

Benefits for Employers

In a competitive economy, providing an enhanced employee benefits program can be a deciding factor in your company attracting and keeping talented employees, maintaining staff morale, increasing productivity and reducing costly employee turnover.

A CI Investments Group Plan is a great way to strengthen your reputation as a progressive employer. CI Group Plans will not cost you anything to set up or administer and we do all the necessary reporting to plan members and governments. You have the flexibility to make your remittances weekly, monthly or quarterly.

In conjunction with CI and a professional financial advisor, you can offer your employees any or all of these options:

- Group Registered Retirement Savings Plans (RRSPs)
- Deferred Profit-Sharing Plans (DPSPs)
- Group Registered Education Savings Plans (RESPs)
- Non-Registered Investment Accounts

Group RRSPs

CI's Group RRSPs enhance retirement savings for your employees by complementing both their own savings as well as any existing retirement plans offered by the company. Orientation sessions are provided and those that join the program receive personal attention from a professional financial advisor. There are several benefits and features to establishing a Group RRSP:

- **Control and Flexibility** – CI Group RRSPs have no defined benefit – savings at retirement are dependant on investment returns. This allows you to control your retirement costs while maintaining the flexibility to decide on your level of participation.
- **Minimal Regulatory Requirements** – Employers are not required to set specific contributions, calculate retirement benefits, hire an actuary, report to the Pension Commission or track benefits if an employee leaves the company.

Deferred Profit-Sharing Plans

A DPSP allows employers to combine the benefits of a Group RRSP with the added benefit of reducing company payroll expense obligations. Employers can share profits with all employees or just a designated group. The amounts contributed by the employer are calculated as “out of profits” – with profits defined either as profits of the current year or as undistributed profits of the current year and previous years. As with Group RRSPs, there are several benefits and features for employers in offering a DPSP:

- **Non-Taxable Benefits** – Your employer contributions to a DPSP are not added to employee earnings and are not subject to payroll-related charges such as CPP and EI deductions or workers' compensation and health-tax levies.
- **Contributions are deductible** – With a DPSP, all your contributions and expenses are tax deductible, allowing you to transfer some of your pre-tax profits to employees, other than specified shareholders who own more than 10% of the company's stock.
- **Increased Productivity and Profitability** – As an employer, you have the freedom to contribute according to employee performance, providing incentive to your employees to improve their productivity and performance and help generate company profits which are distributed under the DPSP.
- **Cost Control** – Your contributions are related to your corporate profitability and are not required in unprofitable years. You can set contribution levels as a percentage of profits, as a fixed dollar amount per employee in the plan or as a fixed percentage of the total payroll.
- **Reduce Employee Turnover** – As the employer, you can impose a vesting period of up to two years for new employees. If an employee resigns prior to vesting, those contributions are returned to the employer. Additionally, employer contributions can be kept separate with withdrawal restrictions while employees are still with the company.



CI Group Plans

Group RESPs

With employer-sponsored benefit plans expanding beyond traditional coverage, a Fall 2002 study by Hewitt Associates indicates that the availability of a Group RESP is an increasingly popular option among employees worrying about the spiraling cost of post-secondary school education. There are some clear benefits to offering this option to your employees:

- **Attracting and maintaining staff** – With fewer than 5% of employers presently making this option available, a Group RESP can be an attractive, alternative incentive program for potential and current employees.
- **Optional contributions** – Employers may choose to make contributions on behalf of employees, but have no claim on the contribution once it is made. There are no vesting options or access limitations.

Non-Registered Investment Accounts

Non-registered investment accounts are a great complement to traditional pension plans and even to other group plan options. For employees whose investment options are constrained by pension adjustments, providing the option to invest in a non-registered account allows them to save money for both short-term and long-term goals.

CI Investments – Experience. Strength. Diversity.

At CI Investments, our promise to you is clear: We provide innovative thinking, a broad selection of investments, outstanding service, and some of the world's leading fund managers. We firmly believe that now is always the best time to invest wisely, and we intend to provide the most effective tools to help you achieve your financial goals.

Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the simplified prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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- **Group Experience** – Our dedicated Group Plans team provides service and support to more than 3,000 companies.
- **Ease of Administration** – CI and your Group Financial Advisor will help you set up your Group Plan, explain it to your employees and keep your administrative responsibilities to a minimum. The CI Administrative Guide clearly sets out the simple steps involved in setting up and maintaining a Group Plan.
- **No Account or Administrative Fees** – With any CI Group Plan, there are no set-up fees, no trustee fees, no administrative fees, no annual reporting fees and no fees for ongoing service and support.
- **Investment Selection** – CI has been providing top-rated investment products since 1965. We manage over \$67 billion in assets on behalf of more than two million Canadians. CI offers top-rated equity, fixed-income, balanced, tax-advantaged and segregated fund products focusing on Canadian, global, regional, emerging and industry-specific markets. Our wide range of investment funds and products is combined with world-class money managers.
- **Customer Care** – The company Group Representative and your Group Financial Advisor will conduct information sessions at your workplace. Ongoing service and support will be provided by CI's Client Service Team by phone, fax or e-mail to answer your questions. You can access your account information through CI's website at www.ci.com.

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