Assumption Life

INVESTMENT STRATEGY GUIDE

FOR REGISTERED INVESTMENT ACCOUNTS AND SEGREGATED FUNDS

Client Name: ______________________________

Advisor: ______________________________

Date: ______________________________

6408-00A-JUN21

Welcome to our Investment Strategy Guide!

Simply follow the 3-step process to build an investment strategy based on your goals.

After filling in your investor information, we've arranged a short series of investor profile-type questions that will help uncover your preferences and expectations as an investor.

STEP 1	STEP 2	STEP 3
DETERMINE YOUR INVESTMENT **APPROACH**	SELECT YOUR INVESTMENT **OPTION**	COMPLETE YOUR INVESTMENT **STRATEGY**

INVESTOR INFORMATION

Date of Birth: ______/______________/__________
Day Month Year

Marital status: ______________________________

Number of Dependants: ______________________

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:** ______________________

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. Please answer the following 3 statements. Remember, there are no right or wrong answers.

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

Disagreeing with 2 or more of the statements above would suggest that you might benefit from a hands-off approach to investing.

Our SmartSeries funds are designed to manage your investments automatically based on a target date closest to your goal.

☐ **YES**, I want to proceed with target date investment options.
Please proceed to ***page 4*** *to find your SmartSeries target date.*

☐ **NO**, I would rather determine my risk profile and see other investment options.
Please proceed to answering the ***next 5 statements*** *below.*

Agreeing with 2 or more of the statements above would suggest that you might benefit from a managed approach to investing.

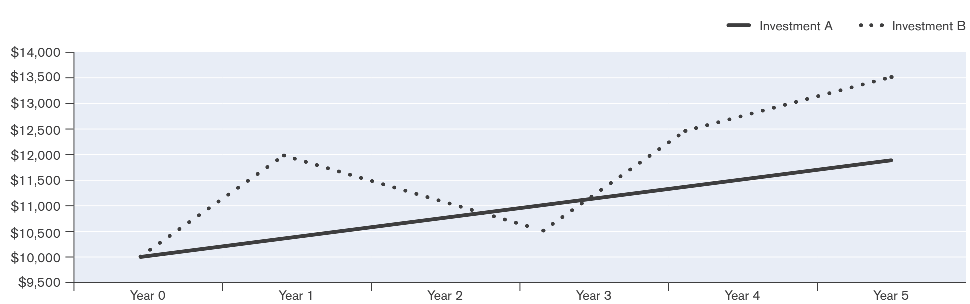
Our Portfolio Solutions are designed to manage your investments based on your risk profile.

☐ **YES**, I would like to determine my risk profile and see target risk investment options.
Please proceed to answering the ***next 5 statements*** *below.*

DETERMINE YOUR RISK TOLERANCE

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

	Agree	Disagree
1. I intend on using these investments in less than 10 years.	☐	☐
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.	☐	☐
3. I have not been able to save significant amounts of money on a consistent basis.	☐	☐
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.	☐	☐
5. I would be more likely to choose "Investment A" in the chart below.	☐	☐



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.

STATEMENTS YOU AGREED WITH	YOUR INVESTMENT RISK PROFILE
If you agreed with **5** of the statements above	☐ You have a **SAVINGS** profile • 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** of the statements above	☐ You have a **CONSERVATIVE** profile • 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** of the statements above	☐ You have a **BALANCED** profile • 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** of the statements above	☐ You have a **BALANCED GROWTH** profile • 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 or 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** of the statements above or less	☐ You have a **GROWTH** profile • 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**

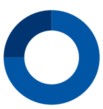
If you're looking for an investment strategy to achieve broad diversification and asset allocation, you'll love our Portfolio Solutions. Just choose the portfolio that best suits your risk tolerance and our expert portfolio manager, Louisbourg Investments, will take care of the fund selection and will implement the investment strategy. We offer two portfolios types, traditional portfolio funds and select portfolio funds. Our new select portfolio funds have a more global approach and include more passive investments through the use of exchange traded funds (ETFs). Our traditional portfolios are more focused on Canadian markets and active management. Please refer to the fund facts document for more detailed information on the portfolio breakdowns.

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

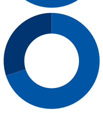
☐ SAVINGS

If you have a savings profile, we recommend using our GIA.

CONSERVATIVE

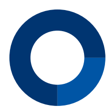


☐ Assumption Life Conservative Portfolio
75% Fixed Income
25% Equity



☐ Assumption Life **Select** Defensive Portfolio • ***NEW***
70% Fixed Income
30% Equity

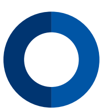
BALANCED GROWTH



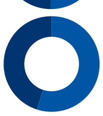
☐ Assumption Life Balanced Growth Portfolio
25% Fixed Income
75% Equity

☐ Assumption Life **Select** Growth Portfolio • ***NEW***
25% Fixed Income
75% Equity

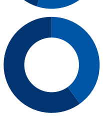
BALANCED



☐ Assumption Life Balanced Portfolio
50% Fixed Income
50% Equity



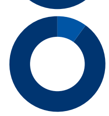
☐ Assumption Life **Select** Moderate Portfolio • ***NEW***
55% Fixed Income
45% Equity



☐ Assumption Life **Select** Balanced Portfolio • ***NEW***
40% Fixed Income
60% Equity

GROWTH

☐ Assumption Life Growth Portfolio
100% Equity



☐ Assumption Life **Select** Enhanced Growth Portfolio • ***NEW***
10% Fixed Income
90% Equity

■ Fixed Income ■ Equity

☐ 2.2 SMARTSERIES for a **target date approach**

If you are looking for you are looking for an automated investment approach, 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.

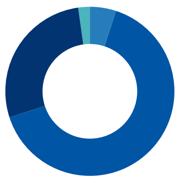
Use the following calculation to determine which SmartSeries strategy is right for you.
SmartSeries funds are offered in 5-year increments. It's prudent to round down the results of your calculation.
For example: *If you are 33 in 2020 and plan to retire at the age of 65, the ideal fund for you would be SmartSeries 2050.*

CURRENT YEAR	+	TARGET AGE	–	CURRENT AGE	= SMARTSERIES	

Go to the next page for the SmartSeries asset mix.

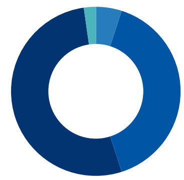
SMARTSERIES ASSET MIX

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



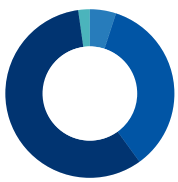
☐ SMARTSERIES **INCOME**

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



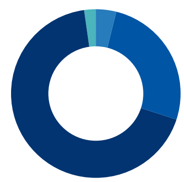
☐ SMARTSERIES **2020**

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



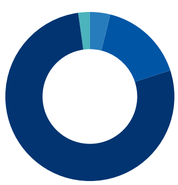
☐ SMARTSERIES **2025**

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



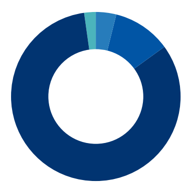
☐ SMARTSERIES **2030**

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



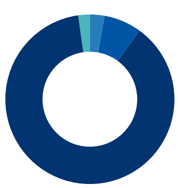
☐ SMARTSERIES **2035**

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



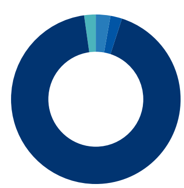
☐ SMARTSERIES **2040**

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



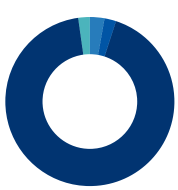
☐ SMARTSERIES **2045**

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

Cash and Equivalents
Equity
Fixed Income
Alternatives

STEP 3

YOUR INVESTMENT STRATEGY OVERVIEW

ADVISOR COPY

Your Investment Objective: ______________________________

Your Time Horizon: ______________________________

Your preferred investment approach is: ☐ **target date** approach ☐ **target risk** approach

I wish to apply for the following account:

☐ TFSA ☐ RSP ☐ SRSP ☐ LIRA ☐ LRSP ☐ RIF ☐ SRIF ☐ LIF ☐ RLIF ☐ NON-REG*

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)
☐ Assumption Life Conservative Portfolio
☐ Assumption Life Select Defensive Portfolio
☐ Assumption Life Balanced Portfolio
☐ Assumption Life Select Moderate Portfolio
☐ Assumption Life Select Balanced Portfolio
☐ Assumption Life Balanced Growth Portfolio
☐ Assumption Life Select Growth Portfolio
☐ Assumption Life Growth Portfolio
☐ Assumption Life Select Enhanced Growth Portfolio

OTHER
☐ I prefer to pick my own** *(Please refer to the appendix for the list of funds)*

** Not available in Registered Investment Accounts.*

*** I understand that building a diversified well-balanced portfolio is a significant undertaking. I am comfortable selecting my own investments to build my portfolio, knowing I am taking on additional risk & responsibilities and I accept the results of such choices. I understand that portfolios should be re-balanced regularly to avoid portfolio drift and concentration. Individual funds do not necessarily offer the same automatic rebalancing offered by other managed portfolio solutions available.*

☐ The client confirms and agrees 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

YOUR INVESTMENT STRATEGY OVERVIEW

CLIENT COPY

Your Investment Objective: ______________________________

Your Time Horizon: ______________________________

Your preferred investment approach is: ☐ **target date** approach ☐ **target risk** approach

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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)
☐	Assumption Life Conservative Portfolio
☐	Assumption Life Select Defensive Portfolio
☐	Assumption Life Balanced Portfolio
☐	Assumption Life Select Moderate Portfolio
☐	Assumption Life Select Balanced Portfolio
☐	Assumption Life Balanced Growth Portfolio
☐	Assumption Life Select Growth Portfolio
☐	Assumption Life Growth Portfolio
☐	Assumption Life Select Enhanced Growth Portfolio

OTHER	
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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.

Assumption Mutual Life Insurance Company, doing business under the name Assumption Life

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