

Date

Client Name

Address

City, Province, Postal Code

Canada

Dear *Client First and Last Name*,

RE: CI Segregated Funds Policy *Account Number* – Deposit Maturity

We are pleased to inform you that the deposit maturity date of one or more of the deposits within your CI Segregated Funds policy is approaching.

A deposit maturity date occurs on the 10th anniversary of a deposit or reset. If you have made more than one deposit into your policy, you may have multiple deposit maturity dates. On the deposit maturity date, you are entitled to receive the deposit maturity guarantee, which is the greater of the guaranteed minimum amount or the market value of the maturing units as of that date. The guarantee is provided by Foresters Life Insurance Company, the issuer of CI Segregated Fund policies.

The table below lists your deposit maturity dates occurring within 12 months of the first date listed in the table, along with the guaranteed minimum amounts on those dates. Any transactions that may have occurred after the date of this notice may impact the dates and values noted below.

Deposit Maturity Date	Guaranteed Minimum Amount
<i>Date</i>	<i>Amount</i>

At a deposit maturity date, Foresters Life Insurance Company will renew your deposit and set a new deposit maturity date for 10 years after the current deposit maturity date – unless you make a specific request to receive your deposit maturity guarantee. (If the new deposit maturity date would fall within 10 years of the contract maturity date, then the new deposit maturity date will be deemed to be the contract maturity date.)

If at a deposit maturity date, the guaranteed minimum amount is greater than the market value of the maturing units, an amount equal to the difference will be attributed to your policy to acquire units of CI Money Market Segregated Fund – at no cost to you.

At this time, no action is required on your part. However, we recommend that you speak to your financial advisor to determine what action will best suit your investment needs.

We are confident that CI Segregated Funds, with the guarantees backed by Foresters Life Insurance Company, and the expertise of CI's investment managers, can continue to help you meet your financial goals.

Please contact your financial advisor if you have any questions or concerns. You may also contact the CI Client Services Segregated Fund Team at 1-800-792-9355.

Thank you for investing with us.

Sincerely,

CI Investments Inc.

Foresters Insurance Life Company