

# CI CORPORATE CLASS

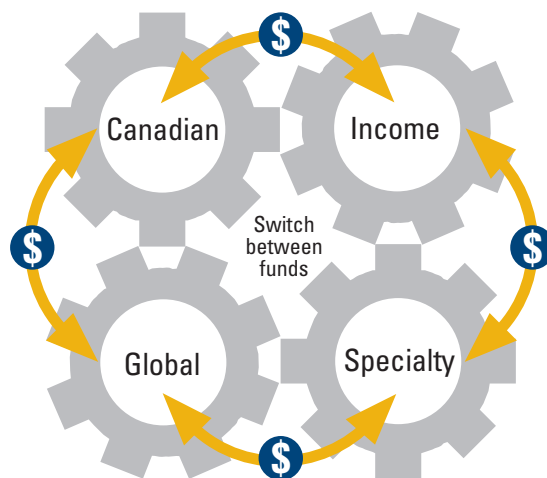
## Tax-efficient investing at its best



When buying and selling investments outside of registered plans, paying tax on capital gains can be an unwelcome result. There is a way to keep more of your money and grow your wealth – through tax-efficient investing with CI Corporate Class.

### How does it work?

CI Corporate Class is structured as a corporation, rather than a traditional mutual fund trust. Under this corporate umbrella there are more than 55 corporate class funds, with a variety of asset classes, regions, industry sectors, portfolio managers and investment styles. This structure enables you to switch among corporate class funds without triggering capital gains or losses. A taxable event occurs only when you redeem from the corporation.



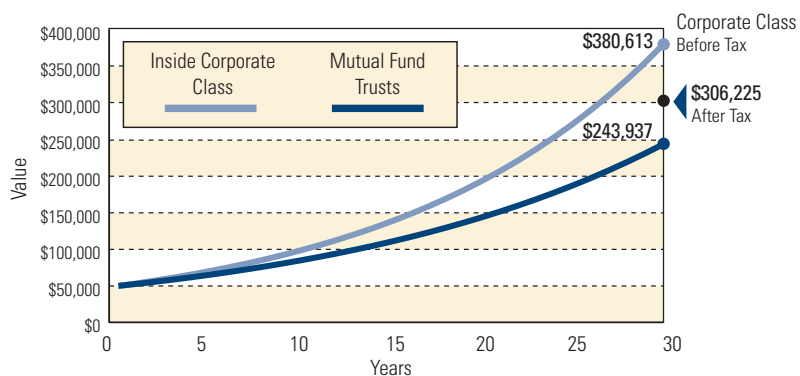
No capital gains are triggered when switching to different funds

### Benefits of CI Corporate Class:

- Tax deferral allows for increased compound growth over the long term (see chart).
- You have the ability to make “pure” investment decisions without being affected by tax concerns, including:
  - Rebalancing on a regular basis to maintain a specific asset allocation strategy;
  - Adjusting your portfolio to capitalize on changing market trends.
- The corporate structure minimizes or eliminates annual distributions. If there are any distributions from these funds, they will usually be paid as capital gains – currently the most tax-advantaged form of income.
- Interest income is converted to tax-efficient capital gains. CI Corporate Class includes a number of income funds. The income earned by these funds is generally retained, rather than being paid out in regular distributions that would be taxable.
- The timing of capital gains and losses can be controlled by investors to minimize taxes.
- The wide selection of corporate class funds allows for a fully diversified portfolio.

### The Power of Tax-Deferred Compounding

Long-term tax-deferred compounding is very powerful. The chart compares in two ways the value of a \$50,000 investment compounded at 7% annual capital appreciation and subject to 45% tax:



#### Assumptions

- (1) Inside CI Corporate Class with annual rebalancing and when tax is paid upon redemption; and
- (2) Outside CI Corporate Class when rebalanced and taxed annually.

# Tax-efficient investing at its best

## CI Corporate Class Funds Include Leading Portfolio Management Teams



## CI Corporate Class Funds

### NORTH AMERICAN FUNDS

Cambridge Canadian Asset Allocation  
Cambridge Canadian Equity  
CI American Equity  
CI American Managers®  
CI American Small Companies  
CI American Value  
CI Canadian Investment  
CI Can-Am Small Cap  
CI Value Trust  
Harbour  
Harbour Growth & Income  
Signature Canadian Resource  
Signature Select Canadian  
Synergy American  
Synergy Canadian

### REGIONAL FUNDS

CI Emerging Markets  
CI European  
CI Japanese  
CI Pacific

### GLOBAL FUNDS

Cambridge Global Equity  
CI Global  
CI Global High Dividend Advantage  
CI Global Managers®  
CI Global Small Companies  
CI Global Value  
CI International  
CI International Balanced  
CI International Value  
Harbour Foreign Equity  
Harbour Foreign Growth & Income  
Signature Global Income & Growth  
Synergy Global

### GLOBAL INDUSTRY FUNDS

CI Global Energy  
CI Global Health Sciences  
CI Global Science & Technology

### INCOME FUNDS

CI Canadian Bond  
CI Global Bond  
Signature Corporate Bond  
Signature Diversified Yield  
Signature Dividend  
Signature High Income  
Signature Income & Growth  
CI Short-Term US\$  
CI Short-Term Advantage

### PORTFOLIO SELECT SERIES

Select 100i Managed Portfolio  
Select 80i20e Managed Portfolio  
Select 70i30e Managed Portfolio  
Select 60i40e Managed Portfolio  
Select 50i50e Managed Portfolio  
Select 40i60e Managed Portfolio  
Select 30i70e Managed Portfolio  
Select 20i80e Managed Portfolio  
Select 100e Managed Portfolio  
Select Income  
Select Canadian Equity  
Select U.S. Equity  
Select International Equity

For more information, contact your Financial Advisor or visit [www.ci.com](http://www.ci.com).

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