

# imaxx Canadian Fixed Pay Fund

November 2016

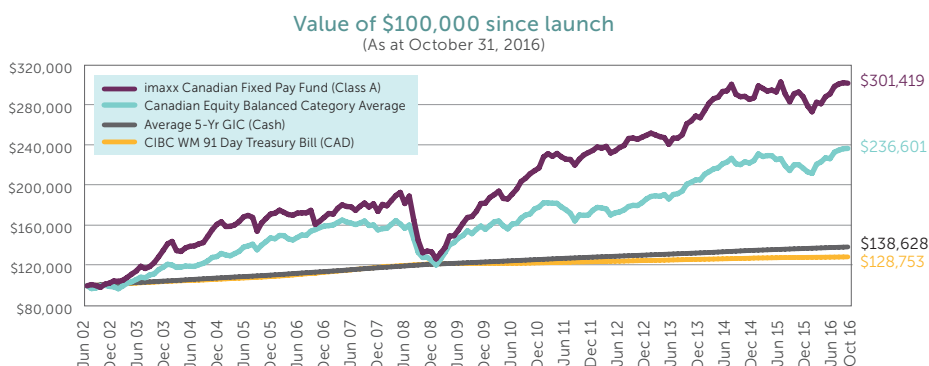
“The Fund invests in the most promising dividend-producing North American companies to maximize growing power; the bond component provides good downside protection, as well as attractive yields.”

– Glenn Paradis, CFA,  
Head of Equities  
Foresters Asset Management Inc.

The Fund’s investment objective is to provide a consistent stream of monthly income and some capital appreciation by investing in a portfolio of Canadian fixed income and North American equity investments.

## Performance

The Fund has demonstrated strong and consistent returns since its inception versus its peer group.



## Performance vs. Select Peers

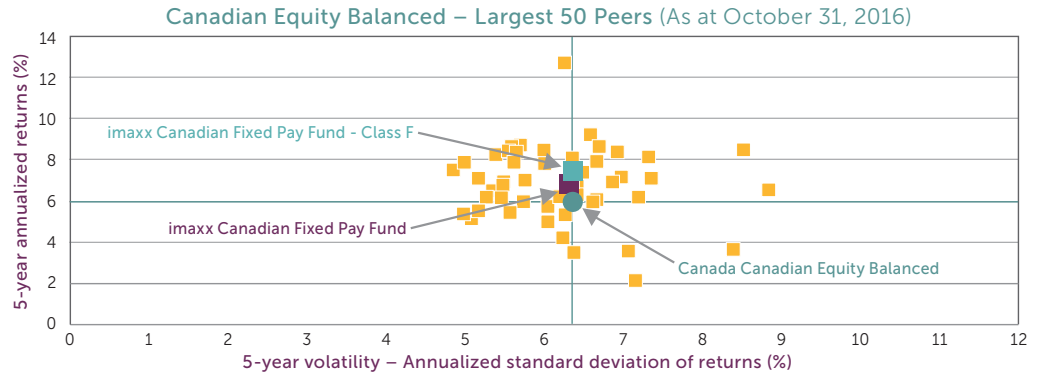
When investing, it is important to consider diversifying investors’ exposure among funds to reduce their portfolio risks. As you can see, imaxx Canadian Fixed Pay Fund offers strong relative returns compared with its largest peers.

Performance as at October 31, 2016		1 year		3 years		5 years		10 years		12 month	
Name	Fund size (\$million)	Return (%)	Quartile rank	Return (%)	Quartile rank	Return (%)	Quartile rank	Return (%)	Quartile rank	Inception date	Dividend Yield (%)
imaxx Canadian Fixed Pay	313	3.6	4	4.9	3	5.9	3	5.6	1	06/03/02	3.2
imaxx Canadian Fixed Pay F Class	313	4.6	4	6.2	2	7.2	2	6.7	1	06/03/02	3.2
Fidelity Canadian Asset Allocation Sr B	6,120	5.9	3	6.0	2	5.5	4	4.3	2	12/30/94	2.8
TD Dividend Income - I	4,256	8.8	2	6.4	2	8.1	2	4.5	2	10/31/94	3.6
Beutel Goodman Balanced Class D	3,610	6.3	3	6.9	1	8.7	1	5.6	1	12/31/90	3.0
Trimark Income Growth Series A	2,824	5.8	3	6.1	2	8.5	1	3.6	3	10/22/99	2.3
Scotia Partners Balanced Growth Port	2,789	5.2	4	6.4	2	7.5	2	4.1	2	12/09/02	2.4
Trimark Diversified Yield Class A	1,158	9.5	1	4.8	3	7.9	2	N/A	N/A	08/09/11	3.6
Mackenzie Cundill Cdn Balanced C	1,111	4.2	4	2.0	4	6.5	3	4.4	2	10/07/98	2.8
Mackenzie Ivy Canadian Balanced A	971	9.4	1	7.4	1	8.6	1	4.3	2	10/13/92	3.1
EdgePoint Cdn Growth & Income Port Sr A	968	7.6	2	6.8	1	9.2	1	N/A	N/A	11/17/08	2.6
TD Balanced Growth - I	828	6.5	3	6.7	1	6.9	2	3.6	3	09/04/87	3.0
Canada Canadian Equity Balanced	N/A	7.4	N/A	5.6	N/A	6.9	N/A	4.1	N/A	01/01/72	N/A

Source: Morningstar Direct, showing largest ten funds ranked by fund size base currency for the Morningstar Canadian Equity Balanced Category. Peer comparison excludes tied sales organizations.

## Risk vs. Return

The benefits of investing across diverse asset classes means that the Fund demonstrates favourable risk/return attributes, versus its largest peers.



## Who Should Consider imaxx Canadian Fixed Pay Fund?

- **Canadian baby boomers who are fast approaching their retirement years:** They need investment solutions which are strong and sensible, yet easy to understand and that take advantage of market opportunities. The Fund is an all-in-one solution, offering investors both attractive and stable income and a generous equity weighting that will help grow their portfolio.
- **Investors looking for tax-efficient income:** Overall, the Fund provides relatively high tax efficiency: return on capital, capital gains, and dividends enjoy lower tax rates than other income-paying investments.
- **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 10 investment professionals, dedicated to unearthing the most attractive investment opportunities in the North American marketplace.

### FOR ADVISOR USE ONLY

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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 Fixed Pay Fund	AFM202	AFM102	AFM302	AFM502
	ivari Canadian Fixed Pay – imaxxGIF 75/100	TLC855	TLC854		
imaxxGIF	ivari Canadian Fixed Pay – imaxxGIF 75/75	TLC455	TLC454		
	ivari Canadian Fixed Pay GIF	TLC1013	TLC1012		
GS3	ivari Canadian Fixed Pay GIF – GS3 75/100	TLC831	TLC830		
	ivari Canadian Fixed Pay GIF – GS3 75/75	TLC931	TLC930		

**\*\* 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](http://imaxxwealth.com).