



At a Glance



Flexible payout options

T-Class is a single solution that creates predictable, fully customizable and tax-efficient cash flow, without sacrificing a choice of investments.

Customizable distributions – T-Class is offered at the targeted annual distribution levels of 5% and/or 8%. Payments can then be customized to the client’s choice of percentage amount or to a fixed dollar amount per month. Clients can request a payment amount equivalent to anywhere between 0.25% and 8% (in increments of 0.25%) of the value of the fund as of the previous year-end.

Monthly distributions are 100% tax-free return of capital. T-Class funds may also pay annual distributions in the form of capital gains or dividends, both of which receive preferential tax treatment.

Return of Capital – T-Class is based on CI’s Corporate Class structure, which allows for a steady monthly return of capital (ROC) cash flow distribution. Since ROC is considered to be a portion of the original investment, it is not considered taxable income. This ROC gradually reduces the adjusted cost base of the investment over time, and once the ACB is depleted, T-Class distributions become capital gains, which also carry a preferential tax rate.

T-Class Strategies – Flexibility and attractive tax treatment make T-Class an excellent choice for non-registered investors looking for reliable, sustainable, tax-efficient cash flow.

- T-Class is the ideal payout solution for clients in the accumulation phase who have non-registered assets invested in CI Corporate Class. As they transition to retirement, assets can be moved to a T-Class version of the same fund without tax consequences or changing the overall investment strategy. Taxes are deferred until a later date when clients may be in a lower tax bracket.

- Since ROC is not included in the calculation of taxable income, retired clients can supplement their income without fear of clawbacks of government benefits such as Old Age Security.
- Clients can choose to extend their tax-free ROC period by selecting a conservative payout strategy. A customized payout that is lower than the average rate of return could potentially provide 30 years of tax-free ROC cash flow.
- Opportunities for non-registered investments – life insurance death benefit claim cheques, business and other capital asset sales, inheritances.

Use with other CI products:

- Combine T-Class with traditional systematic withdrawal plans to provide the same level of income but reduce the investor’s overall marginal tax rate.

Funds available – Over 50 corporate class funds, including Portfolio Select Series, and four managed solutions from Portfolio Series (which are mutual fund trusts).

| | |
|--------------------------|--|
| Type of account | Non-registered Canadian dollar only |
| Minimum investment (PAC) | Class A, F, and W \$5,000 (\$50) |
| Automatic rebalancing | Yes |
| Sales commissions | ISC: up to 5% DSC: 5% LL: up to 2.5% |
| Annual service fees | ISC: up to 1.00% DSC: up to 0.50%; after 7th anniversary up to 1.00% LL: up to 0.50%; after 3rd anniversary up to 1.00% |
| Fund switches* | No charge (Switches within 30 days of deposit may be subject to an early withdrawal fee.) |
| Maximum deposit | None |
| Distributions | The monthly ROC distribution is paid in cash. Any year-end distributions will be automatically reinvested unless we are notified otherwise. |

* There may be tax consequences on switches between different funds.

| Fund Codes (CIG) | AT5 FE / DSC / LL | FT5 | AT8 FE / DSC / LL | FT8 |
|--|-----------------------|-------|-----------------------|-------|
| Black Creek Global Balanced Corporate Class | 173T5 / 273T5 / 373T5 | 473T5 | 673T8 / 773T8 / 873T8 | 973T8 |
| Black Creek Global Leaders Corporate Class | 174T5 / 274T5 / 374T5 | 474T5 | 674T8 / 774T8 / 874T8 | 974T8 |
| Black Creek International Equity Corporate Class | 175T5 / 275T5 / 375T5 | 475T5 | 675T8 / 775T8 / 875T8 | 975T8 |
| Cambridge American Equity Corporate Class | 120T5 / 220T5 / 320T5 | 420T5 | 620T8 / 720T8 / 820T8 | 920T8 |
| Cambridge Asset Allocation Corporate Class | 117T5 / 217T5 / 317T5 | 417T5 | 617T8 / 717T8 / 817T8 | 917T8 |
| Cambridge Canadian Dividend Corporate Class | 142T5 / 242T5 / 342T5 | 442T5 | 642T8 / 742T8 / 842T8 | 942T8 |
| Cambridge Canadian Equity Corporate Class | 116T5 / 216T5 / 316T5 | 416T5 | 616T8 / 716T8 / 816T8 | 916T8 |
| Cambridge Global Dividend Corporate Class | 179T5 / 279T5 / 379T5 | 479T5 | 679T8 / 779T8 / 879T8 | 979T8 |
| Cambridge Global Equity Corporate Class | 118T5 / 218T5 / 318T5 | 418T5 | 618T8 / 718T8 / 818T8 | 918T8 |
| Cambridge Growth Companies Corporate Class | 194T5 / 294T5 / 394T5 | | 694T8 / 794T8 / 894T8 | 994T8 |
| Cambridge Pure Canadian Equity Corporate Class | 143T5 / 243T5 / 343T5 | 443T5 | 643T8 / 743T8 / 843T8 | 943T8 |
| CI American Managers® Corporate Class | | | 623T8 / 723T8 / 823T8 | |
| CI American Small Companies Corporate Class | | | 629T8 / 729T8 / 829T8 | |
| CI American Value Corporate Class | 121T5 / 221T5 / 321T5 | 421T5 | 621T8 / 721T8 / 821T8 | 921T8 |
| CI Canadian Investment Corporate Class | 134T5 / 234T5 / 334T5 | 434T5 | 634T8 / 734T8 / 834T8 | 934T8 |
| CI Can-Am Small Cap Corporate Class | | | 624T8 / 724T8 / 824T8 | |
| CI Global Managers® Corporate Class | | | 626T8 / 726T8 / 826T8 | |
| CI Global Small Companies Corporate Class | | | 698T8 / 798T8 / 898T8 | |
| CI Global Value Corporate Class | 167T5 / 267T5 / 367T5 | | 667T8 / 767T8 / 867T8 | |
| CI International Value Corporate Class | 169T5 / 269T5 / 369T5 | | 669T8 / 769T8 / 869T8 | |
| Harbour Corporate Class | 135T5 / 235T5 / 335T5 | 435T5 | 635T8 / 735T8 / 835T8 | 935T8 |
| Harbour Global Equity Corporate Class | 163T5 / 263T5 / 363T5 | 463T5 | 663T8 / 763T8 / 863T8 | 963T8 |
| Harbour Global Growth & Income Corporate Class | 157T5 / 257T5 / 357T5 | 457T5 | 657T8 / 757T8 / 857T8 | 957T8 |
| Harbour Growth & Income Corporate Class | 130T5 / 230T5 / 330T5 | 430T5 | 630T8 / 730T8 / 830T8 | 930T8 |
| Harbour Voyageur Corporate Class | 176T5 / 276T5 / 376T5 | | 676T8 / 776T8 / 876T8 | 976T8 |
| Signature Canadian Bond Corporate Class | 170T5 / 270T5 / 370T5 | | 670T8 / 770T8 / 870T8 | |
| Signature Corporate Bond Corporate Class | 171T5 / 271T5 / 371T5 | | 671T8 / 771T8 / 871T8 | |
| Signature Dividend Corporate Class | 149T5 / 249T5 / 349T5 | 449T5 | 649T8 / 749T8 / 849T8 | 949T8 |
| Signature Emerging Markets Corporate Class | | | 625T8 / 725T8 / 825T8 | |
| Signature Global Bond Corporate Class | 166T5 / 266T5 / 366T5 | | 666T8 / 766T8 / 866T8 | |
| Signature Global Dividend Corporate Class | 178T5 / 278T5 / 378T5 | 478T5 | 678T8 / 778T8 / 878T8 | 978T8 |
| Signature Global Equity Corporate Class | 164T5 / 264T5 / 364T5 | | 664T8 / 764T8 / 864T8 | 964T8 |
| Signature Global Income & Growth Corporate Class | 158T5 / 258T5 / 358T5 | 458T5 | 658T8 / 758T8 / 858T8 | 958T8 |
| Signature High Income Corporate Class | 152T5 / 252T5 / 352T5 | 452T5 | 652T8 / 752T8 / 852T8 | 952T8 |
| Signature Income & Growth Corporate Class | 131T5 / 231T5 / 331T5 | 431T5 | 631T8 / 731T8 / 831T8 | 931T8 |
| Signature International Corporate Class | 168T5 / 268T5 / 368T5 | | 668T8 / 768T8 / 868T8 | |
| Signature Select Canadian Corporate Class | 136T5 / 236T5 / 336T5 | 436T5 | 636T8 / 736T8 / 836T8 | 936T8 |
| Synergy American Corporate Class | | | 627T8 / 727T8 / 827T8 | 927T8 |
| Synergy Canadian Corporate Class | | | 628T8 / 728T8 / 828T8 | 928T8 |
| Synergy Global Corporate Class | 165T5 / 265T5 / 365T5 | | 665T8 / 765T8 / 865T8 | 965T8 |
| PORTFOLIO SELECT SERIES™ | | | | |
| Select 100e Managed Portfolio Corporate Class | 100T5 / 200T5 / 300T5 | 400T5 | 600T8 / 700T8 / 800T8 | 900T8 |
| Select 20i80e Managed Portfolio Corporate Class | 101T5 / 201T5 / 301T5 | | 601T8 / 701T8 / 801T8 | 901T8 |
| Select 30i70e Managed Portfolio Corporate Class | 102T5 / 202T5 / 302T5 | | 602T8 / 702T8 / 802T8 | 902T8 |
| Select 40i60e Managed Portfolio Corporate Class | 103T5 / 203T5 / 303T5 | 403T5 | 603T8 / 703T8 / 803T8 | 903T8 |
| Select 50i50e Managed Portfolio Corporate Class | 104T5 / 204T5 / 304T5 | 404T5 | 604T8 / 704T8 / 804T8 | 904T8 |
| Select 60i40e Managed Portfolio Corporate Class | 105T5 / 205T5 / 305T5 | 405T5 | 605T8 / 705T8 / 805T8 | 905T8 |
| Select 70i30e Managed Portfolio Corporate Class | 106T5 / 206T5 / 306T5 | 406T5 | 606T8 / 706T8 / 806T8 | 906T8 |
| Select 80i20e Managed Portfolio Corporate Class | 107T5 / 207T5 / 307T5 | 407T5 | 607T8 / 707T8 / 807T8 | 907T8 |
| Select Income Managed Corporate Class | 109T5 / 209T5 / 309T5 | 409T5 | 609T8 / 709T8 / 809T8 | 909T8 |
| PORTFOLIO SERIES™ | | | | |
| Portfolio Series Balanced Growth Fund | 110T5 / 210T5 / 310T5 | | 610T8 / 710T8 / 810T8 | 910T8 |
| Portfolio Series Growth Fund | 111T5 / 211T5 / 311T5 | | 611T8 / 711T8 / 811T8 | 911T8 |
| Portfolio Series Maximum Growth Fund | 112T5 / 212T5 / 312T5 | | 612T8 / 712T8 / 812T8 | 921T8 |
| Portfolio Series Balanced Fund | 113T5 / 213T5 / 313T5 | 413T5 | 613T8 / 713T8 / 813T8 | 913T8 |

For Class T fund codes for Class O, E and EF, please see the CI Private Investment Management fund codes list in the Advisor section at www.ci.com/pim.

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