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 CI Guaranteed Investment Funds
 CI Growth Portfolio Guaranteed Investment Fund



As of December 31, 2021

Quick facts: Date fund created: September 2001

Total value on December 31, 2021: \$7,241,883

Managed by: CI Investments Inc.

Portfolio turnover rate: 3.63%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class B	3.13%	\$27.72	100,386
Class A	3.69%	\$24.80	179,760

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

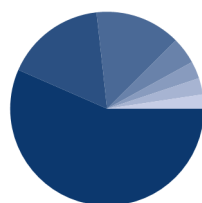
What does the fund invest in?

The fund invests in multiple funds. The underlying funds invest mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2021

	% Assets
Synergy American Fund	16.63
CI High Income Fund	12.47
CI American Small Companies Fund	10.40
CI American Managers Corporate Class	10.24
CI Canadian Investment Fund	9.89
CI International Value Fund	8.97
CI U.S. Stock Selection Corporate Class	6.95
Synergy Canadian Corporate Class	5.50
CI U.S. Equity Fund	5.40
CI Canadian Small/Mid Cap Managed Fund	4.49
Total	90.94

Total number of investments: 15



	% Assets
US Equity	56.56
Canadian Equity	16.70
International Equity	14.27
Foreign Bonds	4.47
Cash and Equivalents	2.89
Domestic Bonds	2.74
Other	2.37

Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the ongoing fund expenses section. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be suitable for contractholders if they:

- want long-term capital growth
- are investing for the medium and/or long term.

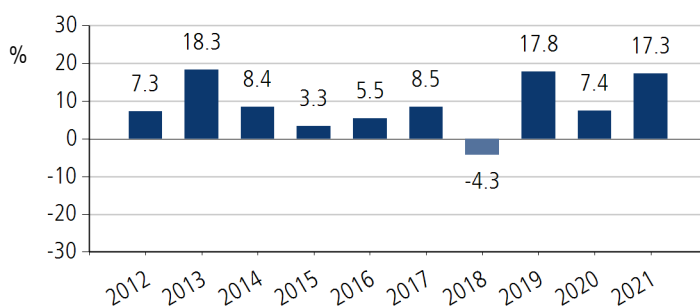
How has the fund performed?

Average return

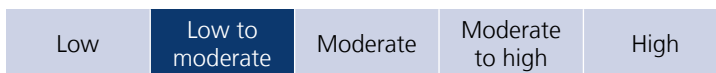
This section tells you how the fund did in the past. A person who invested \$1,000 in the Class B fund in December 2011 would have \$2,311.50 in December 2021. This works out to an average of 8.74% each year. The returns are after the MER has been deducted. The MER of the segregated fund includes the insurance fees. Past returns do not tell you how the fund will do in the future. Your return will vary based on your guarantee option and personal tax situation.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years. In the past 10 years the fund was up in value 9 years and down in value 1 year.



How risky is it?



The value of your investment can go down. For details, please refer to the Information Folder and Contract.

How much does it cost?

The following tables show the fees and expenses you could pay to invest in or sell the fund. For details, please refer to the Information Folder and Contract.

Sales Charges

Sales charge option	What you pay	How it works																		
Initial Sales Charge (ISC)	Up to 5% of the amount you invest.	<ul style="list-style-type: none"> You and your advisor agree on the rate charged. The initial sales charge is deducted from the amount you buy. It goes to your insurance advisor as a commission. 																		
Deferred Sales Charge (DSC)	<table border="1"> <thead> <tr> <th>If you sell within:</th> <th>Rate %</th> </tr> </thead> <tbody> <tr> <td>1 year of buying</td> <td>5.5</td> </tr> <tr> <td>2 years of buying</td> <td>5.0</td> </tr> <tr> <td>3 years of buying</td> <td>4.5</td> </tr> <tr> <td>4 years of buying</td> <td>4.0</td> </tr> <tr> <td>5 years of buying</td> <td>3.0</td> </tr> <tr> <td>6 years of buying</td> <td>2.0</td> </tr> <tr> <td>7 years of buying</td> <td>1.0</td> </tr> <tr> <td>After 7 years</td> <td>0.0</td> </tr> </tbody> </table>	If you sell within:	Rate %	1 year of buying	5.5	2 years of buying	5.0	3 years of buying	4.5	4 years of buying	4.0	5 years of buying	3.0	6 years of buying	2.0	7 years of buying	1.0	After 7 years	0.0	<ul style="list-style-type: none"> The deferred sales charge is a set rate. It is deducted from the amount you withdraw. When you invest in the fund, we pay your advisor a commission of up to 5%. Any deferred sales charge you pay goes to us. You can redeem up to 10% of your units of a fund each year without a deferred sales charge. You can switch to units of other DSC funds under the insurance contract without paying a deferred sales charge. For details, please refer to the Information Folder and Contract.
If you sell within:	Rate %																			
1 year of buying	5.5																			
2 years of buying	5.0																			
3 years of buying	4.5																			
4 years of buying	4.0																			
5 years of buying	3.0																			
6 years of buying	2.0																			
7 years of buying	1.0																			
After 7 years	0.0																			

Ongoing Fund expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance fees. You do not pay the MER directly. It affects you because it reduces the return you get. For details, please refer to the Information Folder and Contract.

Guarantee option	MER (Annual rate as a % of the fund's value) (Includes taxes)	Annual fee rate for death and maturity insurance included in MER (Excludes taxes)
Class B	3.13%	0.65%
Class A	3.69%	1.15%

Servicing commission

We pay your advisor an annual servicing commission for the service and advice they provide to you. It is paid as long as you own the fund. It is paid out of the management fee. The rate depends on the sales charge option you chose. For details, please refer to the Information Folder and Contract.

Annual servicing commission rate	DSC: 0.50%	ISC: 1.00%
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Other Fees

Fee	What you pay
Frequent trading fee	2% of the value of units you sell or transfer within 30 business days of buying the units. Money from the fee goes to the fund.
Switch fee commission	Your advisor may charge you up to 2% of the value of units you switch to another fund or class.

For details, please refer to the Information Folder and Contract.

What if I change my mind?

You may cancel any transfer between funds of the same guarantee class. You have to tell us in writing, by fax or letter, that you wish to cancel. You can change your mind within two business days of the earlier of:

- The date you received the confirmation and
- five business days after the confirmation is mailed.

The amount returned to the original fund will be the lesser of the value transferred and the value of the transferred units on the day the request is received. The amount returned to the original fund only applies to the specific transfer and will include any fees or charges.

For more information

This is a summary and may not contain all the information you need. There are details in the Contract that may lead to changes in this summary. Please make sure you read the Information Folder and Contract. For more information, please contact:

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