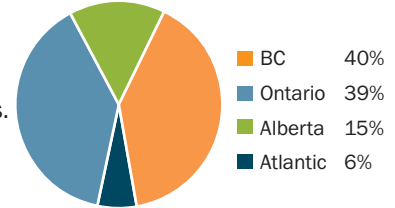
Term to Maturity

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



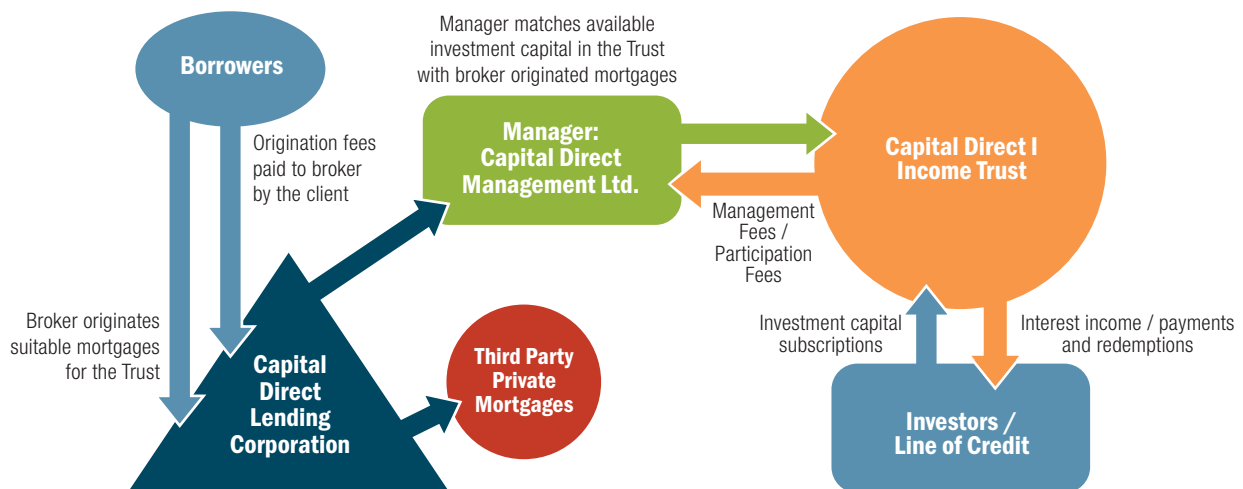
Location of Mortgages

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



Source: Company Reports

OVERVIEW

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