

SmartSeries

TARGET DATE FUNDS

A savvy investment option that fits your busy schedule

SmartSeries offers the simplicity of a complete portfolio in a single fund

Set your retirement savings goal (no dream is too big!) and let SmartSeries get you there. With the help of your advisor, choose the fund with the target date closest to the year you plan to achieve your retirement goal. You will progressively be led to the perfect combination of investments as your target date approaches.

The benefits of SmartSeries



Professionally managed portfolios, offering a hassle-free investment with excellent diversification



Flexibility to adjust the target date if your goal changes over time



Provides a disciplined approach to help avoid emotional reactions to market fluctuations



Low maintenance as the funds are constantly monitored by our team to ensure optimal performance



Access to high-quality actively managed solutions from institutional fund managers Louisbourg Investments and CI Investments, along with efficient exchange-traded fund (ETF) solutions from industry leaders BlackRock and Vanguard.

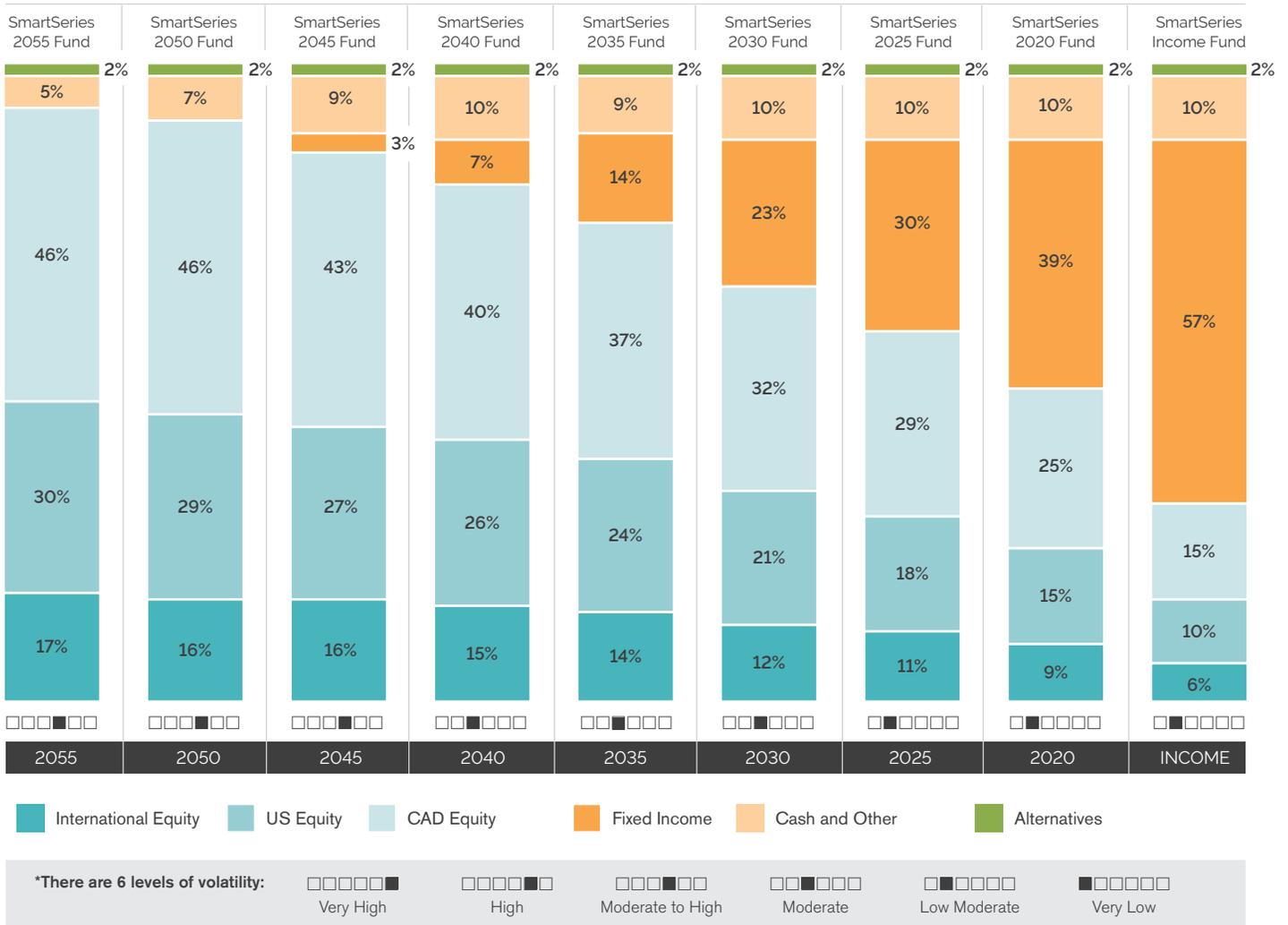
How it works?

SmartSeries follows a glide path that adjusts the underlying mix of investments and risk over time. The fund's investment allocation becomes more conservative over time, thereby minimizing risk as your target date approaches.

Below are the different funds available and a view of how they change over time. The glide path, which is designed to slowly increase the fixed income investments, provides you with enhanced safety as you get closer to your goal.

You will also find a volatility index for each fund in order to further illustrates the current risk level. Keep in mind that your fund will automatically become safer over time. You won't even need to lift a finger.

Available funds



The purpose of this document is to illustrate and help clients understand the relationship between volatility and potential performance when it comes to Assumption Life segregated funds. It is in no way a guarantee as to the funds' future performance. The level of volatility and the actual performance of each fund are constantly changing and are therefore not guaranteed. As a result, this document does not always reflect the funds' actual performance and level of volatility.

As of December 31st, 2019

How to select a SmartSeries fund

You can choose a SmartSeries target date fund based on the date closest to your goal.

For example: If you are 35 in 2020 and plan to retire at the age of 65, the ideal fund for you would be SmartSeries 2050 Fund.

$$\begin{array}{c}
 \boxed{2020} \\
 \text{CURRENT YEAR}
 \end{array}
 +
 \begin{array}{c}
 \boxed{65} \\
 \text{TARGET AGE}
 \end{array}
 -
 \begin{array}{c}
 \boxed{35} \\
 \text{CURRENT AGE}
 \end{array}
 =
 \text{SmartSeries } \boxed{2050} \text{ Fund}$$

To learn more about SmartSeries, contact your Assumption Life advisor or visit Assumption.ca