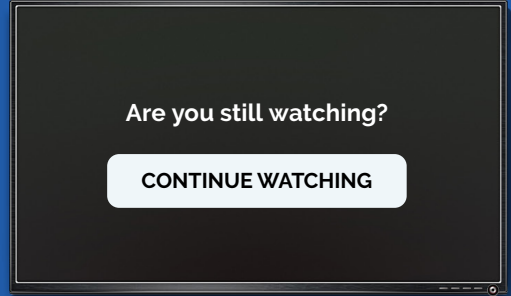




REGISTERED INVESTMENT ACCOUNT (RIA)

A choice **as easy as binge-watching** your favorite show.



With average savings of 1%, you'll wonder why you haven't started sooner. Our low-fee investment account option will become **your favorite choice for all your registered investments**. Similar to mutual funds, the RIA offers lower management fees and, like segregated funds, it provides the investor with death and maturity benefits.

**Investment Options**

Beyond the lower fees, the RIA offering includes a concentrated list of sophisticated investment solutions. You can choose our exclusive target date fund **SmartSeries**, our **Traditional or Select Portfolio solutions**, or **individual reference funds** from exceptional portfolio managers.

**HOW DOES IT COMPARE?**

MUTUAL FUNDS*	SEGREGATED FUNDS	REGISTERED INVESTMENT ACCOUNTS (RIA)
Investment Account	Insurance Contract	Insurance Contract
Account Owner	Annuitant	Annuitant
No beneficiary designation for non-registered accounts	Beneficiary Designation	Beneficiary Designation
Do not bypass Probate	Bypass Probate	<b>Bypass Probate</b>
No creditor protection	Creditor Protection	<b>Creditor Protection</b>
Lower Costs	Higher Costs	<b>Lower Costs</b>
All Account Types (Registered & Non-Registered)	All Account Types (Registered & Non-Registered)	Registered Accounts Only

\*Assumption Life does not offer mutual funds.

**SMALL FEES CAN MAKE A BIG DIFFERENCE**

Here's an example of how segregated fund management fees compare to those of a Registered Investment Account and how much your client could benefit.

	SEGREGATED FUNDS	REGISTERED INVESTMENT ACCOUNT (RIA)
<b>Fund</b>	Traditional Balanced Portfolio (75/100)	Traditional Balanced Portfolio (75/100)
<b>Amount</b>	\$225,000	\$225,000
<b>Time Invested</b>	15 Years	15 Years
<b>MER</b>	3.66%	
<b>Management Fees</b>		2.58%
<b>Gross Return</b>	6%	6%
<b>Net Market Value</b>	<b>\$318,786</b>	<b>\$373,147</b>

With just a **1.08% difference** in fees, means your clients could pocket **\$54,361 more!**

For more information contact your Assumption Life advisor.