

## Assumption/Louisbourg International Equity Fund

### Quick facts

As at December 31, 2024

**Date fund created: Dec 27, 2024**  
**Managed by: Louisbourg Investments Inc.**

**Total fund value: -**  
**Portfolio turnover rate: -**

Fund category	Minimum investment (\$)	MER (%)	Net asset value per unit (\$)	Units outstanding (000's)
Series A (no-load) <i>Closed to new clients</i>	500	-	0.00	-
75/100 No-load (Series B)	500	4.02	9.94	-
75/100 Back-end load (Series C)*	500	n/a	0.00	-
75/75 No-load & DSC (Series H)*	500	3.74	9.95	-

\* DSC options are closed to new clients

### What does the fund invest in?

The segregated fund invests in attractive businesses that we evaluate as owners. They are conservatively financed and we will not pay more than fair value for these companies. We invest with a 'bottom-up' mindset, which means that our works consists of identifying attractive companies first. Louisbourg builds a focused yet properly diversified portfolio of such companies through investments in equity securities of issuers based in Europe, Australia and the Far East or other international markets.

### How has the fund performed?

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

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

	% Assets
Eurofins Scientific	4.9
Rentokil Initial Plc	4.2
Deutsche Telekom Ag-Reg	3.7
Deutsche Boerse Ag	3.7
Tis Inc	3.5
Nestle Sa-Reg	3.5
Bravida Holding Ab	3.5
Recordati Industria Chimica	3.4
Treasury Wine Estates Ltd	3.4
National Grid Plc	3.4
<b>Total</b>	<b>37.2</b>
<b>Total investments</b>	<b>49</b>

### How risky is it?

Very low	Low	Low to moderate	Moderate	Moderate to high	High
			Moderate		

The value of your investments can go down. Please see the *Individual Risk Factors* section of your information folder for further details.

### 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.

### Who is this fund for?

This fund is for a person who wants a high quality fund with 100% equity made up of mostly companies located outside of north america in developed markets. There can be significant changes in the shorter term. You must be comfortable with higher volatility and risk.

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### 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)* <i>Closed to new clients</i>	-	0.50%
75/100 No-load (Series B)*	4.02	1.15%
75/100 Back-end load (Series C) <i>DSC options are closed to new deposits</i>	n/a	0.5175%
75/75 No-load & DSC (Series H) <i>DSC options are closed to new deposits</i>	3.74	1.05%

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

#### 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.