



CI High Interest Savings Fund (Series DA units)
July 24, 2024

This document contains key information you should know about CI High Interest Savings Fund (the "fund"). CI Global Asset Management's Dollar-Cost Averaging Program is a systematic way for you to invest in another eligible fund managed by CI Global Asset Management over time. Each week, we will invest 1/52 of your original investment in Series DA of the fund into a DA/DF Target Fund you pre-select from a list of eligible funds. For more information on the DA/DF Target Funds, please refer to the applicable DA/DF Target Fund's fund facts document. You can find more detailed information in the fund's simplified prospectus. For a copy ask your representative or contact CI Global Asset Management at 1-800-792-9355 or service@ci.com, or visit our website at www.ci.com.

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

Quick facts

Fund code:	CAD ISC: DA500	Fund manager:	CI Global Asset Management
Date series started:	August 01, 2023	Portfolio manager:	CI Global Asset Management
Total value of fund on May 31, 2024:	\$1.86 billion	Distributions:	Each month; excess capital gains (if any), each December; Default reinvestment in additional units
Management expense ratio (MER):	0.33%	Minimum investment:	\$1,000 initial and subsequent

What does the fund invest in?

The investment objective of the fund is to maximize monthly income for unitholders while preserving capital and liquidity by investing primarily in high interest deposit accounts.

The charts below give you a snapshot of the fund's investments on May 31, 2024. The fund's investments will change.

Top 10 investments (May 31, 2024)

1. National Bank of Canada, High Interest Savings Account	34.2%
2. Scotiabank, High Interest Savings Account	20.5%
3. Canadian Imperial Bank, High Interest Savings Account	20.5%
4. Scotiabank, High Interest Savings Account 2	16.6%
5. Bank of Montreal, High Interest Savings Account	8.2%
Total percentage of the top 10 investments	100.0%
Total number of investments	5

Investment mix (May 31, 2024)



How risky is it?

The value of the fund can go down as well as up. You could lose money. One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility". In general, funds 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. Funds 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 Global Asset Management has rated the volatility of this fund as **low**. Generally, the rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What is a Mutual Fund and What are the Risks of Investing in a Mutual Fund?" and "Specific Information About Each of the Mutual Funds Described in this Document" sections of the fund's simplified prospectus.

No guarantees

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

How has the fund performed?

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

Year-by-year returns

This section tells you how Series DA securities of the fund have performed in past calendar year(s). However, this information is not available because the series has not completed a calendar year.

Best and worst 3-month returns

This section shows the best and worst returns for Series DA securities of the fund in a 3-month period. However, this information is not available because the series has not yet completed a calendar year.

Average return

This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in Series DA securities of the fund. However, this information is not available because the series has not yet completed 12 consecutive months.

Who is this fund for?

This fund may be suitable for you if you:

- are seeking higher yields on cash balances
- are looking for a liquid short-term investment
- can tolerate low risk
- are looking for a money market fund to hold as part of your portfolio while gradually entering an eligible pre-selected fund managed by CI Global Asset Management
- are comfortable with the concept of automatic switches into an eligible pre-selected fund managed by CI Global Asset Management over a 52-week period
- are looking to reduce the risk associated with timing a single lump sum investment into an eligible pre-selected fund managed by CI Global Asset Management

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws of where you live and whether you hold the fund 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 fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

How much does it cost?

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

1. Sales charges

You can only buy Series DA securities of the fund under the initial sales charge option.

What you pay		How it works
in percent (%)	in dollars (\$)	
Initial sales charge		
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">• You and your representative decide on the rate.• The initial sales charge is deducted from the amount you buy. It goes to your representative's firm as a commission.

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2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the fund series' returns. As at March 31, 2024, the total fund series' expenses were 0.33%. This equals \$3.30 for every \$1,000 invested.

	Annual rate (as a % of the fund series' value)
Management expense ratio (MER) This is the total of the fund series' management fee (which includes the trailing commission), administration fee, and Certain Fund Costs. CI Global Asset Management waived or absorbed some of the series' expenses. If it had not done so, the MER would have been higher.	0.33%
Trading expense ratio (TER) These are the fund series' trading costs.	0.00%
Fund expenses	0.33%

More about trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and their firm provide to you.

CI Global Asset Management pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

The exact rates for the ranges set out below are determined with reference to the rate applicable to the series of the DA/DF Target Fund into which the Series DA investment will be switched to pursuant to the Dollar-Cost Averaging Program.

Sales charge option	Amount of trailing commission	
	in percent (%)	in dollars (\$)
Initial sales charge	0% to 1.00% of the value of your investment each year	\$0 to \$10.00 each year on every \$1,000 invested

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch securities of the fund.

Fee	What you pay
Short-term trading fee	There's no short-term trading fee for this fund.
Transfer fee	Your representative's firm may charge you up to 2% of the net asset value of securities you switch to another fund.
NSF cheque fee	There is a \$25 charge for all cheques returned because of insufficient funds.

What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds securities within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

For more information

Contact CI Global Asset Management or your representative for a copy of the fund's simplified prospectus and other disclosure documents, which have more detailed information. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.

CI Global Asset Management is a registered business name of CI Investments Inc.