

CI Open and Registered Plan

Mutual Fund Application Form



NON-REGISTERED PLAN (OPEN)
RETIREMENT SAVINGS PLAN (RSP)
SPOUSAL RSP
LOCKED-IN RETIREMENT ACCOUNT (LIRA)
GROUP RSP
RETIREMENT INCOME FUND (RIF)
SPOUSAL RIF
LIFE INCOME FUND (LIF)
LOCKED-IN RETIREMENT INCOME FUND (LRIF)
RESTRICTED LIFE INCOME FUND (RLIF)
RESTRICTED LOCKED-IN RSP (RLSP)
PRESCRIBED RIF (PRIF)

CI FUNDS®
CI CORPORATE CLASS
HARBOUR FUNDS®
INSIGHT®
SIGNATURE FUNDS™
PORTFOLIO SERIES
LABOUR SPONSORED FUNDS
SYNERGY FUNDS



managed by CI Investments Inc.

CI's Privacy Policy

Upon receipt of this application, CI will establish a file in which will be placed personal information about you concerning this application, endorsement, rider or other documents issued in connection with this application, and other documents or information relating to the investigation, servicing and administration of this application. We collect personal information about you from this application and any supplementary forms, and from your representative and other organizations and persons you identify in support of your application. We use your personal information for the purposes of, servicing and administering this application, and for such other purposes as are specified in this application. Your information may be shared with your representative of record for the purposes identified above. Your Social Insurance Number will be used for income reporting purposes in the context of the administration of your account. Your banking information will be disclosed to the financial institution(s) processing your pre-authorized deposit plan.

Employees or authorized representatives of CI who will be responsible for functions relevant to the purposes identified above, and other persons authorized by you or by law, will have access to the personal information contained in your file. Note that your financial advisor or broker is not an employee of CI. Subject to exceptions set out in applicable legislation, you may access your file and request corrections to your personal information by sending a written request to CI Investments Inc, Attn: Privacy Officer, CI Financial, 15 York Street, Second Floor, Toronto, Ontario, M5J 0A3. **By completing and signing this application, you consent to the collection, use and disclosure of your personal information as described herein. CI's Privacy Policy is available on the CI Website, www.ci.com**

If a spousal RSP is indicated in this application, then you represent and warrant that your spouse has consented to the provision of his/her personal information in this application and to the collection, use and disclosure of his/her personal information as described herein.



CI Open and Registered Plan Mutual Fund Application Form

1 Plan Information

CI Account Number _____

PLAN OPTIONS

ACCOUNT TYPES

- Non-Registered Plan (Open) Retirement Savings Plan (RSP) Spousal RSP Group RSP
 Locked-In Retirement Account (LIRA)* Restricted Life Income Fund (RLIF)* Prescribed RIF (PRIF)[†]
 Retirement Income Fund (RIF) Spousal RIF Life Income Fund (LIF)* *Attach the applicable Provincial/Federal addendum
 Restricted Locked-In RSP (RLSP)* Locked-In Retirement Income Fund (LRIF)* [†]Applicable under approved provincial jurisdiction only

- Transfer existing Open Account to an RSP
 Transfer existing RSP/LIRA to an RIF/LIF/LRIF/RLSP/RLIF

2 Unitholder Information

Primary Unitholder/Annuitant Information

Language Preference: English French

Gender: Male Female

Surname _____ First Name _____ Middle Initial(s) _____

E-mail Address _____

Mr. Mrs. Miss Ms. Dr.

Street Address _____ Apt. _____ City _____ Province _____ Postal Code _____

Telephone (Home) _____ Telephone (Business) _____ Social Insurance Number _____ Birth Date _____

Joint Tenants with Right of Survivorship* Tenants in Common* In Trust For*
 Joint Tenants In Trust For* Corporation* (Articles of Incorporation)

*Note: Not applicable for Registered Products

Mr. Mrs. Miss Ms. Dr.

Contributing Spouse's Information (For Spousal RSP Accounts only) **OR** Joint Unitholder* **OR** In Trust For Information*
 And* And/or*

Surname _____ First Name _____ Middle Initial(s) _____ Social Insurance Number _____ Birth Date _____

3 Beneficiary Information

(Applicable for Registered Products only)

I designate the person(s) named below, if then living, as beneficiary(ies) to receive the proceeds of the account upon my death. I hereby revoke any previous designation of beneficiary made by me for this account. Unless otherwise indicated, at the time of my death the proceeds of my account shall be divided equally between the surviving beneficiaries. The share belonging to the beneficiary(ies) who predeceases me shall be paid proportionally to the remaining beneficiaries. Should all named beneficiary(ies) predecease me; the proceeds of the account will be paid to my Estate.

Last Name	First Name & Initial(s)	Relationship to Account Holder	Social Insurance Number (SIN)	Share%

Name of Trustee(s) appointed for minor beneficiary(ies) (except in Quebec) _____

Caution: This beneficiary and or election of Spouse as Successor Annuitant is subject at all times to the laws applicable in the province or territory in which you reside. In addition, your beneficiary designation may not automatically change as a result of any future marriage or marriage breakdown. It is your sole responsibility to ensure that the beneficiary designation or election of Spouse as Successor Annuitant is permitted, effective and changed when appropriate. I understand that if I have completed the "election of Spouse as a Successor Annuitant" in Section 8, the beneficiary designation above will only be effective if my spouse predeceases me or is not my spouse on the date of death. Designation of beneficiary by power of attorney is not valid. In some circumstances the rights of the Annuitant's spouse may override the beneficiary designation.

4 Dealer and Representative Information

_____ M A N D A T O R Y _____ Dealer Name _____ Representative's Name _____
 Dealer Number _____ Rep Number _____ Telephone No. (_____) _____ E-mail Address _____

I hereby declare that I used the original documents to verify the identity of the Owner. I have made reasonable efforts to determine if the Owner is acting on behalf of a third party.

Representative's Signature: _____

5 Investment Selection

 T2033/T2151/TD2 transfer (attached to application) to be allocated as follows:

Fund Number	Fund Name	Purchase Amount	DSC ✓	Sales Charge %	Wire Order Number	PAC Amount*	Systematic Withdrawal Amount/RIF/LIF/LRIF/PRIF/RLIF Payment	Include in Port. Rebal. Service
		\$ _____ %				\$ _____	\$ _____	%
		\$ _____ %				\$ _____	\$ _____	%
		\$ _____ %				\$ _____	\$ _____	%
		\$ _____ %				\$ _____	\$ _____	%
		\$ _____ %				\$ _____	\$ _____	%
		\$ _____ %				\$ _____	\$ _____	%
Cash distributions <input type="checkbox"/> I understand payments will be deposited to the bank account indicated in Section 10. Note: Not available for Registered Products		Total Purchases	If no sales commission method is indicated, the deferred sales charge method will be applied to all Funds, except for Money Market Funds where the initial sales commission method will be applied.			Total:	Total:	Total:

T-Class monthly distributions can only be paid in cash. Any distribution reinvestment instructions for the T-Class will be applied to any applicable year-end distributions.

*Minimum of \$50 per fund - Please complete Sections 6 and 10

6 Pre-Authorized Chequing Plan (PAC)

(Not applicable for Locked in RSPs/LIRAs/RIFs/LIFs/LRIFs/PRIFs/RLIFs/RLSPs or U.S. Dollar Funds)

Start Date: ^Y ^M ^D ^Q ^R ^Y ^DFrequency: Monthly Quarterly Semi-Annually Annually
 Weekly Bi-weekly Bi-monthlySignature(s) required if Depositor(s) is (are) other than the Unitholder(s) indicated in Section 2.
For a joint bank account, all Depositors must sign if more than one signature is required on cheques issued against the account.**X** _____

* For payments from corporate bank accounts please provide the Corporate Resolution.

By signing you confirm that you have read and agree to the PAC Plan Agreement outlined on the back of this application.

7 Non-Registered Systematic Withdrawal PlanStart Date: ^Y ^M ^DFrequency: Monthly Quarterly Semi-Annually AnnuallySurrender sufficient securities to provide a payment of \$ _____ Gross or Net of fees**8 RIF/LIF/LRIF/PRIF/RLIF Plan Payment Details**

The payment date may be between the 1st and the 25th of any month.

Start Date: ^Y ^M ^DFrequency: Monthly Quarterly Semi-Annually Annually

If no date is specified, CI will pay out the RIF/LIF/LRIF/RLIF minimum during the month of December, and will redeem securities proportionately across all funds.

- The minimum annual amount (Payments will begin in the first full calendar year following the initial investment)
- The maximum annual amount (for LIF, LRIF and RLIF Plans only)
- The annual amount of \$ _____ Gross or Net of fees and withholding taxes

Election of payment based on Spouse's age: (RIF accounts only) I elect that the payment under the RIF be calculated using the age of my spouse.

_____	_____	_____	<u> </u> ^Y <u> </u> ^M <u> </u> ^D <u> </u> ^Q <u> </u> ^R <u> </u> ^Y <u> </u> ^D	<u> </u> ^Y <u> </u> ^M <u> </u> ^D <u> </u> ^Q <u> </u> ^R <u> </u> ^Y <u> </u> ^D
Spouse's Surname	First Name	Initial(s)	Spouse's Birth Date	Spouse's Social Insurance Number

Note: For RIFs the minimum payment (based on the spouse's age) cannot exceed the maximum benefit based on the annuitant's age. I understand this election may not be changed after the end of the year in which this application is made, even in the event of my spouse's death or our separation.

Election of Spouse as Successor Annuitant: (RIFs only) Where permitted by law, I hereby elect that my spouse become the annuitant under the RIF in the event of my death before the termination of the RIF, if he or she survives me. I reserve the right to revoke this election as permitted by applicable law.

_____	_____
Spouse's Surname	First Name

9 Systematic Transfer Plan

Transfer securities from one Fund to another.

Start Date: ^Y ^M ^DFrequency: Monthly Quarterly Semi-Annually Annually

Amount	Fund Number	From Fund	To Fund	Fund Number	Sales Charge (Maximum 2%)
\$					%
\$					%
\$					%
\$					%

10 Banking Information / Plan Payment Details*Please attach a VOID CHEQUE or complete financial information.* Deposit directly to bank account

(You will receive your payments in a more timely manner if you choose this option)

Bank Number _____ Name of Financial Institution _____

Transit Number _____ Address _____

Account Number _____ Account Name (If different from registration) _____

 Mail to Investor Mail to alternate address: _____**11 Group Retirement Savings Plan (GRSP)**

(Not applicable for LIRA/RIF/LIF/LRIF/PRIF/RLSP/RLIF)

Group Company Name _____ Employee's Signature **X** _____

I certify that I am an employee of the company or association named in this section and hereby authorize such employer or association to deduct from my earnings and remit contributions to the CI Investments Group Plan (as indicated in Section 5) and to assist in the administration of the Plan as my agent and, where applicable, as agent of my spouse and to include such contributions in computing the amount of withholding tax required under applicable tax legislation.

12 LIRA/LIF/LRIF/RLIF/RLSP Information

Spouse: Do you have a spouse within the meaning of applicable pension legislation?: Yes No

If LIRA, LIF, LRIF, RLIF or RLSP the amount being transferred to the Plan was determined on the basis of the Annuitant's gender: Yes No

X _____
Annuitant's Signature

13 Automatic Rebalancing Service

Select your variance:

- 2.5% 3.0% 3.5% 4.0% 4.5% 5.0%
- 5.5% 6.0% 6.5% 7.0% 7.5% 8.0%
- 8.5% 9.0% 9.5% 10.0%

*Defaults to 2.5%, if no selection is made.

Select your frequency:

- Monthly (Not available for Insight Program) Semi-Annually (June & Dec.)
- Quarterly (March, June, September and December)
- Annually, please indicate which month: _____

*Defaults to Quarterly, if no selection is made.

Months available for Insight Program: (March, June, September and December)

Client Authorization: I (We) hereby authorize CI Investments Inc. to automatically rebalance my (our) CI Account based on the variance and frequency stated above by switching investments to return to my (our) target fund allocation if one or more fund holding(s) vary by more than the selected variance. I (We) understand there may be tax implications for these transactions for non-registered accounts. Provided a target fund has a fund balance greater than zero, the CI Automatic Rebalancing Program will continue unless CI receives instructions to discontinue. If 100% of one or more target funds within your target allocation are redeemed or switched/transferred from the target fund mix, your target fund allocation will be updated and proportionately allocated to the remaining active funds in your target fund allocation.

Please apply all switches made within the Automatic Rebalance Program at the: Fund Level Account Level.

If a rebalancing option is not indicated, the Automatic Rebalancing Service will default to the Fund Level.

14 Insight Service Fee

My (Our) Dealer has agreed to provide various services to me (us) under the Insight Program. These services are set out in the Investment Policy Statement which I (we) have signed along with the Dealer. In consideration of carrying out these services and for the administration of my (our) Insight Account, I (we) agree to pay the service fee (the "Fee") set out below to my (our) Dealer. The Fee will be calculated automatically by CI Investments Inc., the manager of the Insight Program, and will be paid by pro-rated redemption of my (our) units held in the Units.

Annual Fee Rate _____% of the aggregate daily net asset value of the units in my (our) Insight Account during each calendar quarter, calculated daily and charged at the end of each quarter, plus applicable taxes. The Fee payable on units purchased during a quarter will be pro-rated for such quarter.

15 Authorization

The undersigned hereby applies to CI Investments Inc. to: purchase securities of the Fund(s) indicated in Section 5, redeem or exchange securities of the Fund(s) indicated in Sections 5, 7 and/or 9, and register securities in the name and address as shown in Section 2. I (We) acknowledge receipt of the current simplified prospectus and financial statements of the Fund(s) indicated and understand that these transactions are made under the terms and conditions therein. CI Investments Inc. may reject purchase applications within one business day of receipt. I (We) have requested this document to be drawn in the English language. J'ai (nous avons) demandé que ce document soit rédigé en anglais.

If my investment is for Labour Sponsored Funds and VentureLink Funds pursuant to each Fund's prospectus (the "Prospectus"), I acknowledge that shares will be issued at the price and in the manner set out in the Prospectus. I understand that there are certain restrictions described in the Prospectus, specifically respecting the use of the tax credits and redemption of my investment. If such shares are redeemed within 8 years of purchase, I may be required to repay any tax credit paid to me on the purchase of these shares.

To The Canada Trust Company: I request that Canada Trust is to apply for registration of the Plan referred to above under the Income Tax Act (Canada) and, if applicable, under any provincial income tax legislation. I acknowledge and agree to comply with the Declaration of Trust and Terms and Conditions as set forth on the reverse side hereof including the above sections of the Application and any relevant Addendum to the Plan which I may receive governing my locked-in funds, as amended from time to time. I understand that benefits paid out under the Plan may constitute taxable income under the Income Tax Act (Canada) and, if applicable, under any provincial income tax legislation. I understand that I, or my spouse, am solely responsible for determining the amount of contributions to the Plan which are deductible for income tax purposes.

I am fully aware of the terms under which contributions may be made to this Plan and that under the Income Tax Act (Canada) and, if applicable, the Taxation Act (Québec), under which this Plan is constituted and registered, tax may be payable on any eventual benefits from the said Plan or on any holdings of non-qualified investments in the Plan.

By completing the Pre-Authorized chequing plan in section 6 and providing authorization in section 15, I (we) confirm that all persons whose signatures are required to authorize transaction in the bank account provided have read and agree to the PAC terms and conditions provided on the back of this application.

This Application is accepted by the undersigned in accordance with the Declaration of Trust on the reverse side of this Application.
CI INVESTMENTS INC. AS AGENT FOR THE CANADA TRUST COMPANY, Trustee

X _____
Primary Unitholder's/Annuitant's Signature

_____ Date

X _____
Joint Unitholder's/Spousal Contributor's Signature (if applicable)

_____ Date

_____ 
Authorized Signature

CI Investments Inc. - Retirement Savings Plan - Declaration of Trust

The Canada Trust Company, a trust company amalgamated under the laws of Canada (the "Trustee"), hereby declares that it agrees to act as Trustee for the annuitant named in the application on the face hereof (the "Annuitant") for CI Investments Inc. (the "Agent") *Retirement Savings Plan* (the "Plan") upon the following terms and conditions:

1. REGISTRATION: The Trustee will apply for registration of the Plan under the provisions of the *Income Tax Act (Canada)* (the "Act") and any applicable provincial income tax legislation relating to retirement savings plans as designated from time to time in writing by the Annuitant (the Act and such provincial income tax legislation being hereinafter collectively referred to as "Applicable Tax Legislation").

2. COMMON-LAW PARTNER AND COMMON-LAW PARTNERSHIP: Any reference to "spouse" contained in the Declaration of Trust or in the Application means "spouse or common-law partner" and any reference to "marriage" contained in the Declaration of Trust or in the Application means "marriage or common-law partnership".

3. CONTRIBUTIONS: The Trustee shall accept only such payments of cash and other transfers of property acceptable to it as may be directed by the Annuitant or the Annuitant's spouse or common-law partner, and permitted by the Applicable Tax Legislation, the same together with any income therefrom constituting a trust fund (the "Fund") to be used, invested and held subject to the terms hereof.

4. INVESTMENT: The Plan shall be invested and reinvested by the Trustee, on the direction of the Annuitant, in such investments as the Trustee shall make available from time to time; provided that such investments are qualified investments for trusts governed by retirement savings plans. The Trustee may, but need not, require any such direction in writing.

5. ACCOUNTS: The Trustee will maintain an account in the name of the Annuitant showing all contributions made to the Plan and all investment transactions made at the direction of the Annuitant. The Trustee shall forward to the Annuitant, in respect of each year, a statement showing all contributions and investment transactions made and all income and expenses earned or incurred during such period.

6. CONTRIBUTION RECEIPTS: On or before March 31 of each year, the Trustee shall furnish the Annuitant or the Annuitant's spouse or common-law partner with a receipt or receipts showing contributions by the Annuitant or the Annuitant's spouse or common-law partner during the preceding calendar year and within 60 days thereafter.

7. WITHDRAWALS AND TRANSFERS OUT: The Annuitant may, by written application at any time before the commencement of retirement income, request that the Trustee pay to the Annuitant all or any part of the assets held under the Plan. The Plan property may be transferred to a registered pension plan for the benefit of the transferor, or to the Annuitants registered retirement savings plan or registered retirement income fund as stipulated in paragraph 146(16) (a) of the Act. All or part of the property held in connection with the Plan may be transferred to a spouse or common-law partner or former spouse or common-law partner who is living separate and apart and is entitled to the amount under a decree, order or judgement of a competent tribunal or under a written agreement that relates to a division of property in settlement of rights arising out of, or on the breakdown of, their marriage or common-law partnership in accordance with paragraph 146(16) (b) of the Act. The Trustee may liquidate any investments held under the Plan to the extent deemed necessary to pay out or transfer the amounts requested.

8. REFUND OF CONTRIBUTIONS: It is the responsibility of the Annuitant or the Annuitant's spouse or common-law partner to ensure that no contribution exceeds the maximum permitted deduction under the Applicable Tax Legislation. The Trustee shall, upon written application of the Annuitant or the Annuitant's spouse or common-law partner, refund to that applicant an amount as defined in paragraph 146(2)(c.1) of the Act. The Trustee may liquidate investments held under the Plan to the extent deemed necessary for that purpose.

9. RETIREMENT INCOME:

(a) The value of the accounts maintained by the Trustee for the Annuitant shall be invested, used and applied by the Trustee for the purposes of providing a retirement income to the Annuitant in accordance with subsection 146(1) of the Act.

(b) The Annuitant will, upon 90 days written notice to the Trustee, specify the date for the commencement of a retirement income, which date shall not be later than the end of the calendar year in which the Annuitant attains age 71, or such other age as prescribed by the Act (such date being referred to herein as "maturity").

(c) Any retirement income purchased by the Trustee shall, at the option of the Annuitant, be:

i) an annuity payable to the Annuitant for the Annuitant's life (or, if the Annuitant so designates, to the Annuitant for the lives jointly of the Annuitant and the Annuitant's spouse or common-law partner and to the survivor of them for his or her life) commencing at maturity and with or without a guaranteed term not exceeding such period of time calculated in accordance with the formula set out in paragraph (ii) immediately below;

ii) an annuity commencing at maturity payable to the Annuitant, or to the Annuitant for his life and to his spouse or common-law partner after his death, for a term of years equal to 90 minus either the age in whole years of the Annuitant at the maturity of the Plan, or, where the Annuitant's spouse or common-law partner is younger than the Annuitant and the Annuitant so elects, the age in whole years of the Annuitant's spouse or common-law partner at the maturity of the Plan; or

iii) a Registered Retirement Income Fund established in accordance with the provisions of the Act and regulations thereunder and any successor legislation or regulations.

(d) Except as otherwise provided or permitted under the Applicable Tax Legislation, any annuity so acquired shall pay equal annual or more frequent periodic payments that:

i) may be integrated with the Old Age Security Pension;

ii) may be increased in whole or in part in accordance with the Consumer Price Index or at such other rate not exceeding 4% per annum as may be specified under the terms of such annuity;

iii) are (1) fixed, or (2) varied in accordance with the earnings of the invested amount;

iv) shall provide for full or partial commutation and shall provide for equal annual or more frequent periodic payments following any partial commutation;

v) shall not provide for the aggregate of the periodic payments in a year after the death of the Annuitant to exceed the aggregate of the payments in a year before the Annuitant's death;

vi) shall by its terms not be capable either in whole or in part of assignment if payable to the Annuitant or his spouse or common-law partner; and

vii) shall provide for commutation if such annuity would otherwise become payable to a person other than the spouse or common-law partner of the Annuitant on or after the death of the Annuitant.

(e) If the Annuitant fails to notify the Trustee at least 60 days prior to the end of the calendar year in which the Plan reaches maturity, the Trustee may, at its sole discretion,

i) liquidate the assets in the Plan and pay the proceeds of such liquidation, or distribute the assets in the Plan, to the Annuitant, subject to any required withholding therefrom; or

ii) purchase for the Annuitant a retirement income subject to the requirements of the Plan.

10. DEATH OF THE ANNUITANT: In the event of the death of the Annuitant prior to the provision of a retirement income, the Trustee shall, upon receipt of satisfactory evidence thereof, realize the interest of the Annuitant in the Plan. Subject to the deduction of all proper charges, including income tax, if any, required to be withheld, the proceeds of such realization shall be held by the Trustee in trust for payment in a lump sum to the legal personal representatives of the Annuitant, upon such representatives furnishing the Trustee with such releases and other documents as may be required or as counsel may advise, unless there is a validly designated beneficiary of such Annuitant in the case of an Annuitant domiciled in a jurisdiction designated by the Trustee as one in which a participant in a retirement savings plan may validly designate a beneficiary other than by will, in which case the proceeds shall be payable in a lump sum to such designated beneficiary upon receipt of such releases and other documents as may be required or as counsel may advise.

11. OWNERSHIP: The Trustee must hold any investment in its own name, in the name of its nominee, in bearer form or in such other name as the Trustee may determine. The Trustee may generally exercise the power of an owner with respect to all stocks, bonds, mortgages, or securities held by it for the Plan, including the right to vote or to give proxies to vote in respect thereof, and to pay any assessment, taxes or charges in connection therewith or the income or gains derived therefrom.

12. DELEGATION:

(a) The Annuitant authorizes the Trustee to, and the Trustee may delegate to the Agent, the performance of the following duties and responsibilities of the Trustee under the Plan:

i) to receive the Annuitant's contributions under the Plan;

ii) to invest and reinvest the Fund in accordance with the directions of the Annuitant;

iii) to hold the assets forming the Fund in safekeeping;

iv) to maintain the Annuitant's account;

v) to provide statements to the Annuitant of the Annuitant's account; and

vi) to perform such other duties and responsibilities of the Trustee under the Plan as the Trustee may determine from time to time, in accordance with the Act.

(b) The Trustee shall, however, remain ultimately responsible for the administration of the Plan pursuant to the provisions of this Declaration of Trust. The Annuitant also authorizes the Trustee to, and the Trustee may, pay the Agent all or a portion of the fees paid by the Annuitant to the Trustee hereunder and may reimburse the Agent for its out-of-pocket expenses in performing the duties and responsibilities delegated to the Agent by the Trustee, as agreed upon between the Agent and the Trustee. The Annuitant acknowledges that the Agent may earn normal brokerage commissions on investment and reinvestment transactions processed by the Agent.

13. TRUSTEE FEES AND EXPENSES: The Trustee will be entitled to such reasonable fees and other charges as it may establish from time to time for the Plan and to reimbursement for disbursements and expenses reasonably incurred by it in performing its duties hereunder. All such fees and other amounts (together with any goods and services tax or other taxes applicable thereto) will, unless paid directly to the Trustee be charged against and deducted from the assets of the Plan in such manner as the Trustee determines, and the Trustee may realize assets of the Plan in its absolute discretion for the purposes of paying such fees and other amounts. Notwithstanding the above, the Trustee is not entitled to charge against and deduct from the assets of the Plan any charges, taxes or penalties imposed on the Trustee under the Applicable Tax Legislation.

14. AMENDMENT: The Trustee may, from time to time at its discretion, amend this Declaration of Trust with the concurrence of the authorities administering the Applicable Tax Legislation by giving 30 days' prior notice in writing to the Annuitant, provided, however, that any such amendments shall not have the effect of disqualifying the Plan as a registered retirement savings plan within the meanings of the Applicable Tax Legislation.

15. NOTICE: Any notice given by the Trustee to the Annuitant shall be sufficiently given if mailed, postage prepaid, to the Annuitant at the address set out in the application or at any subsequent address of which the Annuitant shall have notified the Trustee and any such notice shall be deemed to have been given on the second business day following the day of mailing.

16. LIABILITY: The Trustee shall exercise the care, diligence and skill of a reasonably prudent person to minimize the possibility that the Plan holds a non-qualified investment. Other than as heretofore stated, the Trustee shall not be liable for ascertaining whether any investment made on the direction of the Annuitant is or remains a qualified investment for purposes of a registered retirement savings plan. The Trustee shall not be liable for any tax payable in respect of any non-qualified investment by the Annuitant or by the trust established hereunder. The Trustee shall not otherwise be liable for the making, retention or sale of any investment or reinvestment as herein provided or for any loss or diminution of the assets comprising the Fund.

17. PROOF OF AGE: The statement of the Annuitant's date of birth on the application for the Plan shall constitute a certification by the Annuitant and an undertaking to furnish such further evidence of proof of age as may be required for the provision of a retirement income.

18. REPLACEMENT OF TRUSTEE: The Trustee, upon giving the Agent at least 30 days written notice or immediately if the Agent is for any reason incapable of acting in accordance with this Declaration of Trust, may resign, and the Agent, upon giving the Trustee at least 90 days written notice or immediately if the Trustee is for any reason incapable of acting as Trustee hereunder, may remove the Trustee as the Trustee of the Plan, provided that a successor Trustee has been appointed by the Agent in writing. If the Agent fails to designate a successor Trustee within 60 days after it has received notice of the Trustee's intended resignation, the Trustee may appoint its successor Trustee. Such successor Trustee shall within 90 days of its appointment give written notice of its appointment to the Annuitant. A successor Trustee shall have the same power, rights and obligations as the Trustee. The Trustee shall execute and deliver to the successor Trustee all conveyances, transfers and further assurances as may be necessary or desirable to give effect to the appointment of the successor Trustee. Any successor Trustee shall be a corporation resident in Canada and authorized under the laws of the province of residence of the Annuitant indicated in the application to carry out its duties and responsibilities as Trustee under the Plan. Subject to the requirements of Canada Revenue Agency, any corporation resulting in the merger, consolidation or amalgamation to which the Trustee is a party or which purchases all or substantially all of the trust business of the Trustee shall be the successor Trustee hereunder without the execution of any other instrument or document except notice to the Agent and to the Annuitant.

19. ASSIGNMENT BY AGENT: The Agent may assign its rights and obligations hereunder to any other corporation resident in Canada, approved by the Canada Revenue Agency and any other applicable authority, and authorized to assume and discharge the obligations of the Agent under the Plan, provided that such corporation shall execute any agreement which is necessary or advisable for the purpose of assuming such rights and obligations and further provided that no such assignment may be made without prior written consent of the Trustee, which consent may not be unreasonably withheld.

20. HEIRS, EXECUTORS AND ASSIGNS: The terms of this Declaration of Trust shall be binding upon the heirs, executor, administrators and assigns of the Annuitant and upon the respective successors and assigns of the Trustee and Agent.

21. PROPER LAW: This Declaration of Trust will be governed by and construed in accordance with the laws of Ontario (and with respect to any locking-in addenda to the Plan containing provisions required by the laws of a province, in accordance with the laws of such province), the Applicable Tax Legislation and any other laws of Canada, which may be applicable.

22. ENGLISH LANGUAGE: The parties hereto have requested that the Plan be established in English. Les parties ont demandé que le régime soit rédigé en anglais.

Approved October 31, 2012

CI Investments Inc. – Retirement Income Fund – Declaration Of Trust

The Canada Trust Company, a trust company amalgamated under the laws of Canada (the "Trustee"), hereby declares that it agrees to act as Trustee for the applicant who is the annuitant for purposes of Subsection 146.3(1) of the Act (the "Annuitant") named in the application on the face hereof (the "Application") for the CI Investments Inc. *Retirement Income Fund* (hereinafter referred to as the "Fund") upon the following terms and conditions:

1. REGISTRATION: The Trustee will apply for registration of the Fund under the provisions of the *Income Tax Act (Canada)* (the "Act"), and any applicable provincial income tax legislation relating to retirement income funds as designated in the Annuitant's address on the Application (the Act and such provincial income tax legislation being hereinafter individually or collectively referred to as the "Applicable Tax Legislation").

2. COMMON-LAW PARTNER AND COMMON-LAW PARTNERSHIP: Any reference to "spouse" contained in the Declaration of Trust or in the Application means "spouse or common-law partner" and any reference to "marriage" contained in the Declaration of Trust or in the Application means "marriage or common-law partnership".

3. APPOINTMENT OF AGENT:

(a) The Annuitant authorizes the Trustee to delegate to CI Investments Inc. (the "Agent") the following duties under the Fund:

- i) to receive the transfer of funds to the Annuitant's Fund;
- ii) to provide the Annuitant with payments under the Fund in accordance with the Applicable Tax Legislation;
- iii) to invest and reinvest the assets of the Fund;
- iv) to hold all or any portion of the assets of the Fund in safekeeping;
- v) to maintain Fund records and accounting properly to the Annuitant for the assets of the Fund;
- vi) to provide the Annuitant with statements of account for the Fund at reasonable intervals;
- vii) to prepare any forms required by the Applicable Tax Legislation; and
- viii) such other duties under the Fund as the Trustee in its sole discretion may determine.

(b) Notwithstanding such delegation, the Trustee shall remain ultimately responsible for the administration of the Fund pursuant to the provision of this Declaration of Trust. The Annuitant also authorizes the Trustee to, and the Trustee may, pay the Agent all or a portion of the administration fees paid by the Annuitant to the Trustee hereunder and shall reimburse the Agent for its reasonable out-of-pocket expenses in performing the duties and responsibilities delegated to the Agent by the Trustee and charge the Annuitant's account therefor.

4. TRANSFERS TO THE FUND: The Trustee shall accept only such transfers of assets in a form acceptable to it, which are "qualified investments" for registered retirement income funds within the meaning of the Act, as may be directed by or on behalf of the Annuitant to be transferred to the Trustee to be held in the Annuitant's Fund, provided that such assets may only be transferred from:

- (a) either a registered retirement income fund or a registered retirement savings plan under which the Annuitant is the annuitant; or
- (b) the Annuitant to the extent only that the amount of consideration was an amount described in subparagraph 60(i)(v); or
- (c) either a registered retirement savings plan or a registered retirement income fund where the spouse or former spouse of the Annuitant was the annuitant, where the Annuitant and the

spouse or former spouse are living separate and apart and the transfer is made under a decree, order or judgment of a competent tribunal, or under a written separation agreement, relating to a division of property between the Annuitant and the spouse or former spouse in settlement of rights arising out of, or on the breakdown of, their marriage; or

- (d) a registered pension plan pursuant to subsection 147.1(1) of the Act under which the Annuitant is a member; or
- (e) a registered pension plan pursuant to subsection 147.3(5) and (7) of the Act; or
- (f) a specified pension plan in circumstances to which subsection 146(21) of the Act applies.

5. INVESTMENTS:

(a) The Fund shall be invested and reinvested by the Trustee, on the direction of the Annuitant, in such investments as the Trustee shall make available from time to time. The Trustee may, but need not, require any such direction in writing.

(b) It shall be the sole responsibility of the Annuitant to choose the investments of the Fund; to determine whether any such investment would result in the imposition of any penalty under the Applicable Tax Legislation; and to determine whether any investments should be purchased, sold or retained by the Trustee as part of the Fund. The Trustee and the Agent shall not be responsible for any loss suffered by the Annuitant or by any beneficiary under the Fund as a result of the purchase, sale or retention of any investment. The Trustee shall exercise the care, diligence and skill of a reasonably prudent person to minimize the possibility that the Fund holds a non-qualified investment. Other than as heretofore stated, it shall be the responsibility of the Annuitant to determine whether any investment in the Fund is or remains a qualified investment for registered retirement income funds under the Applicable Tax Legislation.

6. ANNUITANT'S ACCOUNT: The Trustee will maintain an account in the name of the Annuitant showing all transfers to and payments from the Fund and all investment transactions made at the direction of the Annuitant. The Trustee shall forward to the Annuitant, at least annually, a statement showing all such transfers and payments and investment transactions made and all income earned and expenses incurred during such period.

7. INCOME TAX INFORMATION: The Trustee shall provide the Annuitant with appropriate information slips, in prescribed form, by the end of February of each year. Such information slips shall show the total of all payments made from the Fund during the preceding calendar year, to enable the Annuitant to report such payments in the Annuitant's income tax return.

8. PAYMENTS FROM THE FUND:

(a) Subject to the terms of the Declaration of Trust and the Applicable Tax Legislation, the whole of the Fund shall be used and applied by the Trustee only for the provision of payments to the Annuitant or, if applicable, to the surviving spouse as follows:

i) In each year commencing not later than the first complete calendar year after the Fund is established, the Trustee shall make one or more payments the aggregate of which shall be not less than the minimum amount as defined in subsection 146.3(1) of the Act, and not more than the value of the Fund immediately before any payment.

(b) All payments must be included in and will be taxed as the Annuitant's income in the year of receipt. Tax shall be withheld on all payments by the Trustee in accordance with the Act. The Trustee reserves the right to liquidate the assets of the Fund, in its absolute discretion to meet payment obligations of the Fund.

(c) For the purposes of valuing the Fund for this Section 8, the Trustee shall include the assets forming part thereof at their net asset value.

(d) No payment required to be made in accordance with the provisions hereof may be assigned in whole or in part.

(e) The Trustee shall be discharged from all further duties and liabilities hereunder immediately following the making of the final payments as required hereunder.

(f) At the direction of the Annuitant, and in accordance with paragraph 146.3(2)(e) of the Act the Trustee shall transfer all or part of the property held in connection with the Fund together with all information necessary for the continuance of the Fund to any person who has agreed to be a carrier of another registered retirement income fund of the Annuitant, provided that the Trustee shall retain sufficient property of the Fund in order that the minimum amount for the calendar year shall be paid to the Annuitant in the year.

(g) The Trustee shall transfer all or part of the property held in connection with the Fund to a spouse or common-law partner or former spouse or common-law partner who is entitled to the amount under a decree, order or judgement of a competent tribunal or under a written agreement that relates to a division of property in settlement a breakdown of marriage or common-law partnership in accordance with subsection 146.3(14) of the Act.

9. DEATH OF THE ANNUITANT: In the event of death of the Annuitant prior to the making of the final payment as provided in Section 8 hereof, the Trustee shall, upon receipt of satisfactory evidence of such death, realize the interest of the Annuitant in the Fund. Subject to the deduction of all proper charges including income tax, if any, required to be withheld, the proceeds of such realization shall be held by the Trustee for payment to the beneficiary, if any, designated pursuant to Section 10 hereof, or to the legal personal representatives of the Annuitant, upon such beneficiary or representatives furnishing the Trustee with such releases and other documents as may be required or as counsel may advise, unless the Annuitant's spouse has been designated specifically as the successor annuitant of the Annuitant as provided for in Section 10 hereof, or by will, in which case the Trustee shall continue the payments to the Annuitant's spouse in accordance with the provision of Section 8 hereof, upon such spouse providing the Trustee with such documents as may be required or as counsel may advise.

10. DESIGNATION OF SUCCESSOR ANNUITANT OR BENEFICIARY: The Annuitant, if domiciled in a jurisdiction in which, according to applicable law, a participant in a retirement income fund may validly designate a beneficiary or a successor annuitant other than by will, may by an instrument in writing in a form prescribed by the Trustee and delivered to the Trustee prior to the death of the Annuitant, designate his spouse as successor annuitant or any person as beneficiary to be entitled to receive the value of the Annuitant's property in the Trust Fund on the death of the Annuitant. In the case of such a designation, the spouse only shall be deemed to be the successor annuitant or, any person, including the spouse, shall be deemed to be the designated beneficiary of the Annuitant, as the case may be, unless there is no such successor annuitant or designated beneficiary at the date of death of the Annuitant in which instance, all proceeds of the Fund shall be paid to the Annuitant's estate. The Annuitant shall by instrument in writing in a form prescribed by the Trustee and delivered to the Trustee prior to the death of the Annuitant, be entitled to revoke such designation.

11. DELEGATION: The Trustee shall be entitled to employ such person or persons including, but not limited to, lawyers and auditors as the Trustee may determine and shall be entitled to pay their fees and expenses from the trust. The Trustee may rely and act upon information and advice furnished by such person or persons or refrain from acting thereon and shall not be liable to the Annuitant as a result of so acting or refraining from so acting.

12. TRUSTEE'S COMPENSATION: The Trustee will be entitled to such reasonable fees and other charges as it may establish from time to time for the Fund and to reimbursement for disbursements and expenses reasonably incurred by it in performing its duties hereunder. All such fees and other amounts (together with any goods and services tax or other taxes applicable thereto) will, unless paid directly to the Trustee be charged against and deducted from the assets of the Fund in such manner as the Trustee determines, and the Trustee may realize assets of the Fund in its absolute discretion for the purposes of paying such fees and other amounts. Notwithstanding the above, the Trustee is not entitled to charge against and deduct from the assets of the Fund any charges, taxes or penalties imposed on the Trustee under the Applicable Tax Legislation.

13. AMENDMENT: The Trustee may, from time to time at its discretion, amend the Declaration of Trust with the concurrence of the authorities administering the Applicable Tax Legislation by giving 30 days' prior notice in writing to the Annuitant; provided, however, that any such amendments shall not have the effect of disqualifying the Fund as a registered retirement income fund within the meaning of the applicable Tax Legislation.

14. NOTICE: Any notice given to the Trustee hereunder shall be sufficiently given if mailed, postage prepaid, addressed to its Agent, at the principal office of the Agent in the City of Toronto, in the Province of Ontario, and shall be deemed to have been given on the day that such notice is received by the Agent. Any notice, statement or receipt given by the Trustee to the Annuitant shall be sufficiently given if mailed, postage prepaid, to the Annuitant at the address set out in the application or at any subsequent address of which the Annuitant shall have notified the Trustee and any such notice shall be deemed to have been given on the third business day following the day of mailing.

15. LIMITATION OF LIABILITY:

(a) Notwithstanding any other provisions hereof, the Trustee (including, for greater certainty, the Agent) will not be liable in its personal capacity for or in respect of:

i) any charge levied or imposed by any governmental authority upon or in respect of the Fund (other than any charge, tax or penalty imposed on the Trustee under the Applicable Tax Legislation), as a result of the purchase, sale or retention of any investment or as a result of payments made from the Fund and the Trustee may reimburse itself for, or may pay, any such taxes, interest penalties or other charges out of the capital or the income, or partly out of the capital and partly out of the income of the Fund as it in its absolute discretion deems expedient (and, for greater certainty, the Trustee may realize upon such assets of the Fund as it may determine in its sole discretion for purposes of paying any such amount); or

ii) any loss suffered or incurred by the Fund, the Annuitant or any beneficiary under the Fund caused by or resulting from the Trustee acting or declining to act upon instruction given to it, whether by the Annuitant, a person designated by the Annuitant or any person purporting to be the Annuitant, unless caused by the Trustee's dishonesty, bad faith, willful misconduct, gross negligence or reckless disregard.

(b) The Annuitant, his legal personal representative and each beneficiary under the Fund will at all times, indemnify and save harmless the Trustee and the Agent in respect of any taxes, interest, penalties, or other governmental charges which may be levied or imposed on the Trustee in respect of the Fund or any losses incurred by the Fund (other than losses for which the Trustee is liable in accordance herewith) as a result of the acquisition, retention or transfer of any investment or as a result of payments out of the Fund made in accordance with these terms and conditions or as a result of the Trustee acting or declining to act upon any instructions given to it by the Annuitant.

16. PROOF OF AGE: The statement of the Annuitant's date of birth on the Application for the Fund shall constitute a certification by the Annuitant and an undertaking to furnish such further evidence of proof of age as may be required for the provision of a retirement income.

17. LIFE INCOME FUND: If, due to Fund assets having been transferred into the Fund from a pension plan or other locked-in registered retirement savings plan, the Annuitant has duly completed, signed and delivered an instrument in the form of a locking-in addendum for a life income fund or locked-in retirement income fund, approved by the Trustee, then such locking-in addendum shall be deemed to be part of the Declaration of Trust. In the event of a conflict, the provisions of such locking-in addendum and the provisions of applicable pension laws referred to therein shall take precedence over any conflicting provisions hereof, or of any beneficiary designation made with respect to the Fund. Provided that no provision of the Declaration of Trust shall be interpreted to be in conflict with the requirements of the Applicable Tax legislation. The Annuitant agrees to be bound by the terms and conditions set out in the locking-in addendum forming part of this Declaration of Trust.

18. REPLACEMENT OF TRUSTEE: The Trustee, upon giving the Agent at least 30 days written notice or immediately if the Agent is for any reason incapable of acting in accordance with Section 3 hereof, may resign, and the Agent, upon giving the Trustee at least 90 days written notice or immediately if the Trustee is for any reason incapable of acting as Trustee hereunder, may remove the Trustee as the Trustee of the Fund, provided that a successor trustee has been appointed by the Agent in writing. If the Agent fails to designate a successor trustee within 60 days after it has received notice of the Trustee's intended resignation, the Trustee may appoint its successor trustee. Such successor trustee shall within 90 days of its appointment give written notice of its appointment to the Annuitant. A successor trustee shall have the same power, rights and obligations as the Trustee. Subject to the requirements of paragraph 146.3(2)(e) of the Act, The Trustee shall execute and deliver to the successor trustee all conveyances, transfers and further assurances as may be necessary or desirable to give effect to the appointment of the successor trustee. Any successor trustee shall be a corporation resident in Canada and authorized under the laws of the province of residence of the Annuitant indicated in the Fund application to carry out its duties and responsibilities as Trustee under the Fund. Subject to the requirements of the Canada Revenue Agency, any corporation resulting in the merger, consolidation or amalgamation to which the Trustee is a party or which purchases all or substantially all of the trust business of the Trustee shall be the successor trustee hereunder without the execution of any other instrument or document except notice to the Agent and to the Annuitant.

19. ASSIGNMENT BY AGENT: The Agent may assign its rights and obligations hereunder to any other corporation resident in Canada approved by the Canada Revenue Agency and any other applicable tax or other authorities, and authorized to assume and discharge the obligations of the Agent under the Fund, provided that such corporation shall execute any agreement which is necessary or advisable for the purpose of assuming such rights and obligations and further provide that no such assignment may be made without prior written consent of the Trustee, which consent may not be unreasonably withheld.

20. HEIRS, EXECUTORS AND ASSIGNS: The terms of this Declaration of Trust shall be binding upon the heirs, executor, administrators and assigns of the Annuitant and upon the respective successors and assigns of the Trustee and Agent.

21. PROPER LAW: This Declaration of Trust will be governed by and construed in accordance with the laws of Ontario (and with respect to any locking-in Addenda to the Fund containing provision required by the laws of a province, in accordance with the laws of such province), the Applicable Tax Legislation and any other laws of Canada, which may be applicable.

22. ENGLISH LANGUAGE: The parties hereto have requested that the Fund be established in English. Les parties ont demandé que le régime soit rédigé en anglais.

Approved October 31, 2012

Pre-Authorized Chequing Plan (PAC) Agreement – Terms and Conditions

- **By signing this application, you hereby waive any pre-notification requirements as specified by section 15(a) and (b) of the Canadian Payments Association Rule H1 with regards to PACs.**
- If you have indicated on the application that you want to make regular deposits using a Pre-Authorized Chequing Plan (PAC), you authorize CI Investments Inc. (CI) to debit the bank account provided for the specified amount(s) and in the frequencies selected.
- If this is for your own personal investment, your debit will be considered a Personal Pre-authorized debit agreement (PAD) by Canadian Payments Association definition. If this is for business purposes, it will be considered a Business PAD. Monies transferred between CPA members will be considered a Funds Transfer PAD.
- You have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAC Agreement. To obtain more information on your recourse rights, you may contact your financial institution, CI or visit www.cdnpay.ca.
- You may change these instructions or cancel this plan at any time, subject to providing CI notice of at least 48 hours prior to the next PAC run date. To obtain a sample cancellation form, or for more information on your right to cancel a PAC agreement, you may contact your financial institution, CI or visit the Canadian Payments Association website at www.cdnpay.ca. You agree to release the financial institution and CI of all liability if the revocation is not respected, except in the case of gross negligence by the financial institution or CI.
- CI is authorized to accept changes to this agreement from your registered dealer or your financial advisor in accordance with the policies of that company, in accordance with the disclosure and authorization requirements of the CPA.
- You agree that the information in this form will be shared with the financial institution, insofar as the disclosure of this information is directly related to and necessary for the proper application of the rules applicable for PACs.
- You acknowledge and agree that you are fully liable for any charges incurred if the debits cannot be made due to insufficient funds or any other reason for which you may be held accountable.
- You confirm that all persons whose signatures are required to authorize transactions in the bank account provided have read and agreed to these terms and signed this application.

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CI Investments Class A Fund Codes

	CDN \$ FUND CODE: CIG ISC / DSC / LL	US \$ FUND CODE: CIG ISC / DSC / LL	CDN \$ FUND CODE: CIG ISC / DSC / LL	US \$ FUND CODE: CIG ISC / DSC / LL
CI FUNDS®				
CI Alpine Growth Equity	9022/9372/1372			
CI American Small Companies	213/813/1813	313/613/1613		
CI American Value	7500/7505/1510			
CI Canadian Dividend	11114/11214/11414			
CI Canadian Dividend Growth	11112/11212/11412			
CI Canadian Investment	7420/7425/1425			
CI Canadian Small/Mid Cap	9023/9373/1850			
CI Global	654/644/1644	113/543/1543		
CI Global High Dividend Advantage*	2810/3810/1610	2811/3811/1611		
CI Global Small Companies	215/815/1815	315/615/1615		
CI Global Value	680/880/1880	180/580/1580		
CI Income Advantage	2339/3339/1339			
CI International Value	681/881/1881	181/581/158		
CI Money Market	649/648/1648			
CI U.S. Money Market		125/525/1525		
CI Pacific	651/641/1641	544/547/1547		
CI U.S. Dividend Growth	11113/11213/11413			
CI U.S. Equity Plus	11105/11205/11405			
*Available in a Modified Low Load version code CIG6976.				
BLACK CREEK FUNDS				
Black Creek Global Balanced	11115/11215/11415			
Black Creek Global Leaders	11106/11206/11406			
Black Creek International Equity	11118/11218/11418			
CAMBRIDGE FUNDS				
Cambridge American Equity	212/812/1812	312/612/1612		
Cambridge Canadian Growth Companies	11108/11208/11408			
Cambridge Income	635/885/1235	637/887/1637		
Cambridge Pure Canadian Equity	11109/11209/11409			
HARBOUR FUNDS®				
Harbour	690/890/1890			
Harbour Growth & Income	691/891/1891			
CI CORPORATE CLASS				
Black Creek Global Balanced Corp. Class	2573/3573/1573	2583/3583/1583		
Black Creek Global Leaders Corp. Class	2574/3574/1574	2584/3584/1584		
Black Creek International Equity Corp. Class	2575/3575/1575	2585/3585/1585		
Cambridge American Equity Corp. Class	294/794/1794	394/194/1194		
Cambridge Cdn. Asset Allocation Corp. Class	2322/3322/1522	2517/3517/1217		
Cambridge Canadian Equity Corp. Class	2321/3321/1521	2516/3516/1216		
Cambridge Global Equity Corp. Class	2323/3323/1523	2518/3518/1218		
Cambridge Income Corp. Class	2261/3261/1261	2661/3661/1661		
CI American Managers® Corp. Class	209/709/1709	309/409/1409		
CI American Small Companies Corp. Class	297/797/1797	397/497/1497		
CI American Value Corp. Class	510/511/1511	512/513/1513		
CI Canadian Investment Corp. Class	2307/3307/1307	2507/3507/1507		
CI Can-Am Small Cap Corp. Class	6104/6154/1154	2512/3512/1517		
CI Global Corp. Class	660/667/1667	360/467/1467		
CI Global Energy Corp. Class	281/781/1781	381/481/1481		
CI Global Health Sciences Corp. Class	201/701/1701	301/401/1401		
CI Global High Dividend Advantage CC	2311/3311/1311	2514/3514/1519		
CI Global Managers® Corp. Class	293/793/1793	393/493/1493		
CI Global Small Companies Corp. Class	298/798/1798	398/198/1198		
CI Global Value Corp. Class	206/706/1706	306/406/1406		
CI International Value Corp. Class	205/705/1705	305/405/1405		
CI Pacific Corp. Class	657/664/1664	357/464/1464		
CI Short-Term Advantage Corp. Class	2313/3313/1313			
CI Short-Term USS Corp. Class	-	101/501/1509		
Harbour Corp. Class	290/790/1790	390/490/1490		
Harbour Foreign Equity Corp. Class	2300/3300/1300	2500/3500/1500		
Harbour Foreign Growth & Income CC	2306/3306/1306	2506/3506/1506		
Harbour Growth & Income Corp. Class	2310/3310/1310	2513/3513/1518		
CI CORPORATE CLASS (continued)				
Harbour Voyageur Corp. Class			2576/3576/1576	2586/3586/1586
Signature Canadian Bond Corp. Class			2303/3303/1303	2503/3503/1503
Signature Canadian Resource Corp. Class			013/344/1344	345/348/1348
Signature Corp. Bond Corp. Class			2308/3308/1308	2508/3508/1508
Signature Diversified Yield Corp. Class			2319/3319/1319	2519/3519/1419
Signature Dividend Corp. Class			2305/3305/1305	2505/3505/1505
Signature Emerging Markets Corp. Class			277/276/1276	377/476/1476
Signature Global Bond Corp. Class			2302/3302/1302	2502/3502/1512
Signature Global Income & Growth CC			2312/3312/1312	2515/3515/1520
Signature Global Science & Technology CC			203/703/1703	303/403/1403
Signature Gold Corp. Class			2378/3378/1378	2379/3379/1379
Signature High Income Corp. Class			2304/3304/1304	2504/3504/1504
Signature High Yield Bond Corp. Class			2262/3262/1262	2662/3662/1662
Signature Income & Growth Corp. Class			2309/3309/1309	2509/3509/1514
Signature International Corp. Class			144/145/1145	146/147/1147
Signature Select Canadian Corp. Class			150/151/1151	164/017/1117
Signature Select Global Corp. Class			2388/3388/1388	2389/33889/1389
Synergy American Corp. Class			279/278/1278	379/478/1478
Synergy Canadian Corp. Class			6103/6153/1153	2510/3510/1515
Synergy Global Corp. Class			6109/6159/1159	6209/6259/1259
SIGNATURE FUNDS™				
Signature Canadian Balanced			685/785/1785	
Signature Canadian Bond			837/847/1847	
Signature Canadian Resource			611/811/1811	
Signature Corporate Bond			9010/9060/1150	
Signature Diversified Yield			619/819/1619	620/820/1620
Signature Dividend			610/810/1810	
Signature Emerging Markets			662/646/1646	546/549/1549
Signature Enhanced Yield			11111/11211/11411	
Signature Global Bond			624/623/1623	110/540/1540
Signature Global Income & Growth			2111/3111/1111	2402/3402/1402
Signature High Income			686/786/1786	
Signature High Yield Bond			634/884/1234	627/877/1627
Signature Income & Growth			6116/6166/1166	
Signature International			864/874/1874	564/174/1174
Signature Select Canadian			677/777/1777	
Signature Select Global			588/888/1688	589/889/1689
Signature Short Term Bond			7220/7225/1225	
PORTFOLIO SERIES™				
Portfolio Series Balanced			7710/7715/1715	
Portfolio Series Balanced Growth			2601/3601/1601	2701/3701/1708
Portfolio Series Conservative Balanced			2600/3600/1600	2700/3700/1707
Portfolio Series Conservative			7770/7775/1775	
Portfolio Series Growth			2602/3602/1602	2702/3702/1702
Portfolio Series Income			7740/7745/1745	
Portfolio Series Maximum Growth			2603/3603/1603	2703/3703/1704
PORTFOLIO SELECT SERIES™ MANAGED PORTFOLIOS				
Select Income Advantage Managed CC (100i)			2290/3290/1420	
Select 80i20e Managed Portfolio CC			2241/3241/1321	
Select 70i30e Managed Portfolio CC			2242/3242/1322	
Select 60i40e Managed Portfolio CC			2243/3243/1323	
Select 50i50e Managed Portfolio CC			2244/3244/1324	
Select 40i60e Managed Portfolio CC			2245/3245/1325	
Select 30i70e Managed Portfolio CC			2246/3246/1326	
Select 20i80e Managed Portfolio CC			2247/3247/1327	
Select 100e Managed Portfolio CC			2248/3248/1328	
SYNERGY FUNDS				
Synergy American			622/621/1621	545/548/1548
Synergy Tactical Asset Allocation			6115/6165/1165	

T-CLASS FUNDS (5%)[†]

Black Creek Global Balanced Corporate Class AT5	173T5/273T5/373T5
Black Creek Global Leaders Corporate Class AT5	174T5/274T5/374T5
Black Creek International Equity Corporate Class AT5	175T5/275T5/375T5
Cambridge American Equity Corporate Class AT5	120T5/220T5/320T5
Cambridge Canadian Asset Allocation Corporate Class AT5	117T5/217T5/317T5
Cambridge Canadian Equity Corporate Class AT5	116T5/216T5/316T5
Cambridge Global Equity Corporate Class AT5	118T5/218T5/318T5
Cambridge Income Corporate Class AT5	161T5/261T5/361T5
CI American Value Corporate Class AT5	121T5/221T5/321T5
CI Canadian Investment Corporate Class AT5	134T5/234T5/334T5
CI Global Corporate Class AT5	164T5/264T5/364T5
CI Global High Dividend Advantage Corporate Class AT5	153T5/253T5/353T5
Harbour Corporate Class AT5	135T5/235T5/335T5
Harbour Foreign Equity Corporate Class AT5	163T5/263T5/363T5
Harbour Foreign Growth & Income Corporate Class AT5	157T5/257T5/357T5
Harbour Growth & Income Corporate Class AT5	130T5/230T5/330T5
Harbour Voyageur Corporate Class AT5	176T5/276T5/376T5
Signature Diversified Yield Corporate Class AT5	119T5/219T5/319T5
Signature Dividend Corporate Class AT5	149T5/249T5/349T5
Signature Global Income & Growth Corporate Class AT5	158T5/258T5/358T5
Signature High Income Corporate Class AT5	152T5/252T5/352T5
Signature High Yield Bond Corporate Class AT5	162T5/262T5/362T5
Signature Income & Growth Corporate Class AT5	131T5/231T5/331T5
Signature Select Canadian Corporate Class AT5	136T5/236T5/336T5
Signature Select Global Corporate Class AT5	138T5/238T5/338T5
Synergy Global Corporate Class AT5	165T5/265T5/365T5

T-CLASS FUNDS (8%)[†]

Black Creek Global Balanced Corporate Class AT8	673T8/773T8/873T8
Black Creek Global Leaders Corporate Class AT8	674T8/774T8/874T8
Black Creek International Equity Corporate Class AT8	675T8/775T8/875T8
Cambridge American Equity Corporate Class AT8	620T8/720T8/820T8
Cambridge Canadian Asset Allocation Corporate Class AT8	617T8/717T8/817T8
Cambridge Canadian Equity Corporate Class AT8	616T8/716T8/816T8
Cambridge Global Equity Corporate Class AT8	618T8/718T8/818T8
Cambridge Income Corporate Class AT8	661T8/761T8/861T8
CI American Value Corporate Class AT8	621T8/721T8/821T8
CI Canadian Investment Corporate Class AT8	634T8/734T8/834T8
CI Global Corporate Class AT8	664T8/764T8/864T8
CI Global High Dividend Advantage Corporate Class AT8	653T8/753T8/853T8
Harbour Corporate Class AT8	635T8/735T8/835T8
Harbour Foreign Equity Corporate Class AT8	663T8/763T8/863T8
Harbour Foreign Growth & Income Corporate Class AT8	657T8/757T8/857T8
Harbour Growth & Income Corporate Class AT8	630T8/730T8/830T8
Harbour Voyageur Corporate Class AT8	676T8/776T8/876T8
Signature Diversified Yield Corporate Class AT8	619T8/719T8/819T8
Signature Dividend Corporate Class AT8	649T8/749T8/849T8
Signature Global Income & Growth Corporate Class AT8	658T8/758T8/858T8
Signature High Income Corporate Class AT8	652T8/752T8/852T8
Signature High Yield Bond Corporate Class AT8	662T8/762T8/862T8
Signature Income & Growth Corporate Class AT8	631T8/731T8/831T8
Signature Select Canadian Corporate Class AT8	636T8/736T8/836T8
Signature Select Global Corporate Class AT8	638T8/738T8/838T8
Synergy Global Corporate Class AT8	665T8/765T8/865T8

PORTFOLIO SELECT SERIES™ T-CLASS FUNDS (5%)[†]

Select Income Advantage Managed Corporate Class AT5	109T5/209T5/309T5
Select 80i20e Managed Portfolio Corporate Class AT5	107T5/207T5/307T5
Select 70i30e Managed Portfolio Corporate Class AT5	106T5/206T5/306T5
Select 60i40e Managed Portfolio Corporate Class AT5	105T5/205T5/305T5
Select 50i50e Managed Portfolio Corporate Class AT5	104T5/204T5/304T5
Select 40i60e Managed Portfolio Corporate Class AT5	103T5/203T5/303T5
Select 30i70e Managed Portfolio Corporate Class AT5	102T5/202T5/302T5
Select 20i80e Managed Portfolio Corporate Class AT5	101T5/201T5/301T5
Select 100e Managed Portfolio Corporate Class AT5	100T5/200T5/300T5

PORTFOLIO SELECT SERIES™ T-CLASS FUNDS (8%)[†]

Select Income Advantage Managed Corporate Class AT8	609T8/709T8/809T8
Select 80i20e Managed Portfolio Corporate Class AT8	607T8/707T8/807T8
Select 70i30e Managed Portfolio Corporate Class AT8	606T8/706T8/806T8
Select 60i40e Managed Portfolio Corporate Class AT8	605T8/705T8/805T8
Select 50i50e Managed Portfolio Corporate Class AT8	604T8/704T8/804T8
Select 40i60e Managed Portfolio Corporate Class AT8	603T8/703T8/803T8
Select 30i70e Managed Portfolio Corporate Class AT8	602T8/702T8/802T8
Select 20i80e Managed Portfolio Corporate Class AT8	601T8/701T8/801T8
Select 100e Managed Portfolio Corporate Class AT8	600T8/700T8/800T8

PORTFOLIO SERIES™ T-CLASS FUNDS (5%)[†]

Portfolio Series Balanced Growth Fund AT5	110T5/210T5/310T5
Portfolio Series Growth Fund AT5	111T5/211T5/311T5
Portfolio Series Maximum Growth Fund AT5	112T5/212T5/312T5
Portfolio Series Balanced Fund AT5	113T5/213T5/313T5

PORTFOLIO SERIES™ T-CLASS FUNDS (8%)[†]

Portfolio Series Balanced Growth Fund AT8	610T8/710T8/810T8
Portfolio Series Growth Fund AT8	611T8/711T8/811T8
Portfolio Series Maximum Growth Fund AT8	612T8/712T8/812T8
Portfolio Series Balanced Fund AT8	613T8/713T8/813T8

Covington Funds

Covington Fund II Inc. ¹	-/912/-
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VentureLink Funds

VentureLink Innovation Fund Inc. Series III ¹	-/6929/-
VentureLink Innovation Fund Inc. Series IV ¹	-/6939/-
VentureLink Innovation Fund Inc. Series VI ¹	-/6949/-

INSIGHT®

CI American Value Insight Units	5904/-
CI Canadian Investment Insight Units	5900/-
CI Global Insight Units	5908/-
CI Global Small Companies Insight Units	5910/-
CI International Value Insight Units	5906/-
CI Money Market Insight Units	5914/-
Signature Canadian Bond Insight Units	5912/-
Signature Corp. Bond Insight Units	5911/-
Signature Global Bond Insight Units	5913/-
Signature International Insight Units	5907/-
Signature Select Canadian Insight Units	5902/-
Synergy Canadian Corp. Class Insight Shares	5916/-

¹ Approved for sale in Ontario only.

* US\$ funds are not available for CI registered plans.

[†] Only available in a non-registered plan type.

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