

OPTIMA STRATEGY



UNITED FINANCIAL



OPTIMA STRATEGY

Your personal investment program

The many advantages of **OPTIMA** STRATEGY

I Investing means different things to different people. But most investors want the freedom to do things like give their children a good education, have a comfortable retirement and provide for their grandchildren. The foundation that Optima Strategy is based upon helps you realize your goals.

Optima Strategy is a wealth management program that offers strategically engineered portfolio solutions. These portfolios are built with portfolio optimization and superior tax efficiency strategies and are supported by a disciplined investment management process.

It's a comprehensive approach to managing your financial affairs.

Portfolio Optimization is supported by:

An Investment Policy Statement

a written roadmap for your investments

Asset allocation

diversification across 11 separate asset classes

Customized portfolios

unique to your specific needs

Financial Engineering and Portfolio Analytics

with responsibility for the portfolio managers, we ensure they continually meet their investment objectives and stay true to their discipline

Investment returns are enhanced through:

Corporate Class structure

a tax-efficient solution providing flexibility when portfolios are rebalanced, which assists in the deferral and management of taxes

A multi-manager approach

a lineup of independent, world-class investment managers

Automatic rebalancing

asset weightings are automatically rebalanced to maintain your risk profile



Personal portfolio optimization

The expertise of our team of accredited investment analysts, along with our leading external managers, allows us to engineer model portfolios constructed with great care to maximize returns for your specific level of risk. Your portfolio can be further tailored to your unique needs, as required.

Optimized to provide stable, long-term performance

An efficient or optimal portfolio is one that is designed to maximize returns for the risk you take.



A balanced asset mix ensures that Optima Strategy investors are not dependent on any one asset class or security to provide returns.

We provide diversification by asset class (such as stocks, bonds and real estate), market capitalization, industry sector, geographic region, investment style and portfolio manager.

We manage world-class investment managers

Our in-house team of investment analysts continuously researches the world's capital markets to identify and monitor the most advantageous investment techniques and vehicles. With this knowledge, they have constructed and monitor risk-controlled portfolios designed to meet your particular needs.

We continually evaluate the investment managers participating in Optima Strategy against strict criteria to ensure that they adhere to their defined investment mandate. The managers must invest according to the specific investment approach for which they were hired and deliver consistent performance compared to their benchmark.



Superior management of your portfolio for tax efficiency

Optima Strategy is based on a comprehensive platform that allows you and your advisor to make the best investment decisions based on your financial needs with the assurance that all tax considerations are being met. Assets outside registered plans reside within the United Financial Corporate Class structure, giving you the flexibility to defer and manage the taxes you are subject to.

We manage your assets on a tax-effective basis

To help minimize your tax bill, we manage your money differently than other firms. We enhance your portfolio from a tax perspective in two ways:

- By dividing your assets among family accounts.

All of your registered and non-registered accounts are viewed as a single portfolio, allowing us to strategically allocate your investments for the greatest tax efficiency. We allocate investments across family accounts to take advantage of tax-sheltered registered plans and family members who have a lower tax rate.

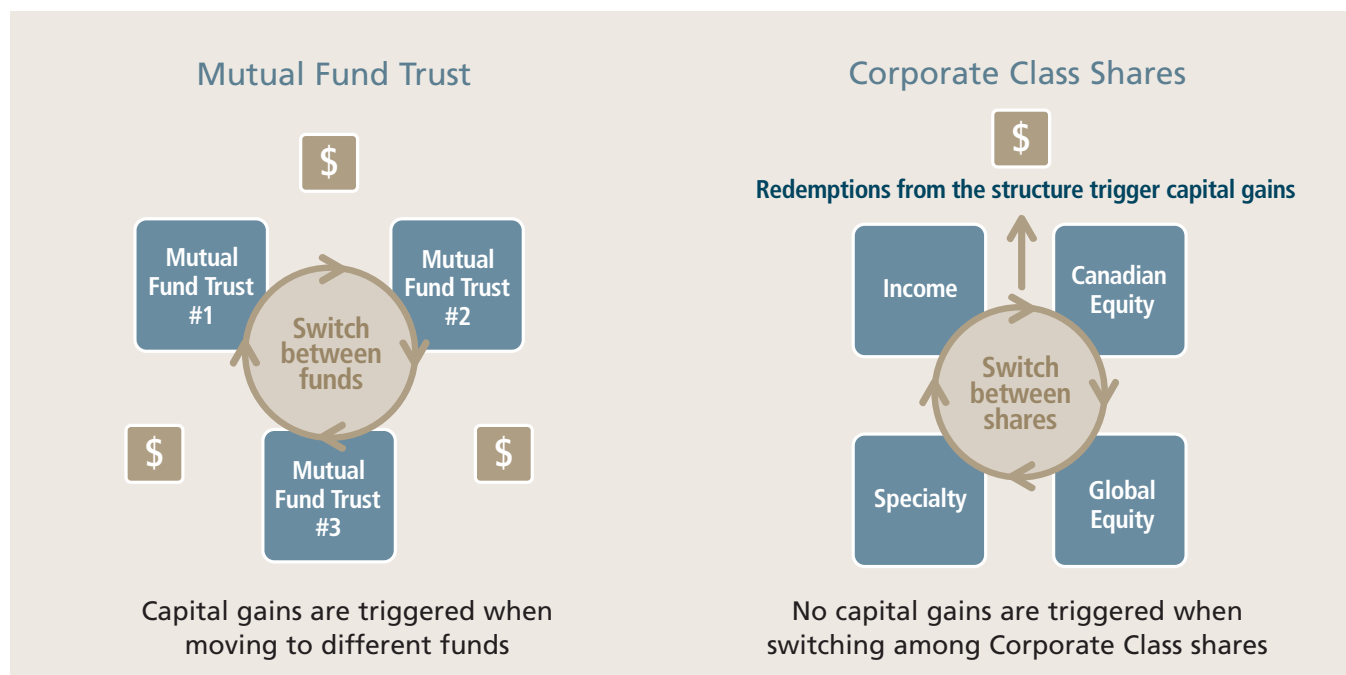
- By using a tax-efficient corporate structure for non-registered assets.

All investment mandates of the United Pools are available in Corporate Class shares, which offer unique tax benefits. Corporate Class shares are an innovation we use to manage non-registered assets.

The corporate class advantage

Corporate Class mutual funds are structured as shares of a corporation rather than the traditional mutual fund trust. This allows you a number of benefits, including being able to switch and rebalance between different shares while deferring taxes on rebalancing transactions – adding to the long-term growth of your portfolio.

As an investor in Optima Strategy's Corporate Class shares, you have the freedom to make investment decisions without being affected by tax concerns and to remain within your defined investment profile.





Optima Strategy's disciplined process can make the difference

Constructing your portfolio begins with the development of a personal investment strategy unique to you. Your advisor will examine your investment objectives and goals, liquidity needs, growth expectations, tolerance for risk, income requirements, investment time horizon, anticipated changes in lifestyle, tax considerations, and economic variables such as inflation and market volatility.

Your custom portfolio is built to offer the highest potential returns for the amount of risk you're willing to take, and is carefully managed to stay within these guidelines.

1

Setting objectives

Working with your advisor, you will complete the Investor Profile Questionnaire. It's important that your advisor learn as much as possible about you and your family, what you expect from your investments, your tax situation, cash requirements from your portfolio and how much risk you're comfortable assuming.

2

Creating an Investment Policy Statement

Once you have set your objectives, your advisor will create a detailed plan, your Investment Policy Statement. It is your personalized investing profile and details a plan of action for your customized portfolio.

3

Determining your asset mix

Your portfolio is based on strategic asset allocation, a long-term investment strategy that determines the best asset mix for you. This ensures you are not dependent on any one manager, region or asset class for your investment returns. This approach creates the most efficient portfolio for you.

4

Implementation

Your portfolio will be implemented using United Pools and Corporate Classes. World-class investment managers manage your portfolio and are selected from among the industry's most seasoned, proven professionals. We optimize your portfolio from a tax perspective by dividing your assets across family accounts and by using a tax-effective corporate structure.

5

Reporting and communication

Quarterly you will receive a consolidated report on your portfolio documenting the value of your holdings, how much you have invested, your personal rate of return, and other important information. Detailed tax reporting is provided on an annual basis.

6

Monitoring your progress effectively

A key component of managing your portfolio is ensuring it stays within the asset mix outlined in your Investment Policy Statement. We continuously monitor your investments and rebalance by buying and selling portions of your portfolio when necessary to keep your portfolio on track with your plan.



Be well-invested

The customized investment solutions from United Financial are managed by CI Investments Inc. With active management from portfolio managers around the world, these leading solutions combine investment expertise with wealth planning strategies for individuals, families and businesses across Canada.

CI Investments Inc. is a sister company to Assante Wealth Management, and offers its United Financial solutions exclusively through the advisors of Assante Capital Management Ltd. and Assante Financial Management Ltd. CI Investments Inc. and Assante Wealth Management are controlled by CI Financial Corp., a diversified wealth management firm with more than \$87 billion in fee-earning assets.

For more information about United Financial solutions, please visit our website at www.assante.com/unitedfinancial or speak to an Assante Wealth Management advisor.

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