CapitalDirect®
Capital Direct I Income Trust

FUND FACT SHEET Q3 2026 - CLASS A

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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 A Annualized return for Q3 2026 - 6.71%**[2]

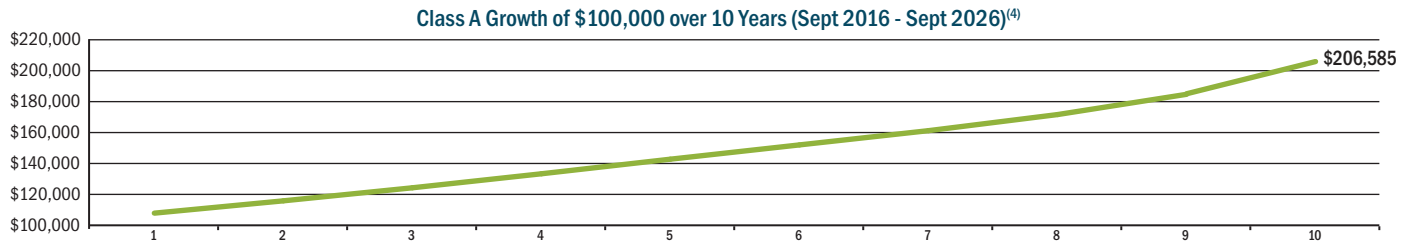
FUND DETAILS OF CAPITAL DIRECT I INCOME TRUST

(As of September 30, 2026)

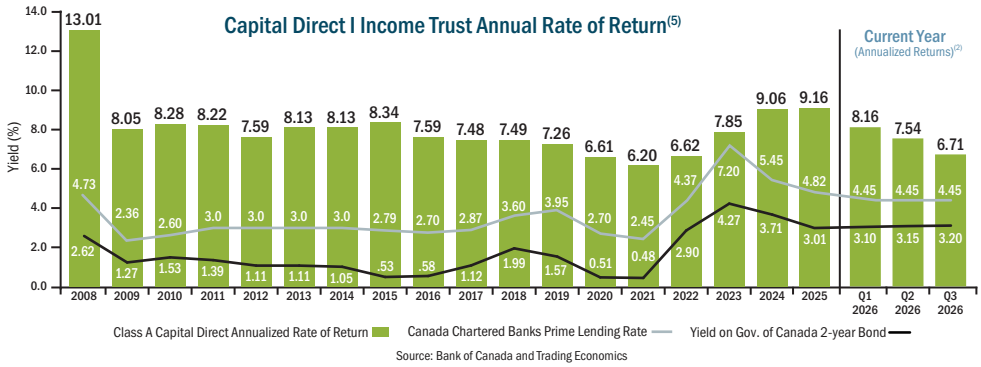
Manager	Capital Direct Management Ltd.	**Mortgage Type**	Residential
Fund Type	Open-ended Investment Trust	**Weighted Average LTV**	55.80%
Inception Date	June 2006	**Registered investment Qualified (TFSA, RESP, RRSP, RRIF)**	Yes
Minimum Investment	$5,000	**Total Assets**	$743 Million
Term of Mortgages	Limited to 2 years maximum	**Geographical Diversification**	BC, AB, ON, Atlantic
Distributions	Quarterly	**Trustee**	ComputerShare Trust
Dividend Reinvestment Plan (DRIP)	Yes	**Analyst Rating**	2 (Very Good Return to Risk Ratio)[3]
Redemption	5 year DSC		

FUNDSERV Code	Unit Class	Commission	Trailer	Management Fee	Income Participation	Redemptions
ITI100	A	1.5%	1%	2% Net Assets	20% Maximum	Monthly

CLASS A GROWTH



ANNUAL RATE OF RETURN



Source: Bank of Canada and Trading Economics

CLASS PERFORMANCE HISTORY

Periods ended Sept 30, 2026[4]	Class A
1 Quarter[2]	6.71%
1 Year	7.87%
3 Year	8.71%
5 Year	7.99%
Since Inception[6]	8.15%

PORTFOLIO SUMMARY

Loan-to-Value (LTV)

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

Weighted Average LTV
55.80%



<45%	18%
45 - 54.9%	20%
55 - 64.9%	37%
65 - 74.9%	23%
75 - 89.9%	2%

Term to Maturity

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



≤ 6 months	45%
6-12 months	39%
12-18 months	8%
18-24 months	8%

Security Position

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



1st	71%
2nd	28%
3rd	1%

Location of Mortgages

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



BC	42.2%
Ontario	31.6%
Alberta	19.6%
Atlantic	6.6%

Source: Company Reports

CONTACT INVESTOR SERVICES: Capital Direct Management Ltd. 1-800-625-7747 or cdml@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 Q3 2026 net income produced by Class A 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) Annualized compounded rate of return is based on the quarterly net income produced by Class A units of the Trust over the period, including reinvested distributions and net of fees and expenses, after any discretionary reduction by Management in Income Participation. (5) Compounded annual rate of return is based on net income produced by Class A 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. (6) Historical return since inception (2006) as of Q3 2026 of the Class A 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.