



Investment Advisory Fee Agreement for Class O, OT5, OT8, P, PT5, PT8 Mutual Fund Units/Shares and PIM Units for SunWise Essential Series and SunWise Essential Series 2

This form is required for any negotiated Investment Advisory Fees between the account holder(s) and the dealer/distributor or advisor for Class O, OT5, OT8 (collectively, "Class O units/shares"), P, PT5, PT8 units/shares (collectively, "Class P units/shares") and PIM units for SunWise Essential Series and SunWise Essential Series 2 (collectively, "PIM units"). If CI Investments Inc. does not receive complete instructions to apply a negotiated Investment Advisory Fee rate, the default Investment Advisory Fee, as defined in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements, will be applied to all funds.

All fees for an account will be paid by their respective funds with the exception of CI Guaranteed Retirement Cash Flow Series (GRCFS) funds. An Investment Advisory Fee assigned to a GRCFS fund will be paid proportionately by non GRCFS funds. Only when the other funds in the account cannot cover the fees for GRCFS will the GRCFS fund be charged its own fee.

You may negotiate an Investment Advisory Fee rate at the Family Group, Account or Fund Level to be applied to the fund(s) in your account(s).

For Class O and P units/shares, if a Fund Level Investment Advisory Fee rate exists, a Family Group or Account Level Investment Advisory Fee rate will not apply for that specific fund. If an Account Level Investment Advisory Fee rate exists, a Family Group Level Investment Advisory Fee rate will not apply.

For PIM units, if an Account Level Investment Advisory Fee rate exists, a Family Group or Fund Level Investment Advisory Fee Rate will not apply for that specific account. If a Family Group Level Investment Advisory Fee rate exists, a Fund Level Investment Advisory Fee rate will not apply.

Please indicate the annualized Investment Advisory Fee rate(s) to apply to the Class O, P or PIM units below.

**FAMILY GROUP LEVEL INVESTMENT ADVISORY FEE RATE**

To establish a Family Group, please ensure that an Account Linking Form has been completed and submitted to CI Investments Inc. Note: The Family Group Level Investment Advisory Fee rate will be applied to all new/existing funds residing in any account linked to the Family Group identified below, unless the account is subject to an Account Level Investment Advisory Fee rate (or an Account or Fund Level Investment Advisory Fee rate in the case of Class O and Class P units/shares only). Authorization from all account holder(s) within the Family Group is required to makes changes to a Family Group Level Investment Advisory Fee rate.

If the same Investment Advisory Fee is to be applied to all funds currently residing within this Family Group, please indicate the rate here:  % (0 – 1.25%)

To identify the Family Group, please provide an account number belonging to the group below:

\_\_\_\_\_ CI account number

\_\_\_\_\_ Account Registration

**ACCOUNT LEVEL INVESTMENT ADVISORY FEE RATE**

The Investment Advisory Fee rate will be applied to all existing/new fund(s) residing in the account.

CI Account Number (for new accounts, indicate wire order number, if applicable)	Account Registration	Investment Advisory Fee Rate (0 – 1.25%)

**FUND LEVEL INVESTMENT ADVISORY FEE RATE**

Once a Investment Advisory Fee rate has been negotiated on a fund, subsequent purchases and switches into that fund will also reflect this Investment Advisory Fee rate. When processing switch(es) to new fund(s) within an account, new Investment Advisory Fee instructions must be submitted.

**ACCOUNT #1**

\_\_\_\_\_ CI account number (for new accounts, indicate wire order number, if applicable)

\_\_\_\_\_ Account Registration

Fund Name	Fund Code	Investment Advisory Fee Rate (0 – 1.25%)

**ACCOUNT #2**

\_\_\_\_\_ CI account number (for new accounts, indicate wire order number, if applicable)

\_\_\_\_\_ Account Registration

Fund Name	Fund Code	Investment Advisory Fee Rate (0 – 1.25%)

**ACCOUNT #3**

CI account number (for new accounts, indicate wire order number, if applicable)

Account Registration

Fund Name	Fund Code	Investment Advisory Fee Rate (0 – 1.25%)

**AUTHORIZATION:**

In order to apply the Investment Advisory Fee rates on your accounts, all investor(s)/owner(s) of the above indicated accounts must acknowledge the following:

- (1) My (Our) dealer/distributor has agreed to provide various services to me (us). In consideration for carrying out these services and for the administration of my (our) account, I (we) agree to pay the Investment Advisory Fee set out above to my (our) dealer/distributor. The Investment Advisory Fee will be calculated automatically by CI Investments Inc. (the "Manager"), and will be paid by pro-rated redemption of my (our) applicable units/shares held in the funds. The Investment Advisory Fee will be applied to the aggregate daily net asset value of the units/shares in my (our) account at the end of each day, calculated daily and charged prior to the end of each calendar quarter, plus applicable taxes. The Investment Advisory Fee payable on units/shares purchased within the calendar quarter will be pro-rated for that period. I (We) authorize the Manager to redeem, on a quarterly basis, applicable units/shares of the funds held by me (us) in order to pay the Investment Advisory Fee indicated to the dealer/distributor.
- (2) I (We) agree to pay the Management Fee as set out in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements, to the Manager. The Management Fee will be calculated automatically by the Manager, and will be paid by pro-rated redemption of my (our) applicable units/shares held in the funds. The Management Fee rate for each Class O or P unit/share will be calculated based on the Family Group aggregate daily net asset value. The Management Fee rate for each PIM Unit will be calculated based on aggregate daily net asset value of Family Group Class E, EF, O and PIM Units/Shares. The Management Fee for each fund will be applied to the daily net asset value of the applicable units/shares in my (our) funds in my (our) account(s) at the end of each day, calculated daily and charged towards the end of each calendar quarter, plus applicable taxes. I (We) authorize the Manager to redeem, on a quarterly basis, applicable units/shares of the funds held by me (us) in order to pay the management fee to the Manager.
- (3) The Investment Advisory Fee described above is payable in addition to the Management Fees as set out in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements.
- (4) I (We) acknowledge that I (we) am (are) responsible for all investment decisions involving my (our) investment(s) in the funds.
- (5) I (We) acknowledge that I (we) must maintain a minimum investment of \$100,000 per fund or an aggregate Family Group value of \$250,000 in Class E, EF, O and PIM units/shares.
- (6) I (We) am (are) aware of and assume responsibility for any tax consequences which may result from account transactions, including the payment of the Investment Advisory Fee and the redemption of units/shares to cover the Investment Advisory Fee.
- (7) I (We) agree to consult with my (our) tax advisor regarding the tax consequences of investing in Class O, OT5, OT8, P, PT5 and/or PT8 units/shares and PIM units including the deductibility for tax purposes of the Class O, OT5, OT8, P, PT5, PT8 units/shares and/or PIM Unit fee(s) paid. I (We) understand that my dealer/distributor, Advisor and the Manager does not offer advice with respect to such issues and that I (we) should seek the advice of a qualified tax professional.

This Agreement remains in force and in effect unless terminated by the Investor(s)/Owner(s) or the Advisor upon written notice to CI Investments Inc. If the Investor(s) Owner(s) continue to hold any of the securities of the funds after the effective date of termination, the Investor(s)/Owner(s) agrees to continue to pay the Management Fee and the default Investment Advisory Fee, each as described in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements, plus applicable taxes.

By signing below, each of the parties agrees to the attached terms of this Agreement as of the date written below. In addition, you confirm receipt of a copy of the most recently filed disclosure documents, or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract, including any Supplements. I(We) have requested that this document be drawn up in the English language. J'ai exigé que ce document soit rédigé en anglais.

Client Name	<b>X</b>	Date
	Client Signature	
Client Name	<b>X</b>	Date
	Client Signature	
Client Name	<b>X</b>	Date
	Client Signature	
Client Name	<b>X</b>	Date
	Client Signature	
<b>X</b>	<b>X</b>	Date
Advisor Signature	Dealer and Representative Number	

In order for this Agreement to be effective, each of the following must be in good order:

- All required information of this Agreement must be provided;
- This Agreement must be signed by all investor(s)/owner(s) and/or joint investor(s)/owner(s);
- This Agreement must be signed by the Advisor; and
- If the Client's account is registered in the name of a nominee or a third party, this Agreement must be stamped or signature guaranteed by the head office of such nominee or third party.

If any of the items listed above is not in good order, this Agreement will be deemed not to be effective and the default Investment Advisory Fee noted in the most recently filed disclosure documents or SunWise Essential Series or SunWise Essential Series 2 Information Folder and Individual Variable Annuity Contract including any Supplements will apply in respect to the funds held by the Investor.