

ivari Canada ULC

Legacy Segregated Funds

Fund Facts – December 2020



*managed by CI Global Asset Management,
a registered business name of CI Investments Inc.*



issued by ivari Canada ULC

Table of Contents

CI American Small Companies Segregated Fund	1
CI Global Segregated Fund	3
CI International Segregated Fund	5
CI Money Market Segregated Fund	7
Sentry U.S. Growth and Income Segregated Fund	9
Signature Canadian Balanced Segregated Fund	11
Signature Canadian Bond Segregated Fund	13
Signature Canadian Segregated Fund	15
Signature Dividend Income Segregated Fund	17
Signature High Income B Segregated Fund	19
Signature High Income Segregated Fund	21
Signature Select Canadian Segregated Fund	23

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$100,402

Managed by: Epoch Investment Partners, Inc.

Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	2.91%	\$24.24	2,789
Class II	5.77%	\$17.37	1,888

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

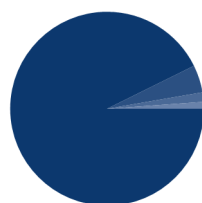
What does the fund invest in?

The fund invests in the CI American Small Companies Fund. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Axos Financial Inc	3.57
Bank Ozk	2.91
Western Alliance Bancorporation	2.89
Charles River Laboratories Intl Inc	2.66
Molina Healthcare Inc	2.24
Insperty Inc	2.16
XPO Logistics Inc	2.13
Liberty Media Corp	2.09
Arista Networks Inc	2.04
Signature Bank	1.91
Total	24.60

Total number of investments: 76



	% Assets
US Equity	92.70
International Equity	4.59
Canadian Equity	1.57
Cash and Equivalents	1.14

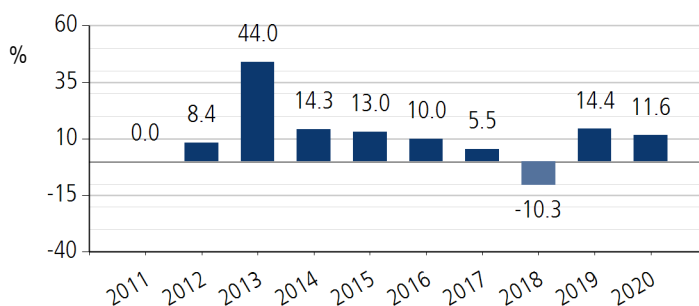
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$2,679.89 in December 2020. This works out to an average of 10.36% 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.



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 to invest in small and mid-capitalization North American companies with high growth potential
- are investing for the medium and/or long term.

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 I (100/100)	2.91%	0.44%
Class II (100/100)	5.77%	2.84%

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%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$766,063

Managed by: CI Investments Inc.

Portfolio turnover rate: 0.00%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	3.13%	\$17.17	23,896
Class II	5.31%	\$13.33	26,686

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

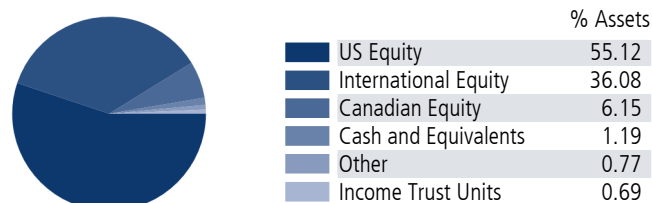
What does the fund invest in?

The fund invests in the Signature Global Equity Fund. The underlying fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Microsoft Corp	3.81
Apple Inc	3.39
Advanced Micro Devices Inc	2.82
Citigroup Inc	2.56
Alibaba Group Holding Ltd	2.52
STMicroelectronics NV	2.21
ING Groep NV	2.13
Synchrony Financial	1.96
SLM Corp	1.88
First Quantum Minerals Ltd	1.75
Total	25.03

Total number of investments: 106



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 a core foreign equity fund for their portfolios
- are investing for the medium and/or long term.

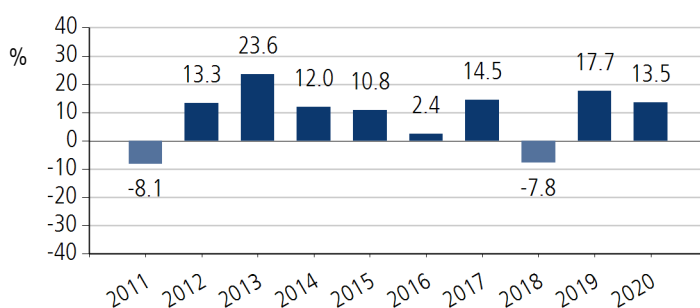
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$2,311.50 in December 2020. 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 8 years and down in value 2 years.



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 I (100/100)	3.13%	0.39%
Class II (100/100)	5.31%	2.24%

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%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$181,544

Managed by: CI Investments Inc.

Portfolio turnover rate: 2.61%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	3.16%	\$13.07	10,794
Class II	5.10%	\$9.93	4,075

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

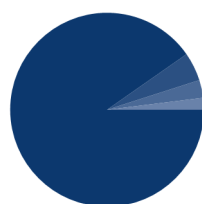
What does the fund invest in?

The fund invests in the CI International Value Fund. The underlying fund invests mostly in shares of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Chubb Ltd	3.64
Heineken NV	3.14
Aon PLC	3.14
Cash and Equivalents	2.93
Nestle SA	2.89
Check Point Software Technologies Ltd	2.84
Tokio Marine Holdings Inc	2.81
GlaxoSmithKline PLC	2.76
Zurich Insurance Group AG	2.71
Astellas Pharma Inc	2.65
Total	29.51

Total number of investments: 71



	% Assets
International Equity	90.29
US Equity	4.77
Cash and Equivalents	2.97
Canadian Equity	1.97

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 a core foreign equity fund for their portfolios
- are investing for the medium and/or long term.

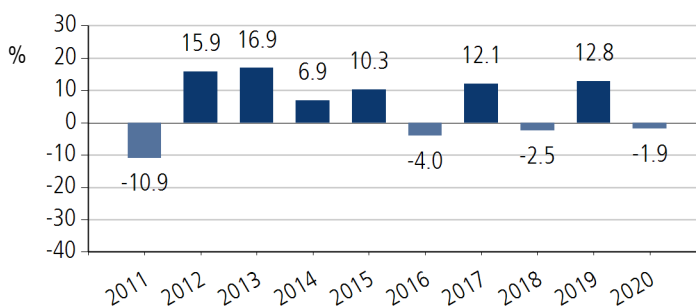
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,653.89 in December 2020. This works out to an average of 5.16% 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 6 years and down in value 4 years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	-----------------	------------------	------

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 I (100/100)	3.16%	0.39%
Class II (100/100)	5.10%	2.34%

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%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3
Phone: 1-800-792-9355
Email: service@ci.com

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$1,488,369

Managed by: CI Investments Inc.

Portfolio turnover rate: 62.15%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	0.76%	\$13.46	83,137
Class II	0.81%	\$12.83	28,760

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?

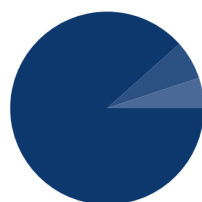
The fund invests in the CI Money Market Fund. The underlying fund invests mostly in short-term debt that mature in less than 365 days.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Cash and Equivalents	88.40
Fortified Trust 1.67% 24-Jul-2028	5.08
Royal Bank of Canada 0.62% 27-Jun-2022	3.02
Bank of Nova Scotia 1.90% 02-Dec-2021	1.92
Toronto-Dominion Bank 0.79% 28-Jun-2023	0.78
Bank of Montreal 0.68% 01-Feb-2023	0.41
Royal Bank of Canada 0.62% 27-Jun-2022	0.39
Total	100.00

Total number of investments:

7



	% Assets
Cash and Equivalents	88.39
Domestic Bonds	6.51
Other	5.10

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 to receive income
- are investing for the short term.

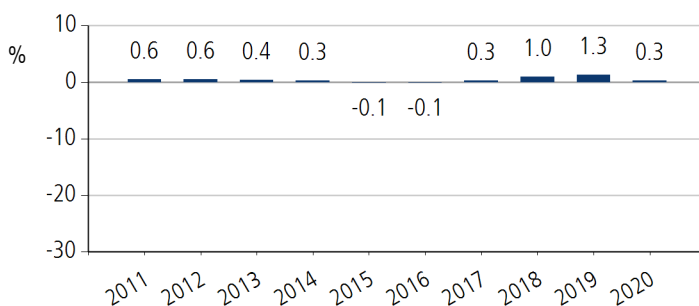
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,046.96 in December 2020. This works out to an average of 0.46% 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 8 years and down in value 2 years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

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

ivari
Legacy Segregated Funds
CI Money Market Segregated Fund

As of December 31, 2020

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 I (100/100)	0.76%	0.05%
Class II (100/100)	0.81%	0.41%

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: 0.00%	ISC: 0.00%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*
15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3
Phone: 1-800-792-9355
Email: service@ci.com

ivari
Legacy Segregated Funds
Sentry U.S. Growth and Income Segregated Fund



As of December 31, 2020

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$687,624

Managed by: CI Investments Inc.

Portfolio turnover rate: 0.07%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	2.89%	\$22.49	15,511
Class II	5.06%	\$17.30	19,579

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

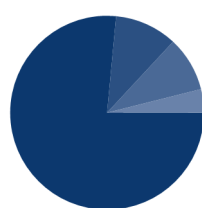
What does the fund invest in?

The fund invests in the Sentry U.S. Growth and Income Fund. The underlying fund invests mostly in U.S. shares.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Alphabet Inc	6.64
Brookfield Asset Management Inc	6.61
Visa Inc	6.00
MasterCard Inc	5.99
Facebook Inc	5.23
JPMorgan Chase & Co	3.99
Microsoft Corp	3.85
Cigna Corp	3.81
Brookfield Infrastructure Partners LP	3.73
Berkshire Hathaway Inc	3.05
Total	48.90

Total number of investments: 46



	% Assets
US Equity	76.55
Canadian Equity	10.44
Income Trust Units	9.17
International Equity	3.88
Cash and Equivalents	-0.04

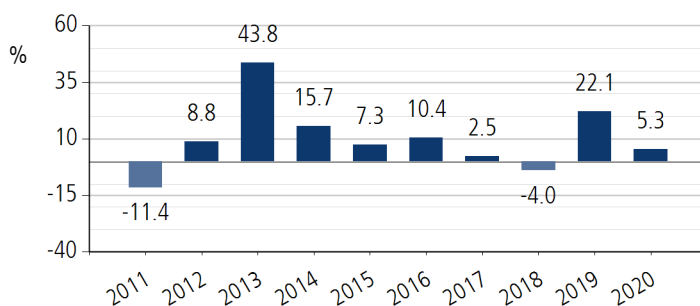
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$2,404.55 in December 2020. This works out to an average of 9.17% 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 8 years and down in value 2 years.



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:

- are seeking a regular source of income and the potential for capital appreciation
- are seeking to add U.S. exposure to their investment portfolio
- are investing for the long term.

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 I (100/100)	2.89%	0.44%
Class II (100/100)	5.06%	2.34%

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%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

ivari
Legacy Segregated Funds
Signature Canadian Balanced Segregated Fund



As of December 31, 2020

Quick facts: Date fund created: December 1997

Total value on December 31, 2020: \$3,599,752

Managed by: CI Investments Inc.

Portfolio turnover rate: 2.43%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	2.64%	\$30.22	76,456
Class II	4.49%	\$24.09	53,531

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

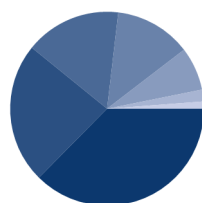
What does the fund invest in?

The fund invests in the Signature Canadian Balanced Fund. The underlying fund invests mostly in Canadian shares and bonds.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Cash and Equivalents	7.23
Manulife Financial Corp	5.15
Ontario Province 2.60% 02-Jun-2025	2.72
Bank of Nova Scotia	2.14
Microsoft Corp	2.09
Power Corp of Canada	1.99
Nestle SA	1.97
Shopify Inc	1.93
Canadian Imperial Bank of Commerce	1.69
Toronto-Dominion Bank	1.67
Total	28.58

Total number of investments: 378



	% Assets
Canadian Equity	37.41
Domestic Bonds	23.43
US Equity	16.01
International Equity	12.74
Cash and Equivalents	7.24
Other	1.97
Income Trust Units	1.20

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 both equity and fixed income in a single fund and prefer to have the portfolio advisor make the asset mix decisions
- are investing for the medium term.

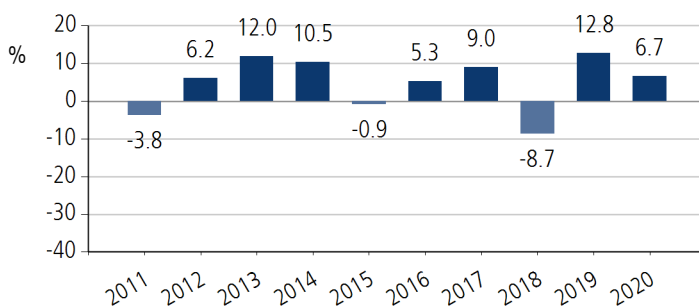
How has the fund performed?

Average return

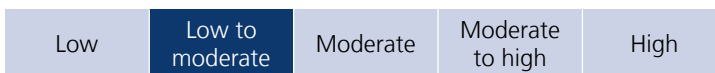
This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,578.42 in December 2020. This works out to an average of 4.67% each year. The returns are after the MER has been deducted. The MER of the segregated fund includes the 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 7 years and down in value 3 years.



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 I (100/100)	2.64%	0.19%
Class II (100/100)	4.49%	1.84%

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%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$321,438

Managed by: CI Investments Inc.

Portfolio turnover rate: 6.20%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	1.87%	\$21.22	8,409
Class II	2.95%	\$18.57	7,702

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?

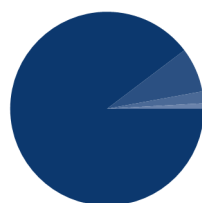
The fund invests in the Signature Canadian Bond Fund. The underlying fund invests mostly in Canadian bonds.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Cash and Equivalents	7.44
Ontario Province 2.60% 02-Jun-2025	4.76
Ontario Province 1.90% 02-Dec-2051	4.18
Ontario Province 1.75% 08-Sep-2025	3.82
Ontario Province 2.40% 02-Jun-2026	3.05
Alberta Province 2.55% 01-Jun-2027	2.36
Canada Government 0.25% 01-Aug-2022	2.27
Ontario Province 2.65% 02-Dec-2050	1.98
York Regional Municipality 1.70% 27-May-2030	1.69
Alberta Province 2.05% 01-Jun-2030	1.43

Total **32.98**

Total number of investments: **364**



	% Assets
Domestic Bonds	89.69
Cash and Equivalents	7.44
Foreign Bonds	1.97
Other	0.90

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 to receive income
- are investing for the short and/or medium term.

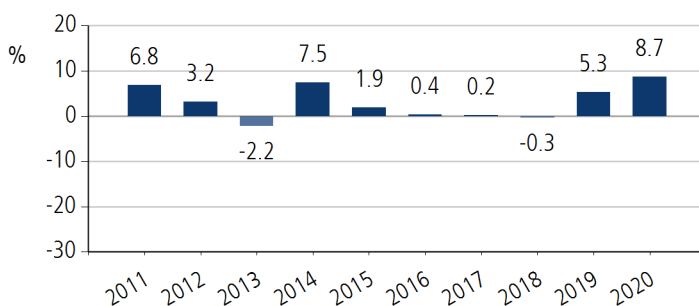
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,357.02 in December 2020. This works out to an average of 3.10% 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 8 years and down in value 2 years.



How risky is it?

Low	Low to moderate	Moderate	Moderate to high	High
-----	-----------------	----------	------------------	------

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 I (100/100)	1.87%	0.19%
Class II (100/100)	2.95%	1.19%

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: 0.25%	ISC: 0.50%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$895,977

Managed by: CI Investments Inc.

Portfolio turnover rate: 2.65%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	2.74%	\$29.39	20,088
Class II	5.10%	\$21.90	13,957

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

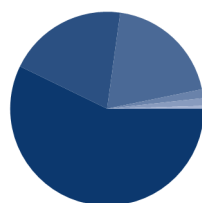
What does the fund invest in?

The fund invests in the Signature Select Canadian Fund. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Manulife Financial Corp	7.22
Taiwan Semiconductor Manufacturing Co Ltd	3.32
Bank of Nova Scotia	3.03
Power Corp of Canada	2.79
Shopify Inc	2.64
Canadian Imperial Bank of Commerce	2.40
Toronto-Dominion Bank	2.38
Sony Corp	2.33
Wheaton Precious Metals Corp	2.20
Lightspeed POS Inc	2.15
Total	30.46

Total number of investments: 112



	% Assets
Canadian Equity	57.20
International Equity	19.97
US Equity	19.61
Income Trust Units	1.47
Cash and Equivalents	1.27
Other	0.48

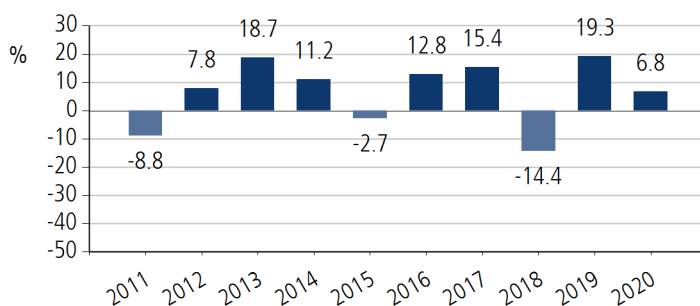
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,792.54 in December 2020. This works out to an average of 6.01% 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 7 years and down in value 3 years.



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 a Canadian equity fund for their portfolios
- are investing for the medium and/or long term.

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 I (100/100)	2.74%	0.29%
Class II (100/100)	5.10%	2.39%

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%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

ivari
Legacy Segregated Funds
Signature Dividend Income Segregated Fund



As of December 31, 2020

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$5,132,710

Managed by: CI Investments Inc.

Portfolio turnover rate: 4.75%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	1.54%	\$38.02	102,696
Class II	2.98%	\$31.79	38,634

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

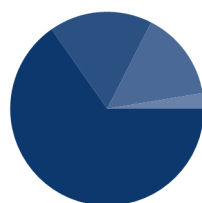
What does the fund invest in?

The fund invests in the Signature Dividend Fund. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Manulife Financial Corp	4.67
Bank of Nova Scotia	3.80
Power Corp of Canada	2.83
Toronto-Dominion Bank	2.80
Cash and Equivalents	2.56
Canadian Imperial Bank of Commerce	2.21
Enbridge Inc	2.11
Suncor Energy Inc	2.03
Bank of Montreal	2.00
Fairfax Financial Holdings Ltd	1.94
Total	26.95

Total number of investments: 188



	% Assets
Canadian Equity	65.28
US Equity	17.23
International Equity	14.90
Cash and Equivalents	2.59

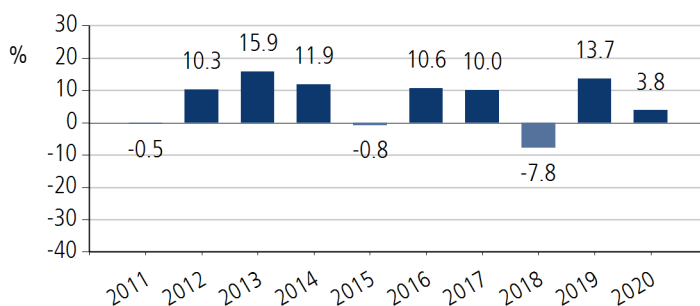
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,870.10 in December 2020. This works out to an average of 6.46% 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 7 years and down in value 3 years.



Are there any guarantees?

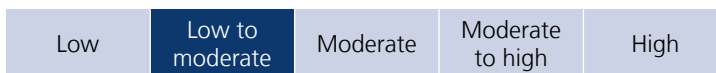
This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your money if the value goes down. The fees are summarized in the ongoing fund expenses section. For details, please refer to the Information Folder and Contract.

Who is this fund for?

This fund may be suitable for contractholders if they:

- want to receive dividend income
- are investing for the medium and/or long term.

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 I (100/100)	1.54%	0.19%
Class II (100/100)	2.98%	1.49%

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: 0.25%	ISC: 0.50%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

ivari
Legacy Segregated Funds
Signature High Income B Segregated Fund



As of December 31, 2020

Quick facts: **Date fund created:** February 1999

Total value on December 31, 2020: \$288,281

Managed by: CI Investments Inc.

Portfolio turnover rate: 5.21%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	1.87%	\$40.78	4,524
Class II	3.35%	\$34.41	3,017

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 the Signature High Income Fund. The underlying fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Cash and Equivalents	6.29
CI First Asset Global Financial Sector ETF (FSF)	4.55
Brookfield Asset Management Inc	3.62
Prologis Inc	2.96
Transurban Group	2.52
Cheniere Energy Inc	2.41
American Homes 4 Rent	2.25
ESR Cayman Ltd	2.10
Northland Power Inc	2.09
CI Global Infrastructure Private Pool ETF (CINF)	2.03
Total	30.82

Total number of investments: **380**



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 to receive income
- are investing for the medium term.

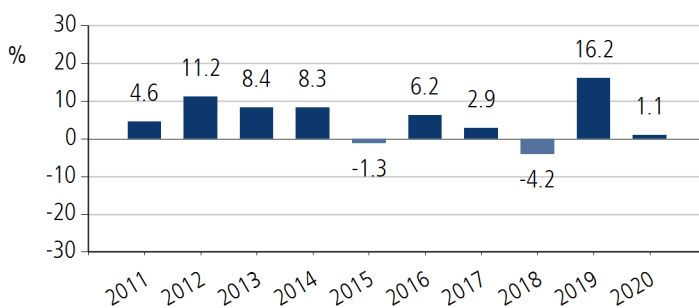
How has the fund performed?

Average return

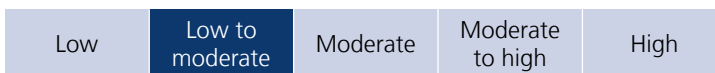
This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,657.03 in December 2020. This works out to an average of 5.18% each year. The returns are after the MER has been deducted. The MER of the segregated fund includes the 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 8 years and down in value 2 years.



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 I (100/100)	1.87%	0.24%
Class II (100/100)	3.35%	1.54%

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: 0.25%	ISC: 0.50%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Quick facts: **Date fund created:** December 1997

Total value on December 31, 2020: \$2,012,908

Managed by: CI Investments Inc.

Portfolio turnover rate: 5.18%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	1.87%	\$45.30	27,536
Class II	3.28%	\$37.93	20,180

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 the Signature High Income Fund. The underlying fund invests mostly in shares and bonds of firms from around the world.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Cash and Equivalents	6.29
CI First Asset Global Financial Sector ETF (FSF)	4.55
Brookfield Asset Management Inc	3.62
Prologis Inc	2.96
Transurban Group	2.52
Cheniere Energy Inc	2.41
American Homes 4 Rent	2.25
ESR Cayman Ltd	2.10
Northland Power Inc	2.09
CI Global Infrastructure Private Pool ETF (CINF)	2.03
Total	30.82

Total number of investments: **380**



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 to receive income
- are investing for the medium and/or long term.

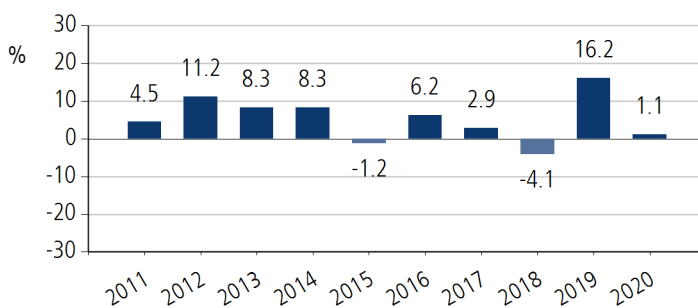
How has the fund performed?

Average return

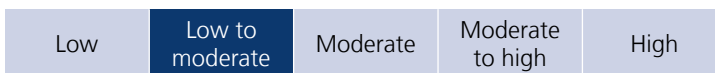
This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,657.03 in December 2020. This works out to an average of 5.18% each year. The returns are after the MER has been deducted. The MER of the segregated fund includes the 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 8 years and down in value 2 years.



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 I (100/100)	1.87%	0.24%
Class II (100/100)	3.28%	1.54%

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: 0.25%	ISC: 0.50%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

Quick facts: **Date fund created:** February 1999

Total value on December 31, 2020: \$1,200,214

Managed by: CI Investments Inc.

Portfolio turnover rate: 2.45%

Class	Management expense ratio (MER) (Includes taxes)	Net asset value per unit	Units outstanding
Class I	2.83%	\$54.16	13,627
Class II	5.05%	\$41.17	11,225

Minimum investment per contract: No new contracts

Minimum for additional purchases: No new purchases

Monthly minimum of pre-authorized chequing: No new PACs

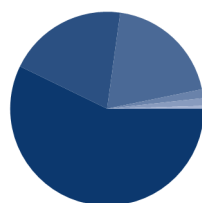
What does the fund invest in?

The fund invests in the Signature Select Canadian Fund. The underlying fund invests mostly in Canadian shares.

Top holdings and allocations of the underlying fund as of December 31, 2020

	% Assets
Manulife Financial Corp	7.22
Taiwan Semiconductor Manufacturing Co Ltd	3.32
Bank of Nova Scotia	3.03
Power Corp of Canada	2.79
Shopify Inc	2.64
Canadian Imperial Bank of Commerce	2.40
Toronto-Dominion Bank	2.38
Sony Corp	2.33
Wheaton Precious Metals Corp	2.20
Lightspeed POS Inc	2.15
Total	30.46

Total number of investments: 112



	% Assets
Canadian Equity	57.20
International Equity	19.97
US Equity	19.61
Income Trust Units	1.47
Cash and Equivalents	1.27
Other	0.48

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 a Canadian equity fund for their portfolios
- are investing for the medium and/or long term.

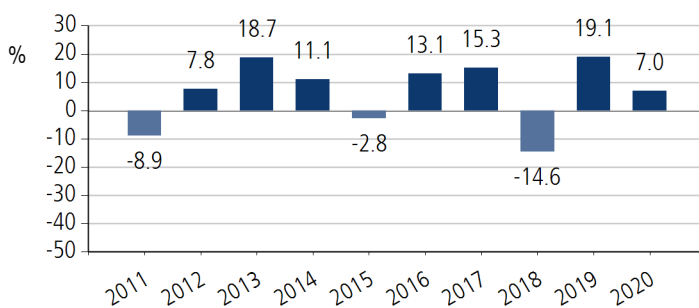
How has the fund performed?

Average return

This section tells you how the fund did in the past. A person who invested \$1,000 in the Class I fund in December 2010 would have \$1,787.47 in December 2020. This works out to an average of 5.98% 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 7 years and down in value 3 years.



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 I (100/100)	2.83%	0.34%
Class II (100/100)	5.05%	2.39%

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%
---	------------	------------

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:

CI Global Asset Management on behalf of *ivari*

15 York Street, 2nd Floor
Toronto, Ontario, M5J 0A3

Phone: 1-800-792-9355

Email: service@ci.com

ivari is the sole issuer of the individual variable annuity contract providing for investment in Legacy Segregated Funds. A description of the key features of the applicable individual variable annuity contract is contained in the Legacy Segregated Funds Information Folder. **Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.** Certain names, words, titles, phrases, logos, icons, graphics or designs in this document may constitute trade names, registered or unregistered trademarks or service marks of CI Investments Inc., its subsidiaries or affiliates, used with permission. All other marks are the property of their respective owners and are used with permission.

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

©CI Investments Inc. 2021. All rights reserved.