

# SmartSeries

## TARGET DATE FUNDS



## A savvy investment option built for your clients' busy schedule

SmartSeries offers the simplicity of a complete portfolio in a single fund. Your clients simply need to set their savings goal (no dream is too big!) and let SmartSeries get them there. By choosing the fund with the target date closest to the year they expect to reach their goal, the fund's investment mix becomes more conservative, minimizing risk as the target date approaches.

### How does it work?

Based on the target date closest to the year your clients plan to achieve their goal (i.e., retirement, new home, cottage, and so on) SmartSeries follows a glide path that adjusts the underlying mix of investments and volatility over time.

### Benefits for the client

- Professionally managed portfolios, offering a hassle-free investment
- Access to high-quality fund managers like Louisbourg Investments, CI Investments, Blackrock and Vanguard
- Flexibility to adjust target date if the goal changes over time
- Low maintenance – funds require little to no intervention unless the target date changes

### How to select a SmartSeries Fund

Choose which SmartSeries fund is best suited for your client based on the target year closest to their goal. You can also use the following calculation:

#### Determine which SmartSeries fund is right for your client

$$\begin{array}{ccccccc} \underline{\hspace{2cm}} & + & \underline{\hspace{2cm}} & - & \underline{\hspace{2cm}} & = & \text{SmartSeries } \underline{\hspace{2cm}} \text{ Fund} \\ \text{Current year} & & \text{Client target age} & & \text{Current age} & & \end{array}$$

For instance: if your client is currently 35 years old in 2020 and plans to retire at age 65, the ideal fund to reach their goal would be the SmartSeries 2050 Fund.

## Asset allocation table

	Fund Volatility Level*	Total Fixed Income	Total Equity	Alternatives
SmartSeries Income Fund	■□□□□□	70%	28%	2%
SmartSeries 2020 Fund	■□□□□□	51%	47%	2%
SmartSeries 2025 Fund	■□□□□□	42%	56%	2%
SmartSeries 2030 Fund	□■□□□□	34%	64%	2%
SmartSeries 2035 Fund	□□■□□□	24%	74%	2%
SmartSeries 2040 Fund	□□□■□□	17%	81%	2%
SmartSeries 2045 Fund	□□□□■□	12%	86%	2%
SmartSeries 2050 Fund	□□□□□■	7%	91%	2%
SmartSeries 2055 Fund	□□□□□■	5%	93%	2%

\*There are 6 levels of volatility:      Very Low      Low Moderate      Moderate      Moderate to High      High      Very High  
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It is strongly recommended that the client's various investments both with Assumption Life and elsewhere be taken into consideration when analyzing his/her asset allocation. This will ensure that the client's total asset allocation is properly aligned with the recommended asset allocation for his/her life cycle and risk tolerance.

## Volatility vs. Return



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This document's purpose is to illustrate and help explain the relation between the level of short-term volatility and potential return of Assumption Life's segregated funds. It does not guarantee in any way future performance of the funds. Each fund's return and volatility level vary constantly and are not guaranteed. Therefore, this document does not always reflect the actual return and volatility level of the funds. This document alone should not be used to determine a client's investment strategy.

For further information, please contact your Business Development Manager.

[assumption.ca/smartseries](http://assumption.ca/smartseries)