

## Assumption Life Select Balanced Portfolio

### Quick facts

As at June 28, 2021

Date fund created: Jun 28, 2021

Total fund value: 109 000\$

Managed by: Louisbourg Investments Inc.

Portfolio turnover rate: 33.41%

Fund category	Minimum investment (\$)	MER (%)	Net asset value per unit (\$)	Units outstanding (000's)
Series A (no-load) <b>Closed to new clients</b>	-	-	-	-
75/100 No-load (Series B)	500	3.33**	10.10	6.27
75/100 Back-end load (Series C)	500	3.16**	10.11	4.02
75/75 No-load & DSC (Series H)	500	3.10**	10.11	0.49

\*\* New fund- MER is an estimate only

### What does the fund invest in?

This fund has a strategic asset allocation and invests in other underlying funds and exchange-traded funds (ETFs). These underlying funds invest primarily in Canadian and foreign common shares, as well as Canadian and foreign fixed income securities.

### How has the fund performed?

Performance data not available for funds less than 12 months old.

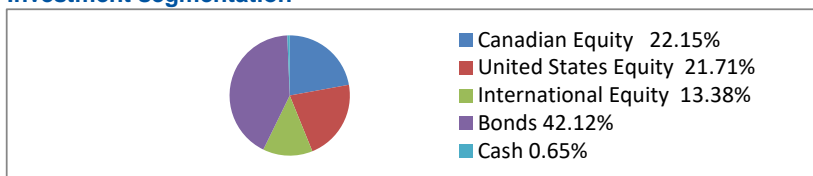
### Top 10 investments (of the underlying fund)

	% Assets
Louisbourg Canadian Bond Fund	23.47
Fidelity Canadian Core Equity Institutional Trust Fund	18.08
Louisbourg US Equity Fund	12.6
Vanguard S&P 500 ETF	9.11
Louisbourg International Equity Fund	8.19
Vanguard Total Bond Market ETF	6.97
Vanguard International Bond ETF	6.97
Ishares Core MSCI EAFE ETF	5.19
Vanguard Emerging Markets ETF	4.7
Louisbourg Quantitative Canadian Equity Fund	4.06
<b>Total</b>	<b>99.34</b>
<b>Total investments</b>	<b>7</b>

### Average return

A person who invested \$1,000 on Jun 28, 2021, in the 75/100 Back-end load (series C) has \$1,011.17 net on Dec 31, 2021, an average of 1.12% a year.

### Investment segmentation



### Are there any guarantees?

This fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes an insurance fee that is charged for the selected guarantee. For details, please refer to the information folder and the contract.

### How risky is it?

Very low	Low	Low to moderate	<b>Moderate</b>	Moderate to high	High
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The value of your investments can go down. Please see the *Individual Risk Factors* section of your information folder for further details.

### Who is this fund for?

This fund may be right for a person seeking a balanced approach with long term growth and income and who is comfortable with the ups and downs of the market.

**How much does it cost?**

One of the following sales charge options will apply. For details, refer to the information folder and discuss with your financial advisor.

**1. Sales charges**

Sales charge option	What you pay	How it works
Front End Sales Charge	N/A	N/A
Deferred Sales Charges	If you sell within: 1 year of buying 6.0% 2 years of buying 5.0% 3 years of buying 4.0% 4 years of buying 3.0% 5 years of buying 2.0% 6 years of buying 1.0% After 6 years 0.0%	When you invest in the fund, Assumption Life pays a commission of up to 5.2%. Any deferred sales charges are payable to Assumption Life. <ul style="list-style-type: none"> <li>• The sales charges are deducted from the amount you sell.</li> <li>• You may sell up to 10% (20% for RIF tax types) of your units each year without paying a sales charge.</li> <li>• You may switch to units of other funds within the same guarantee option without paying any sales charges. The sales charge schedule will be based on the date you invest in your first fund.</li> </ul>

**2. Ongoing expenses**

The management expense ratio (MER) includes the management fees, the operating expenses, the insurance fee and applicable sales taxes for the selected fund guarantee. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment. For details on how the guarantees work, see your variable annuity contract or your information folder.

Fund category	MER (Annual rate as a % of the fund's value)	Maximum trailer fee
Series A (no-load)* <b>Closed to new clients</b>	-	-
75/100 No-load (Series B)*	3.33**	1.15%
75/100 Back-end load (Series C)	3.16**	0.5175%
75/75 No-load & DSC (Series H)	3.10**	1.05%

\*No exit fees are applicable to any transfer or partial or full surrender.

\*\* New fund- MER is an estimate only

**Trailing commission**

Assumption Life pays a trailing commission to your advisor of up to the maximum trailer fee shown in the chart above based on the value of your investments each year. This is for services and advice provided by your financial advisor. The trailing commission is already included in the management fee.

**3. Other fees**

- No fees are charged for the first 4 internal transfers made within a calendar year. A \$20 fee per transfer is charged for additional transfers.
- A transfer fee of \$50 per transfer to another financial institution is applicable to the partial or total transfer of any amount from your Assumption Life annuity contract to another financial institution regardless of whether the source of the funds is a segregated fund or a GIA.
- A \$25 fee is deducted directly from your contract, without notice, for any cheque or preauthorized debit which is not honoured by your financial institution.
- A monthly contract fee may apply for a group annuity contract and also for an individual annuity contract issued before December 31 2001.