



CUMIS Monthly Interest Account Information Sheet

(Product Effective Date: January 1, 2009)

Available for investment within your Tax Free Savings Account group plan, the CUMIS Monthly Interest Account provides a competitive interest rate for your contributions. Interest is paid at the end of each month. The interest paid will depend on the daily interest rates in effect throughout the month. Interest rates will change as market conditions dictate. The current interest rate will be published on the CUMIS website.

Where do I find the current interest rate?

Located on the CUMIS Website, the interest rate can be found using this path:

Off our home page at www.cumis.com, go to *Products and Services*, click *Retirement Services*, click *CUMIS Investment Funds*, and look for the CUMIS logo and the link to *the Monthly Interest Account*.

What if I make a withdraw mid-month?

Even though you are withdrawing your funds before interest is paid at the end of the month, interest is accrued daily, so you will earn interest up until the day of your withdrawal.

Is my deposit protected if CUMIS becomes insolvent?

Yes. CUMIS Life is a member of Assuris. Founded in 1990, Assuris is a not-for-profit organization that protects Canadian policyholders in the event that their life insurance company should fail. Their role is to protect policyholders by minimizing the loss of benefits and ensuring a quick transfer of their policies to a solvent company, where their benefits will continue to be honoured. A life insurance company authorized to sell insurance policies in Canada is required, by the federal, provincial and territorial regulators, to become a member of Assuris. Assuris is funded by the life insurance industry and endorsed by government. There is no cost to policyholders for Assuris' protection.

If CUMIS Life Insurance Company fails, your Accumulation Annuity policy will be transferred to a solvent company. On transfer, Assuris guarantees that you will retain 100% of the Accumulated Value up to \$100,000.