

imaxx Canadian Bond Fund

November 2016

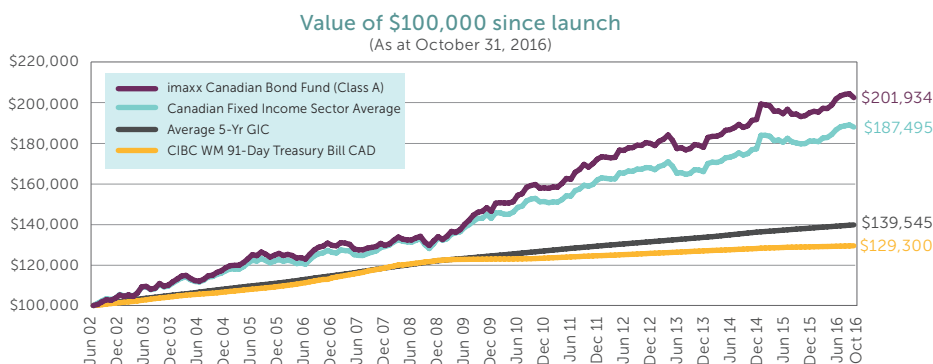
“With a focus on corporate bonds, we’re able to find both attractive yields and diversification opportunities, compared with traditional government bonds. Our forensic analysis of the individual securities has ensured that the Fund has not had a single default since its inception.”

– Gregory Ross,
Chief Investment Officer and
Head of Fixed Income
Foresters Asset Management Inc.

The Fund seeks to deliver long-term stable growth through interest income and capital growth by investing primarily in bonds of varying maturities and in short-term securities.

Performance

The Fund has demonstrated strong and consistent returns since its inception, versus both its peer group and alternative asset classes.



Performance vs. Select Peers

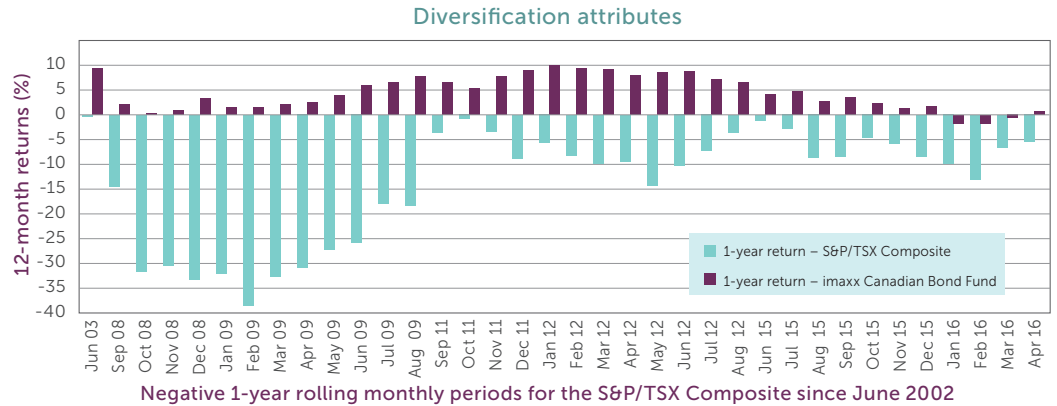
When investing, it is important to consider diversifying investors’ exposure among funds within a concentrated sector to reduce their portfolio risks. As you can see, imaxx Canadian Bond Fund offers strong relative returns when compared with its largest peers.

Performance as at October 31, 2016	1 year		3 years		5 years		10 years		Inception date	
Name	Fund size (\$million)	Return (%)	Quartile rank	Return (%)	Quartile rank	Return (%)	Quartile rank	Return (%)	Quartile rank	
imaxx Canadian Bond	56.7	4.8	2	4.1	2	3.8	2	4.6	1	06/03/02
imaxx Canadian Bond F Class	56.7	5.5	1	4.7	1	4.4	1	N/A	N/A	06/03/02
RBC Bond Sr A	17,285	6.0	1	4.9	1	4.0	1	4.5	2	07/29/66
TD Canadian Bond - A	15,754	4.5	3	3.8	3	3.1	3	4.0	3	11/01/00
TD Canadian Core Plus Bond - A	12,893	4.7	3	4.0	2	3.6	2	N/A	N/A	09/04/07
Fidelity Canadian Bond Sr A	11,186	4.5	3	3.9	3	3.1	3	3.8	3	02/01/88
PH&N Bond A	10,342	5.1	2	4.6	1	3.6	2	N/A	N/A	11/17/08
PH&N Total Return Bond A	8,286	5.4	1	4.7	1	3.8	2	N/A	N/A	11/17/08
Desjardins Canadian Bond	4,185	4.2	3	3.7	3	2.8	4	3.5	4	11/12/59
Desjardins Enhanced Bond	4,174	3.2	1	4.1	2	4.8	2	3.8	3	01/12/04
Renaissance Corporate Bond Prem	4,121	6.5	1	4.2	2	4.6	1	N/A	N/A	11/18/09
Russell Inv Fixed Income Pool Sr A	3,330	4.7	3	3.8	3	3.5	2	4.5	1	01/06/93
Canadian Fixed Income Sector Average	N/A	4.6	N/A	4.1	N/A	3.6	N/A	4.1	N/A	01/01/72

Source: Morningstar Direct, showing largest ten funds ranked by funds ranked by fund size base currency and class A series for the Morningstar Canadian Fixed Income category. Peer comparison excludes tied sales organizations and those having a performance track record of less than 3 years.

Diversification Potential

Bonds have long been promoted for their diversification attributes. The imaxx Canadian Bond Fund is no exception. This chart shows how the Fund has performed during times when Canadian equities posted negative returns, since its inception.



Who Should Consider imaxx Canadian Bond Fund?

- **Canadian baby boomers who are fast approaching their retirement years:** This Fund offers investors protection against equity market corrections, along with income and growth potential, to help ensure their retirement savings stay ahead of inflation and their withdrawal rates.
- **Investors looking for higher income:** This Fund offers investors an attractive and stable income over and above traditional income investments, especially in a low-yielding environment.
- **Investors who need the stability of a global organization with an institutional focus:** This Fund makes excellent use of Foresters Asset Management's team of institutional investment professionals dedicated to unearthing the most attractive investment opportunities in the Canadian corporate bond marketplace.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns, including changes in share value and reinvestment of all dividends or distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated.

Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.

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Segregated Fund Contract and Mutual Fund Codes**

	Fund Name	ISC	DSC	No Load	Low Load
imaxx Fund Mutual Funds	imaxx Canadian Bond Fund	AFM201	AFM101	AFM301	AFM501
	imaxxGIF	ivari Canadian Bond GIF – imaxxGIF 75/75	TLC453	TLC452	
ivari Canadian Bond GIF – imaxxGIF 75/100		TLC853	TLC852		
ivari GIF	ivari Canadian Bond GIF	TLC1003	TLC1002		
GS3	ivari Canadian Bond GIF –GS3 75/100	TLC653	TLC652		
	ivari Canadian Bond GIF – GS3 75/75	TLC753	TLC752		

** **IMPORTANT NOTE:** Foresters Asset Management Inc. is the portfolio manager of the imaxxFund mutual funds, which are offered through Foresters Financial Investment Management Company of Canada Inc., an affiliate. In addition, Foresters Asset Management Inc. provides investment management services to the ivari life insurance company, the issuer of the segregated funds, referred to in this document and which is currently available in the ivari GIF policy.

For further information, please visit: imaxxwealth.com.