

Distributed in collaboration with:



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.

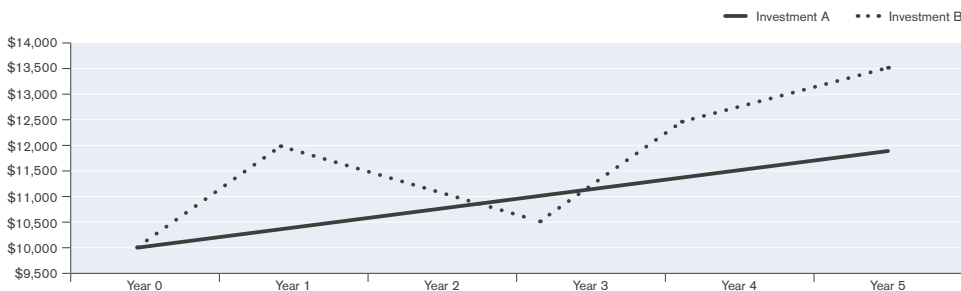
Our Portfolio Solutions are designed to manage your investments based on your risk profile.

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.

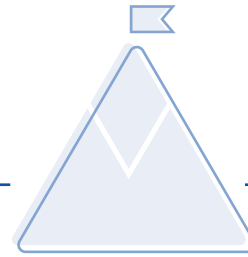
SELECT YOUR RISK PROFILE

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'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 portfolio 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.

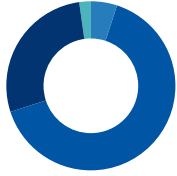
For example: If you are 33 in 2020 and plan to retire at the age of 65, the ideal fund for you would be SmartSeries 2050.

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

Go to the next page for the SmartSeries asset mix.

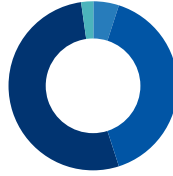
SMARTSERIES ASSET MIX

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



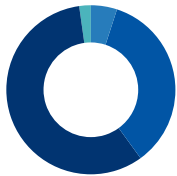
SMARTSERIES INCOME

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



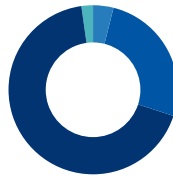
SMARTSERIES 2020

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



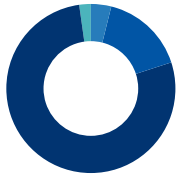
SMARTSERIES 2025

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



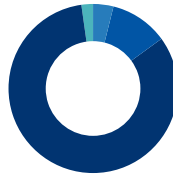
SMARTSERIES 2030

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



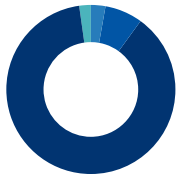
SMARTSERIES 2035

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



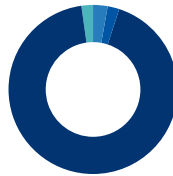
SMARTSERIES 2040

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



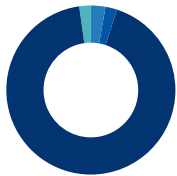
SMARTSERIES 2045

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



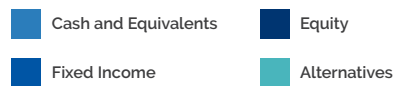
SMARTSERIES 2050

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	PORTFOLIO SOLUTIONS	OTHER
<input type="checkbox"/> SmartSeries 2020	<input type="checkbox"/> Savings (GIA)	<input type="checkbox"/> I prefer to pick my own** <i>(Please refer to the appendix for the list of funds)</i>
<input type="checkbox"/> SmartSeries 2025	<input type="checkbox"/> Assumption Life Conservative Portfolio	
<input type="checkbox"/> SmartSeries 2030	<input type="checkbox"/> Assumption Life Select Defensive Portfolio	
<input type="checkbox"/> SmartSeries 2035	<input type="checkbox"/> Assumption Life Balanced Portfolio	
<input type="checkbox"/> SmartSeries 2040	<input type="checkbox"/> Assumption Life Select Moderate Portfolio	
<input type="checkbox"/> SmartSeries 2045	<input type="checkbox"/> Assumption Life Select Balanced Portfolio	
<input type="checkbox"/> SmartSeries 2050	<input type="checkbox"/> Assumption Life Balanced Growth Portfolio	
<input type="checkbox"/> SmartSeries 2055	<input type="checkbox"/> Assumption Life Select Growth Portfolio	
<input type="checkbox"/> SmartSeries Income	<input type="checkbox"/> Assumption Life Growth Portfolio	
	<input type="checkbox"/> Assumption Life Select Enhanced Growth Portfolio	

* 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

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Your Time Horizon:

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Client name in print:

Client signature:

Advisor signature:

Date:

_____/_____/_____

Day Month Year

Since 2021, UV Insurance and Assumption Life, two mutual insurance companies, have teamed up to offer Assumption Life's Registered Investment Accounts and Segregated Funds to UV Insurance's clients. By joining forces, we are able to better serve your needs as an investor and to strengthen our presence in the Canadian investment market.

About UV Insurance

Founded in 1889, UV Insurance is one of Canada's oldest insurance companies. It has become well known for its financial stability and customer service to the local community. It offers a range of individual and critical illness insurance, group insurance, and investment and retirement products. Over time, the company has stood out by focusing on flexible products and a vast network of independent advisors. Headquartered in Drummondville, the company serves the Canadian market, particularly Quebec and Ontario.

UV Insurance is a trade name and trademark of The Union Life Mutual Assurance Company.

About Assumption Life

Founded in 1903, Assumption Life offers individual insurance, group insurance, investment and retirement products, as well as mortgage loans. It is present in all provinces and territories of Canada. The company's head office is located in Moncton, New Brunswick.