

Investment Options

PERSONAL PENSION PLAN



Assumption Life



INTEGRIS

Choosing Your Investment Strategy

Option 1 • **SmartSeries Target Date Funds**

If you are looking for an investment strategy to grow your assets over a specified period of time for a certain goal, SmartSeries target date funds is a great option for you. Based on the target date closest to the year you plan to achieve your 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. Our expert portfolio manager, Louisbourg Investments, takes care of the fund selection and implements the investment strategy.

Option 2 • **Assumption Life WRAP Portfolios**

If you are looking for an investment strategy aiming at achieving a broad diversification and asset allocation, you will love our Assumption Life Portfolios. Just choose the Portfolio that best fits your investor profile and our expert portfolio managers will take care of the fund selection and will implement the investment strategy.

Option 3 • **Build Your Own Portfolio**

If you would prefer to build your own portfolio, you can use the Asset Allocation Table and the to determine the right asset mix to provide the right investment solution for you. Your advisor can guide you through the various investment options available, as outlined in the following pages.

Option 1 - SmartSeries target date funds

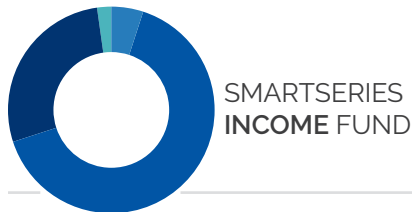
How to select a SmartSeries Fund

You can choose which SmartSeries fund is best suited for you, based on the target year closest to your goal. If you do not know the exact target year for your goal, you can follow this simple formula:

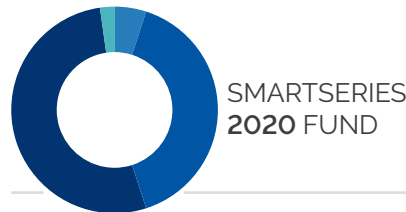
Use the following calculation to determine which SmartSeries fund is right for you

$$\frac{\text{Current Year}}{\text{Current Year}} + \frac{\text{Target Age}}{\text{Target Age}} - \frac{\text{Current Age}}{\text{Current Age}} = \text{SmartSeries Fund}$$

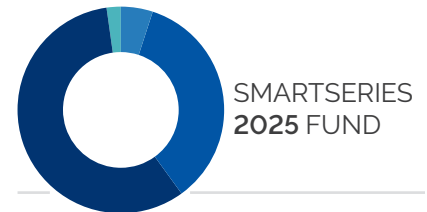
For example: If you are 33 years old and plan to retire at age 65, the ideal fund to reach your goal would be the SmartSeries 2050 Fund.



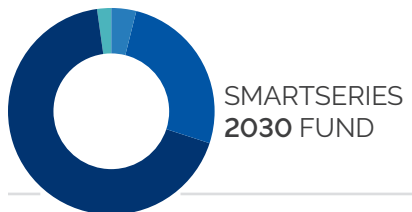
5% Cash and Equivalents
65% Total Fixed Income
28% Total Equity
2% Alternatives



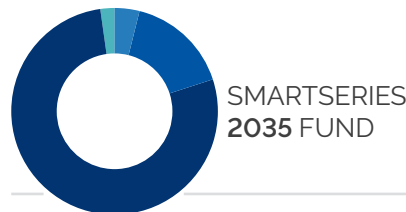
5% Cash and Equivalents
40% Total Fixed Income
53% Total Equity
2% Alternatives



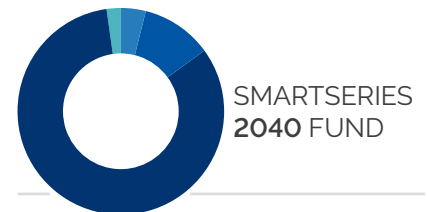
5% Cash and Equivalents
35% Total Fixed Income
58% Total Equity
2% Alternatives



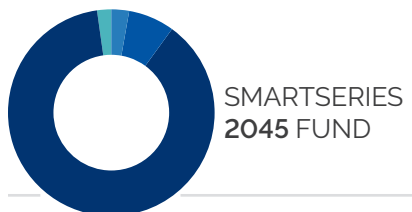
4% Cash and Equivalents
26% Total Fixed Income
68% Total Equity
2% Alternatives



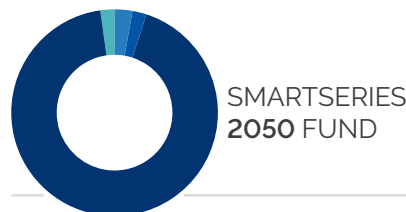
4% Cash and Equivalents
16% Total Fixed Income
78% Total Equity
2% Alternatives



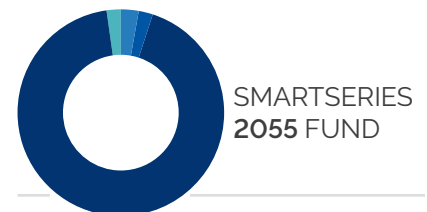
4% Cash and Equivalents
11% Total Fixed Income
83% Total Equity
2% Alternatives



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



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



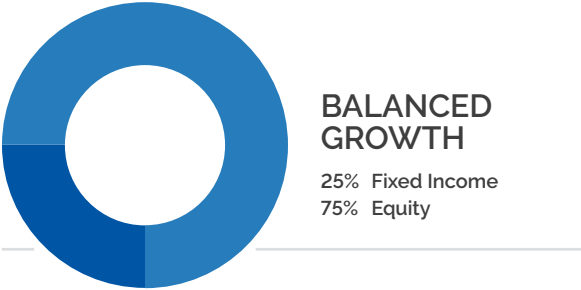
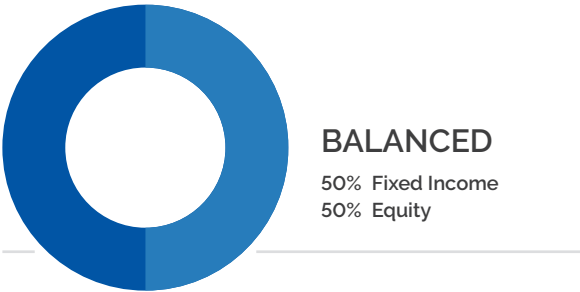
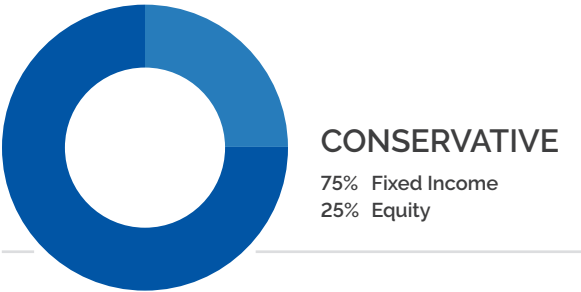
3% Cash and Equivalents
2% Total Fixed Income
93% Total Equity
2% Alternatives

■ Cash and Equivalents
 ■ Total Fixed Income
 ■ Total Equity
 ■ Alternatives

Option 2 - Assumption Life WRAP Portfolios

With Assumption Life Portfolios, you can rely on a seasoned team of invaluable allies. With the combined expertise of CI Investments, Fidelity Investments and Louisbourg Investments, your investments are in good hands.

It's normal to wonder about investment choices and be tempted to make changes as the market fluctuates. We take the guesswork out of the equation by handling asset allocation for your investments to maximize returns. The portfolio manager chooses the funds, maintaining the target asset allocation that you choose based on your needs and investor profile. No matter what your financial goals are, Assumption Life Portfolios can help you reach them simply and easily!



■ Equity ■ Fixed Income

Option 3 - Build Your Own Portfolio

If you prefer to build your own portfolio, you can use the Asset Allocation Table below to determine the right asset mix to provide the right investment solution for you. Your advisor can guide you through the various investment options available.

ASSET ALLOCATION TABLE

	Fund Volatility Level*	Security	Conservative	Balanced	Balanced Growth	Growth
GUARANTEED ACCOUNTS	■□□□□□	100%	40%	10%	0%	0%
FIXED INCOME		0%	35%	40%	25%	0%
Fixed Income Fund (Louisbourg)	□■□□□□					
Signature Canadian Bond Fund (CI)	□■□□□□					
Signature Corporate Bond Fund (CI)	□□■□□□					
Money Market Fund (Louisbourg)	■□□□□□					
CANADIAN EQUITY		0%	15%	30%	45%	60%
Canadian Small Cap Equity Fund (Louisbourg)	□□□□□■					
Canadian Dividend Fund (Louisbourg)	□□□■□□					
True North® Fund (Fidelity)	□□□□■□					
Momentum Fund (Louisbourg)	□□□□□■					
Canadian Opportunities Fund (Fidelity)	□□□□■□					
Cambridge Canadian Dividend Fund (CI)	□□□■□□					
Preferred Share Fund (Louisbourg)	□□■□□□					
FOREIGN EQUITY		0%	10%	20%	30%	40%
U.S. Equity						
U.S. Equity Fund (Louisbourg)	□□□□■□					
American Value Fund (CI)	□□□□■□					
American Disciplined Equity® Fund (Fidelity)	□□□□■□					
International Equity						
Emerging Markets Fund (Fidelity)	□□□□□■					
Europe Fund (Fidelity)	□□□□□■					
Far East Fund (Fidelity)	□□□□□■					
International Growth Fund (Fidelity)	□□□□□■					
Global Equity						
NorthStar® Fund (Fidelity)	□□□□□■					
Signature Global Dividend Fund (CI)	□□□□■□					
Sector Funds						
Signature Global Resources Fund (CI)	□□□□□■					
BALANCED FUNDS						
Balanced Fund (Louisbourg)	□□■□□□					
Canadian Asset Allocation Fund (Fidelity)	□□■□□□					
Monthly Income Fund (Fidelity)	□□■□□□					
Signature High Income Fund (CI)	□□■□□□					
Cambridge Canadian Asset Allocation Corporate Class Fund (CI)	□□■□□□					
NorthStar® Balanced Fund (Fidelity)	□□■□□□					
*There are 6 levels of volatility	Very Low ■□□□□□	Low Moderate □■□□□□	Moderate □□■□□□	Moderate to High □□□■□□	High □□□□■□	Very High □□□□□■

In these target asset mix ranges, we recommend that the balanced fund products be used by themselves or combined with equity or fixed income products to achieve the target asset mix. For example, a conservative client with a target asset mix of 25% equity, 75% fixed income could hold 38% of his portfolio in a 35% fixed income, 65% equity balanced fund and hold the remaining 62% of his portfolio in fixed income funds and guaranteed accounts.

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.

This asset allocation chart must be used exclusively with the Investor Profile Questionnaire. The portfolio diversification recommendations have been established to offer the client a mix of fixed income and equity corresponding to the investor profile that was determined by completing the questionnaire. The information folder contains important information on the funds. Read it carefully and consult your financial advisor before investing. Except for any guarantee applicable upon death or maturity, any fraction of the premium or any amount allocated to a segregated fund is invested at the subscriber's risk. Its value may increase or decrease according to market fluctuations of the fund assets. Information on performance reflects past returns and does not guarantee future returns.

WHY CHOOSE Assumption Life?

Assumption Life offers you solutions that are flexible, secure, and affordable, as well as:

- 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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