



INVESTMENT STRATEGY GUIDE

FOR REGISTERED INVESTMENT ACCOUNT

Client Name: _____

Advisor: _____

Date: _____



Investor information

Date of Birth:

____/____/____
Day Month Year

Marital status:

Number of Dependents:

Address:

Telephone N°:

Email:

Occupation (if retired, indicate your occupation before retirement):

Personal Annual Income: Under \$25k \$25-50k \$50-75k \$75-100k Over \$100k

Personal Net Worth: \$0-50k \$50-100k \$100-250k \$250-500k Over \$500k

Investment Objective:

Time Horizon:

Follow this 3-step process to build an investment strategy tailored to you.

STEP 1

DETERMINE
YOUR INVESTMENT
APPROACH



STEP 2

SELECT
YOUR INVESTMENT
OPTION



STEP 3

YOUR INVESTMENT
STRATEGY



STEP 1

DETERMINE YOUR INVESTMENT APPROACH



Your investor approach is based on answers regarding your current financial situation, investment objectives as well as your attitude towards risk. Remember, there are no right or wrong answers.

	Agree	Disagree
1. I want to review my investments with my advisor annually.	<input type="checkbox"/>	<input type="checkbox"/>
2. I expect to access or redeem some of these funds before their intended use.	<input type="checkbox"/>	<input type="checkbox"/>
3. I am worried about short term fluctuations in my investment value.	<input type="checkbox"/>	<input type="checkbox"/>

Mostly agreeing with these statements would suggest a target risk approach to investing.

Our Portfolio Solutions are designed to match your risk tolerance.

I PREFER A TARGET RISK APPROACH

Next step, determine your risk tolerance by answering the following 5 questions.

Mostly disagreeing with these statements would suggest a target date approach to investing.

Our SmartSeries target date funds are designed to optimize your results based on a target date.

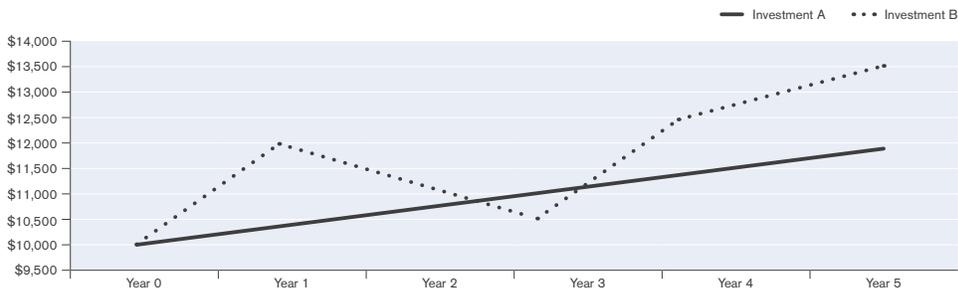
I PREFER A TARGET DATE APPROACH

Next step, select your SmartSeries target date on page 4, section 2.2.

DETERMINE YOUR RISK TOLERANCE

Answer the following 5 questions and tally up the number of questions you agreed with.

	Agree	Disagree
1. I intend on using these investments in less than 10 years.	<input type="checkbox"/>	<input type="checkbox"/>
2. I am not comfortable with fluctuations in my investment account. I want my investments to be safe even if it means that my investment returns will be significantly lower.	<input type="checkbox"/>	<input type="checkbox"/>
3. I have not been able to save significant amounts of money on a consistent basis.	<input type="checkbox"/>	<input type="checkbox"/>
4. If I owned a \$30,000 investment that fell to \$20,000 over a one-year period, I would look for alternative investment options instead of waiting for this investment to recover.	<input type="checkbox"/>	<input type="checkbox"/>
5. I would be more likely to choose "Investment A" in the chart below.	<input type="checkbox"/>	<input type="checkbox"/>



You agreed with _____ of 5.

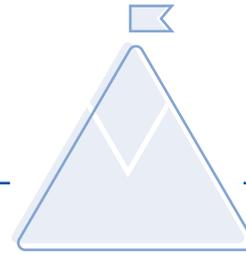
SELECT YOUR RISK PROFILE

Match the number of agreed statements with the following investment profile then proceed to page 4, section 2.1.

QUESTIONS YOU AGREED WITH	YOUR INVESTMENT RISK PROFILE
If you agreed with 5	<input type="checkbox"/> You have a SAVINGS profile <ul style="list-style-type: none"> • Your primary objective is preservation of capital; and/or • You cannot tolerate fluctuating returns; and/or • You are investing for a very short period of time.
If you agreed with 4	<input type="checkbox"/> You have a CONSERVATIVE profile <ul style="list-style-type: none"> • You are concerned with capital preservation and seeking relatively stable investment income; and/or • You are willing to tolerate limited fluctuations in your investment portfolio; and/or • You have a shorter time period for your investments to grow.
If you agreed with 3	<input type="checkbox"/> You have a BALANCED profile <ul style="list-style-type: none"> • You are seeking good potential long-term returns while minimizing the overall risk of your portfolio; and/or • You are willing to tolerate some market fluctuations and allow time to recover from any market downturns; and/or • You won't need to use these investments for the next few years.
If you agreed with 2	<input type="checkbox"/> You have a BALANCED GROWTH profile <ul style="list-style-type: none"> • You are a growth-oriented investor seeking strong portfolio growth; and/or • You are willing to accept market fluctuations but still want a small portion of your portfolio in fixed income; and/or • You have a relatively long period of time before you will need to use these investments.
If you agreed with 1 or less	<input type="checkbox"/> You have a GROWTH profile <ul style="list-style-type: none"> • Your primary objective is to achieve the best long-term return on your investments, and you are willing to accept major market fluctuations; and/or • You will not need to use these investments for many years.

STEP 2

SELECT YOUR INVESTMENT OPTION



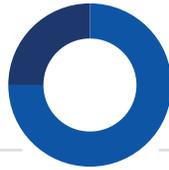
2.1 PORTFOLIO SOLUTIONS for a **target risk approach**

If you are looking for an investment strategy aiming at achieving a broad diversification and asset allocation, you will love our Portfolio Solutions. Just choose the Portfolio that best aligns with your risk tolerance and our expert portfolio manager, Louisbourg Investments, will take care of the fund selection and will implement the investment strategy.

Match your risk profile results to determine which portfolio solution is right for you.



SAVINGS (GIA)
100% Fixed Income



CONSERVATIVE
75% Fixed Income
25% Equity



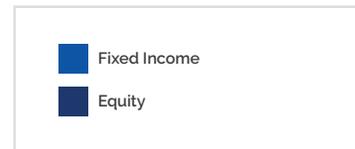
BALANCED
50% Fixed Income
50% Equity



BALANCED GROWTH
25% Fixed Income
75% Equity



GROWTH
100% Equity



2.2 SMARTSERIES for a **target date approach**

If you are looking for a “hands off approach” to investing, SmartSeries offers sophisticated investment allocation & risk management strategy designed to optimize your risk-reward profile over time. Simply choose the target date closest to the year you plan to achieve your goal and our expert portfolio manager will take care of the fund selection and implementing the investment strategy.

Use the following calculation to determine which SmartSeries strategy is right for you.

For example: If you are 31 in 2020 and plan to retire at the age of 65, the ideal fund for you would be SmartSeries 2050.

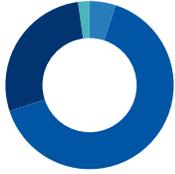
$$\boxed{} + \boxed{} - \boxed{} = \text{SMARTSERIES } \boxed{}$$

CURRENT YEAR TARGET AGE CURRENT AGE

Go to the next page for the SmartSeries asset mix.

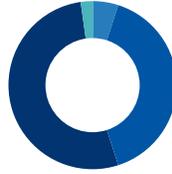
SMARTSERIES ASSET MIX

Match your calculation results to find the SmartSeries that is right for you.



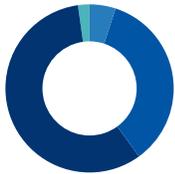
SMARTSERIES INCOME

5% Cash and Equivalents
65% Fixed Income
28% Equity
2% Alternatives



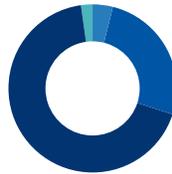
SMARTSERIES 2020

5% Cash and Equivalents
40% Fixed Income
53% Equity
2% Alternatives



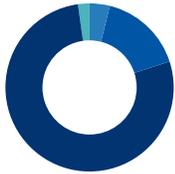
SMARTSERIES 2025

5% Cash and Equivalents
35% Fixed Income
58% Equity
2% Alternatives



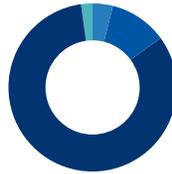
SMARTSERIES 2030

4% Cash and Equivalents
26% Fixed Income
68% Equity
2% Alternatives



SMARTSERIES 2035

4% Cash and Equivalents
16% Fixed Income
78% Equity
2% Alternatives



SMARTSERIES 2040

4% Cash and Equivalents
11% Fixed Income
83% Equity
2% Alternatives



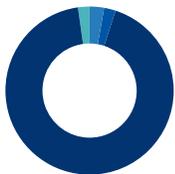
SMARTSERIES 2045

3% Cash and Equivalents
7% Fixed Income
88% Equity
2% Alternatives



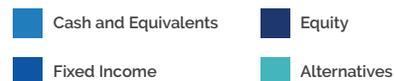
SMARTSERIES 2050

3% Cash and Equivalents
2% Fixed Income
93% Equity
2% Alternatives



SMARTSERIES 2055

3% Cash and Equivalents
2% Fixed Income
93% Equity
2% Alternatives



STEP 3

YOUR INVESTMENT STRATEGY OVERVIEW



CLIENT COPY

Your Investment Objective:

Your Time Horizon:

Your preferred investment approach is:

I wish to apply for the following account:

target date approach target risk approach

TFSA RRSP RRIF

Your investment option is:

SMARTSERIES

- SmartSeries 2020
- SmartSeries 2025
- SmartSeries 2030
- SmartSeries 2035
- SmartSeries 2040
- SmartSeries 2045
- SmartSeries 2050
- SmartSeries 2055
- SmartSeries Income

PORTFOLIO SOLUTIONS

- Savings (GIA)
- Conservative
- Balanced
- Balance Growth
- Growth

OTHER

- I prefer to pick my own

I confirm and agree with the answers provided in the Investment strategy guide completed with the advisor.

I agree that my investor strategy is in line with my goal. I understand the risks associated with this investment profile and that these risks can have an impact on the value of my investment portfolio. I will notify my advisor of any changes that may impact my investment objectives and resulting investor profile.

Choosing an investment option that matches your investment strategy does not guarantee that you will reach your financial goals. Other factors, such as the amount of money needed to finance your goals and your saving habits, must also be considered. Your advisor can help you plan the steps to take to reach your goals.

Client name in print:

Client signature:

Advisor signature:

Date:

____/____/____

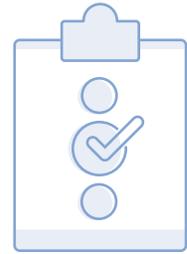
Day

Month

Year

STEP 3

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Your Time Horizon:

Your preferred investment approach is:

I wish to apply for the following account:

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Your investment option is:

SMARTSERIES

- SmartSeries 2020
- SmartSeries 2025
- SmartSeries 2030
- SmartSeries 2035
- SmartSeries 2040
- SmartSeries 2045
- SmartSeries 2050
- SmartSeries 2055
- SmartSeries Income

PORTFOLIO SOLUTIONS

- Savings (GIA)
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Client name in print:

Client signature:

Advisor signature:

Date:

____/____/____

Day

Month

Year

WHY CHOOSE Assumption Life?

Assumption Life offers you solutions that are flexible, secure, and affordable, as well as:

- Sound advice
- Innovative products
- Diversified selection of investments
- Skilled, professional managers
- Competitive performance

Through our subsidiary Louisbourg Investments and by means of our strategic alliance with Fidelity Investments and CI Investments, we are equipped to help you build a prosperous future.

We have been meeting the needs of our clients successfully for over 100 years. We constantly strive to maintain and cultivate this special relationship by offering you quality financial products and services.

Contact us at:

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P.O. Box 160/770 Main Street, Moncton NB E1C 8L1

Telephone: 506-853-6040 • Fax: 506-853-9369

Toll Free: 1-888-577-7337

www.assumption.ca