



# 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	<b>ISC:</b> up to 5% <b>DSC:</b> 5% <b>LL:</b> up to 2.5%
Annual service fees	<b>ISC:</b> up to 1.00% <b>DSC:</b> up to 0.50%; after 7th anniversary up to 1.00% <b>LL:</b> 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
<b>PORTFOLIO SELECT SERIES™</b>				
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
<b>PORTFOLIO SERIES™</b>				
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](http://www.ci.com/pim).

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. ©CI Investments, and the CI Investments design are registered trademarks of CI Investments Inc. First Published December 2007.



2 Queen Street East, Twentieth Floor, Toronto, Ontario M5C 3G7 | [www.ci.com](http://www.ci.com)

**Head Office / Toronto**  
416-364-1145  
1-800-268-9374

**Calgary**  
403-205-4396  
1-800-776-9027

**Montreal**  
514-875-0090  
1-800-268-1602

**Vancouver**  
604-681-3346  
1-800-665-6994

**Client Services**  
English: 1-800-563-5181  
French: 1-800-668-3528

1611-2071\_E (12/16)