



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⁽¹⁾
Generate Quarterly Income for Investors
Stable \$10 Unit Value
Class C Annualized return for Q2 2026 - 7.54%⁽²⁾

FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST

(As of June 30, 2026)

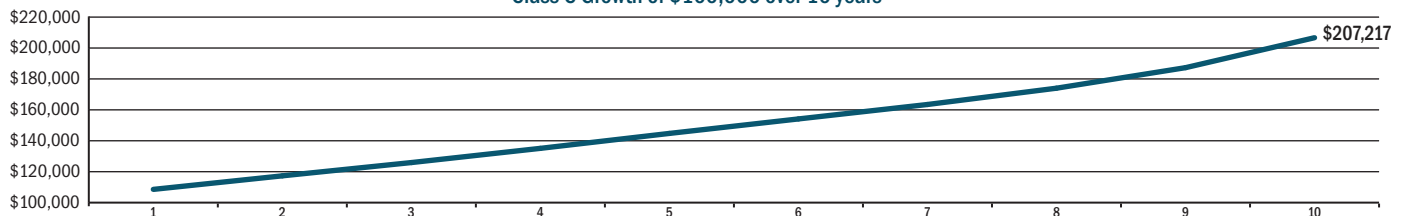
Manager Capital Direct Management Ltd.
Fund Type Open-ended Investment Trust
Inception Date June 2006
Minimum Investment \$5,000
Term of Mortgages Limited to 2 years maximum
Distributions Quarterly
Dividend Reinvestment Plan (DRIP) Yes
Redemption 2% fee within first 180 days of acquisition

Mortgage Type Residential
Weighted Average LTV 55.41%
Registered investment Qualified (TFSA, RESP, RRSP, RRIF) Yes
Total Assets \$723 Million
Geographical Diversification BC, AB, ON, Atlantic
Trustee ComputerShare Trust
Analyst Rating 2 (Very Good Return to Risk Ratio)⁽³⁾

FUNDSEV Code	Unit Class	Commission	Trailer	Management Fee	Income Participation	Redemptions
ITI120	C	none	1%	2% Net Assets	20% Maximum	Monthly

CLASS C GROWTH

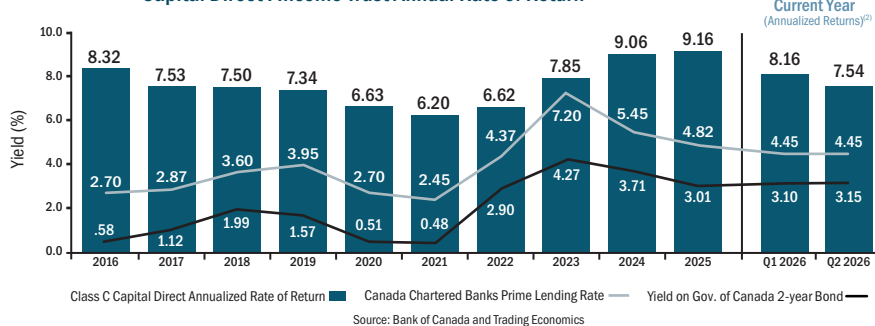
Class C Growth of \$100,000 over 10 years⁽⁴⁾



ANNUAL RATE OF RETURN

CLASS PERFORMANCE HISTORY

Capital Direct I Income Trust Annual Rate of Return⁽⁴⁾



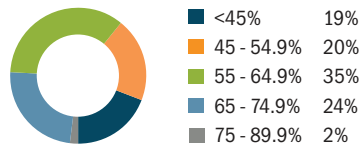
Period ⁽⁴⁾	Class C
1 Quarter ⁽²⁾	7.54%
1 Year	8.48%
3 Year	8.82%
5 Year	7.95%
Since Inception ⁽⁵⁾	7.66%

PORTFOLIO SUMMARY

Loan-to-Value (LTV)

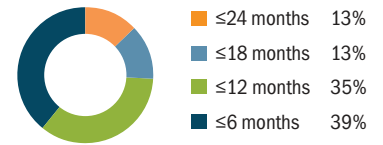
Calculated as combined secured financing outstanding divided by the value of property pledged.

Weighted Average LTV 55.41%



Term to Maturity

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



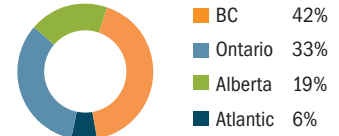
Security Position

Place in line held by the Fund should recovery be initiated.



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

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 2026 net income produced by Class C units of the Trust after any discretionary reduction by Management in Income Participation. (3) Fundamental Research Corp., May 2026. This report and research coverage is paid by Capital Direct Management Ltd. (4) Compounded annual rate of return is based on net income produced by Class C Units of the Trust as of December 31st of that year, including reinvested dividends and net of fees and expenses, after any discretionary reduction by Management in Income Participation. (5) Historical return since inception (2016) as of Q2 2026 of the Class C 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.