



Assumption Life

# The Assumption Life Difference

## INVESTMENTS AND RETIREMENT

- Easy-to-use online investment application platform
- Exclusive funds with great performance
- Best commissions for investment products in brokerage
- Only insurer to offer target date funds (SmartSeries) for individual investors
- Easy and direct access to support team

## WHAT SETS US APART

### Investment Products

- Death benefit and maturity guarantees (75/75 and 75/100)
- Low fees with our Registered Investment Account (RIA)
- Beneficiary designation for both registered & non-registered accounts
- Contribution protection up to \$100,000 (Assuris)
- Preferred Pricing Program for clients starting as low as 50k per account

### Competitive compensation

- You choose your compensation model
- Persistency bonus available with a minimum AUM of \$2M.
- Compensation as high as 5.65% gross in your first year
- Trailer starts in the first month



Investment Toolkit

### Best fund managers



### Traditional portfolios

- Choose client's portfolio based on client risk tolerance
- Automatic rebalancing
- Access to multiple quality funds
- Turnkey investments (peace of mind)

### Select portfolios

- Foreign bond exposure
- Twice as much international equities as Canadian Equities
- Actively and passively managed
- Lower fees

### Target date funds: SmartSeries

- Choose your target date fund with one question:
- **WHEN DO YOU NEED THE MONEY?**

$$\text{Current year} + \text{Client target age} - \text{Current age} = \text{SmartSeries Fund}$$

- Follows a glide path to be more conservative closer to your goal date
- Flexibility to adjust target date if the goal changes



- 10 minutes to complete your application
- Built-in investor profile questionnaire
- T2033 forms sent, and follow-ups done on your behalf
- Access to our complete investment offerings
- Houses all your client's information in one secure place
- Offers 24/7 online access for applications anytime, anywhere!

Join us, we want to get to know YOU!

[www.assumption.ca/advisorcorner](http://www.assumption.ca/advisorcorner)