

## CI Canadian Fixed Income Private Pool (Class A units) October 24, 2018

This document contains key information you should know about CI Canadian Fixed Income Private Pool. You can find more detailed information in the pool's simplified prospectus. For a copy ask your representative or contact CI Investments Inc. at 1-800-792-9355 or service@ci.com, or visit our website at www.ci.com.

**Before you invest in any pool, you should consider how it works with your other investments and your tolerance for risk.**

### Quick facts

|   |   |                            |  |
|---|---|----------------------------|--|
| <b>Fund code:</b>                               | CAD ISC: 2051   | <b>Fund manager:</b>       | CI Investments Inc.  |
| <b>Date class started:</b>                      | October 24, 2018                                      | <b>Portfolio manager:</b>  | CI Investments Inc.  |
| <b>Total value of fund on October 23, 2018:</b> | Information is not available as the pool is new       | <b>Distributions:</b>      | Each month; excess income and/or capital gains (if any), each December; Default reinvestment in additional units |
| <b>Management expense ratio (MER):</b>          | Information is not available as the fund class is new | <b>Minimum investment:</b> | \$100,000 initial / \$25 additional  |

### What does the fund invest in?

The pool's investment objective is to provide income and the potential for long-term capital appreciation by investing in a diversified portfolio of primarily Canadian fixed-income securities and other debt instruments. The pool may invest up to 30% of its assets (book value) in foreign securities.

The charts below give you a snapshot of the pool's investments on October 23, 2018. The pool's investments will change.

### Top 10 investments (October 23, 2018)

Because this pool is new, there is no data available for this section.

### Investment mix (October 23, 2018)

Because this pool is new, there is no data available for this section.

### How risky is it?

The value of the pool can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a pool's returns change over time. This is called "volatility".

In general, pools with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Pools with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

### Risk rating

CI Investments Inc. has rated the volatility of this pool as **low**.

Because this is a new pool, the risk rating is only an estimate by CI Investments Inc. Generally, the rating is based on how much the pool's returns have changed from year to year. It doesn't tell you how volatile the pool will be in the future. The rating can change over time. A pool with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the pool's returns, see the "What is a Mutual Fund and What are the Risks of Investing in a Mutual Fund?" section of the pool's simplified prospectus.

### No guarantees

Like most mutual funds, this pool doesn't have any guarantees. You may not get back the amount of money you invest.

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## How has the fund performed?

This section tells you how Class A securities of the pool have performed since inception. Returns are after expenses have been deducted. These expenses reduce the pool's returns.

## Year-by-year returns

Because this pool is new, there is no data available for this section.

## Best and worst 3-month returns

Because this pool is new, there is no data available for this section.

## Average return

Because this pool is new, there is no data available for this section.

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## Who is this fund for?

### This pool may be suitable for you if you:

- are seeking income and the potential for capital appreciation
- can tolerate a low degree of risk
- are investing for the medium to long term.

## A word about tax

In general, you'll have to pay income tax on any money you make on a pool. How much you pay depends on the tax laws of where you live and whether you hold the pool in a registered plan, such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your pool in a non-registered account, pool distributions are included in your taxable income, whether you get them in cash or have them reinvested.

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## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Class A securities of the pool. The fees and expenses — including any commissions — can vary among classes of a pool and among pools. Higher commissions can influence representatives to recommend one investment over another. Ask about other pools and investments that may be suitable for you at a lower cost.

### 1. Sales charges

There is generally an initial sales charge when you buy Class A securities of the pool.

| What you pay                    |   | How it works   |
|---------------------------------|---|--|
| in percent (%)                  | in dollars (\$)                         |  |
| <b>Initial sales charge</b>     |   |  |
| 0 to 5.0% of the amount you buy | \$0 to \$50.00 on every \$1,000 you pay | <ul style="list-style-type: none"><li>You and your representative decide on the rate.</li><li>The initial sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission.</li></ul> |

