



INVESTMENT STRATEGY GUIDE

*FOR REGISTERED INVESTMENT ACCOUNTS
AND SEGREGATED FUNDS*

Client Name: _____

Advisor: _____

Date: _____



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

DETERMINE
YOUR INVESTMENT
APPROACH

STEP 2

SELECT
YOUR INVESTMENT
OPTION

STEP 3

COMPLETE
YOUR INVESTMENT
STRATEGY

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:

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.	<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"/>

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.

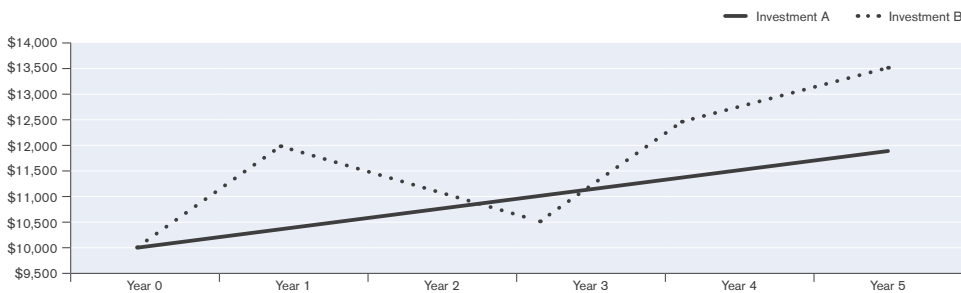
Our Portfolio Solutions are designed to manage your investments based on your risk profile.

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.	<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.

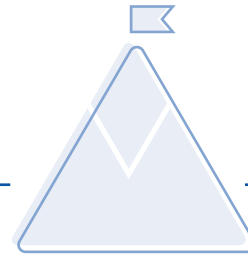
SELECT YOUR RISK PROFILE

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

STATEMENTS YOU AGREED WITH	YOUR INVESTMENT RISK PROFILE
If you agreed with 5 of the statements above	<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 of the statements above	<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 of the statements above	<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 of the statements above	<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 of the statements above 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



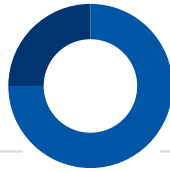
2.1 PORTFOLIO SOLUTIONS for a **target risk approach**

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.



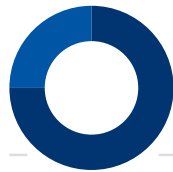
SAVINGS (GIA)
100% Fixed Income



CONSERVATIVE
75% Fixed Income
25% Equity



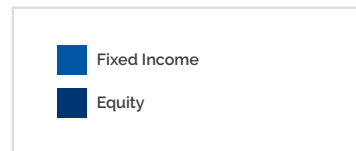
BALANCED
50% Fixed Income
50% Equity



BALANCED GROWTH
25% Fixed Income
75% Equity



GROWTH
100% Equity



2.2 SMARTSERIES for a **target date approach**

If you are looking for 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.

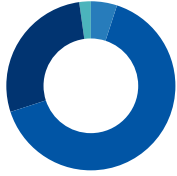
For example: If you are 33 in 2020 and plan to retire at the age of 65, the ideal fund for you would be SmartSeries 2050.

$$\begin{array}{ccccccc}
 \boxed{} & + & \boxed{} & - & \boxed{} & = & \text{SMARTSERIES } \boxed{} \\
 \text{CURRENT YEAR} & & \text{TARGET AGE} & & \text{CURRENT AGE} & &
 \end{array}$$

Go to the next page for the SmartSeries asset mix.

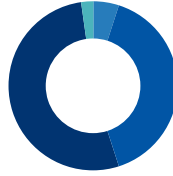
SMARTSERIES ASSET MIX

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



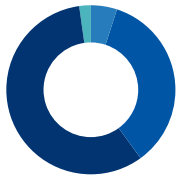
SMARTSERIES INCOME

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



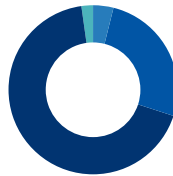
SMARTSERIES 2020

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



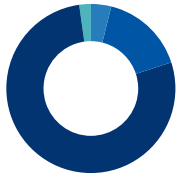
SMARTSERIES 2025

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



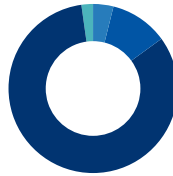
SMARTSERIES 2030

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



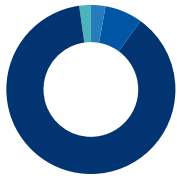
SMARTSERIES 2035

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



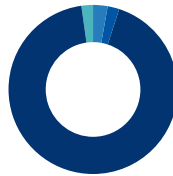
SMARTSERIES 2040

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



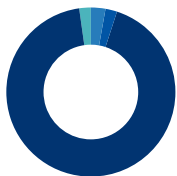
SMARTSERIES 2045

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



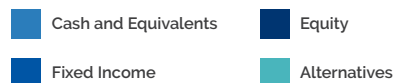
SMARTSERIES 2050

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



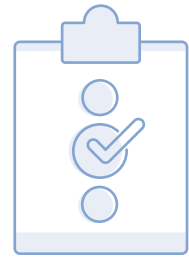
SMARTSERIES 2055

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



STEP 3

YOUR INVESTMENT STRATEGY OVERVIEW



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)
- Conservative
- Balanced
- Balance Growth
- Growth

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

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)
- Conservative
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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.

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Assumption Mutual Life Insurance Company

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

LIST OF FUNDS

Funds	Seg Fund 75/100					RIA 75/75			
	Availability of Funds	Series B MER	Series C MER	Series B Fund ID	Series C Fund ID	Availability of Funds	Series D&E Management Fee	Series D Fund ID	Series E Fund ID
PORTFOLIO SOLUTIONS									
Assumption Balanced Growth (Assumption Life)	✓	3.91	3.70	415	515	✓	2.60	601	701
Assumption Balanced (Assumption Life)	✓	3.62	3.32	420	520	✓	2.50	602	702
Assumption Conservative (Assumption Life)	✓	2.60	2.35	421	521	✓	2.00	603	703
Assumption Growth (Assumption Life)	✓	4.01	3.89	414	514	✓	2.70	600	700
TARGET DATE FUNDS									
SmartSeries Income (Assumption Life)	✓	2.58	2.53	441	5.41	✓	2.00	604	704
SmartSeries 2020 (Assumption Life)	✓	3.22	3.10	433	533	✓	2.45	605	705
SmartSeries 2025 (Assumption Life)	✓	3.22	3.10	434	534	✓	2.45	606	706
SmartSeries 2030 (Assumption Life)	✓	3.27	3.16	435	535	✓	2.45	607	707
SmartSeries 2035 (Assumption Life)	✓	3.33	3.22	436	536	✓	2.55	608	708
SmartSeries 2040 (Assumption Life)	✓	3.45	3.33	437	537	✓	2.60	609	709
SmartSeries 2045 (Assumption Life)	✓	3.50	3.39	438	538	✓	2.60	610	710
SmartSeries 2050 (Assumption Life)	✓	3.50	3.39	439	539	✓	2.60	611	711
SmartSeries 2055 (Assumption Life)	✓	3.50	3.39	440	540	✓	2.60	612	712
INDIVIDUAL FUNDS									
Fixed Income									
Signature Canadian Bond (CI)	✓	2.58	2.51	179	277				
Signature Corporate Bond (CI)	✓	2.61	2.46	426	526				
Money Market (Louisbourg)	✓	0.61	0.50	109	209				
Fixed Income (Louisbourg)*	✓	2.43	2.33	152	204	✓	1.9	618	718
Balanced									
Signature Canadian Bond (CI)	✓	3.53	3.36	140	202				
Signature Corporate Bond (CI)	✓	3.63	3.43	408	508				
Signature Canadian Bond (CI)	✓	3.69	3.56	413	513				
Signature Corporate Bond (CI)	✓	3.45	3.24	412	512				
Signature Canadian Bond (CI)	✓	3.81	3.54	422	522				
Signature Corporate Bond (CI)	✓	3.97	3.80	430	530				

LIST OF FUNDS (CONTINUED)

Funds	Seg Fund 75/100					RIA 75/75			
	Availability of Funds	Series B MER	Series C MER	Series B Fund ID	Series C Fund ID	Availability of Funds	Series D&E Management Fee	Series D Fund ID	Series E Fund ID
INDIVIDUAL FUNDS									
Canadian Equity									
Canadian Dividend (Louisbourg)**	✓	3.80	3.65	107	207	✓	2.65	615	715
Momentum (Louisbourg)	✓	3.51	3.34	129	229	✓	2.30	617	717
Canadian Small Capitalization Equity (Louisbourg)	✓	4.21	4.04	144	206	✓	2.85	616	716
Preferred Share (Louisbourg)	✓	3.91	3.74	431	531	✓	2.85	619	719
Canadian Opportunities (Fidelity)	✓	4.08	3.93	146	230				
True North® (Fidelity)	✓	3.98	3.79	174	231				
Cambridge Canadian Dividend (CI)	✓	3.78	3.61	425	525				
Canadian Core Equity (Fidelity)	✓					✓	2.60	620	720
Foreign Equity									
U.S. Equity (Louisbourg)	✓	3.96	3.84	166	205	✓	2.85	613	713
American Disciplined Equity® (Fidelity)	✓	4.01	3.86	404	504				
American Value (CI)	✓	3.91	3.77	403	503				
North Star® (Fidelity)	✓	3.99	3.83	409	509				
International Growth (Fidelity)	✓	4.19	4.05	194	292	✓	3.10	621	721
Europe (Fidelity)	✓	4.19	4.05	185	283				
Signature Global Dividend (CI)	✓	4.08	3.91	428	528				
Emerging Markets (Fidelity)	✓	4.30	4.24	429	529				
Far East (Fidelity)	✓	4.31	4.21	419	519				
Signature Global Resource Corporate Class (CI)	✓	4.17	4.08	427	527				
U.S. Focused Stock (Fidelity)						✓	3.10	623	723
International Equity (Louisbourg)						✓	2.90	614	714
Global Leaders (CI/BlackCreek)						✓	3.00	622	722

*This fund is named Louisbourg Canadian Bond for the RIA product

**This fund is named Louisbourg Canadian Equity for the RIA product

Disclosure

This document is not intended to constitute legal, accounting, tax, investment, or other personalized financial advice. Investments come with risk and the possibility of principal loss. Management Fees & MER's include the insurance fees to cover the cost of guarantees upon death and at maturity, operating expenses, legal fees, administrative fees, banking fees, registration fees with regulatory authorities, expenses linked to producing and distributing financial data, explanatory documents and the Contract hereunder.