

**Assumption/CI Canadian Dividend Fund**
**Quick facts**

**Date fund available: Sep 6, 2017**  
**Date fund created: Sep 6, 2017**  
**Managed by: CI Investments Inc.**

**As of December 31, 2025**

**Total fund value: \$5,223,000**  
**Portfolio turnover rate: 31.22%**

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	2.82	20.15	11.51
75/100 No-load (Series B)	500	3.77	18.58	205.45
75/100 Back-end load (Series C)*	500	3.64	18.83	37.94
75/75 No-load & DSC (Series H)	500	3.45	18.97	24.21

*\*DSC options are closed to new deposits*

**What does the fund invest in?**

This segregated fund invests in the CI Canadian Dividend Fund. The underlying fund invests in an actively managed portfolio of primarily Canadian stocks. The fund may invest a maximum of 30% of its assets in international securities.

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

	% Assets
Royal Bank of Canada	9.82
Toronto-Dominion Bank	5.92
Enbridge Inc	5.07
BROOKFIELD ASSET MANAGEMENT LTD	3.89
Intact Financial Corp	3.57
Gildan Activewear Inc	3.49
Toromont Industries Ltd	3.25
Constellation Software Inc	2.98
Telus Corporation	2.95
Power Corporation of Canada	2.93
<b>Total</b>	<b>43.87</b>
<b>Total investments</b>	<b>42</b>

**How has the fund performed?**

This section tells you how the fund has performed over the past 8 years for a contract holder who chooses the 75/100 Back-end load (series C). Returns are after the MER has been deducted.

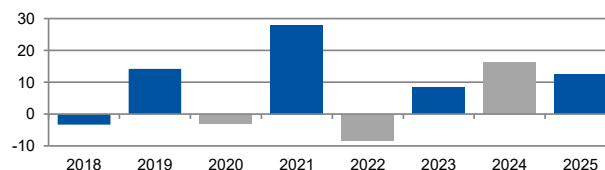
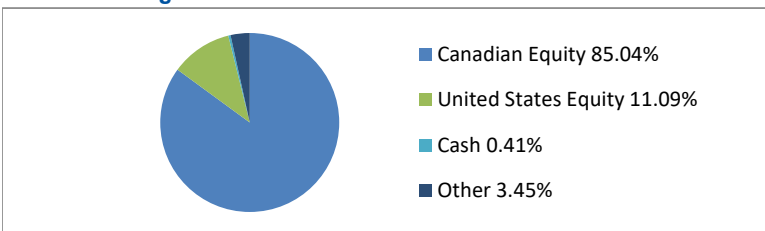
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the investment option you choose and on your personal tax situation. The performance shown below is for the 75/100 back-end load (series C), which has a lower management fee than the 75/100 no-load (series B), therefore the return on 75/100 no-load (series B) would be slightly lower.

**Average return**

A person who invested \$1,000 on Sep 6, 2017, in the 75/100 Back-end load (series C) has \$1,887.97 net on Dec 31, 2025, an average of 7.93% a year.

**Year-by-year returns (%)**

This chart shows how the fund would have performed in the past 8 years for a policyowner. In the past 8 years the fund was up in value 5 years and down in value 3 years.

**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 may be right for a person seeking income and the potential for modest capital appreciation for the medium and long term and who can tolerate medium risk.

**How risky is it?**


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

### 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>	2.82	0.50%
75/100 No-load (Series B)*	3.77	1.15%
75/100 Back-end load (Series C) <i>DSC options are closed to new deposits</i>	3.64	0.5175%
75/75 No-load & DSC (Series H) <i>DSC options are closed to new deposits</i>	3.45	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.