INVESTMENT STRATEGY GUIDE

FOR REGISTERED INVESTMENT ACCOUNTS AND SEGREGATED FUNDS

CLIENT'S NAME

EMAIL

ADVISOR

PHONE

ERASE ALL

6408-00A-FEB24

Welcome to our Investment Strategy Guide!

Simply follow the 3-step process to build your investment strategy.

The questions and information contained in the 3-steps process below will assist you in building your investment strategy.

Step 1 allows you to better understand your investor risk profile.

Step 2 provides valuable information to distinguish between our 2 proposed solutions: Target risk approach (Portfolio solutions); or Target date approach (Smartseries).

Step 3 allows you to select the investment option that better meets your needs and preferences.

STEP 1
DETERMINE YOUR INVESTMENT **APPROACH**

STEP 2
SELECT YOUR INVESTMENT **OPTION**

STEP 3
COMPLETE YOUR INVESTMENT **STRATEGY**

INVESTOR **INFORMATION**

Date of Birth: ______ / ______ / ______
DAY MONTH YEAR

Marital status: ______________

Number of Dependants: ______________

Address: ______________

Telephone N°: ______________

Email: ______________

Occupation (if retired, indicate your occupation before retirement): ______________

Personal Annual Income: ☐ Under $25k ☐ $25-50k ☐ $50-75k ☐ $75-100k ☐ Over $100k

Personal Net Worth: ☐ $0-50k ☐ $50-100k ☐ $100-250k ☐ $250-500k ☐ Over $500k

Investment Objective: ______________

Time Horizon: ______________

STEP 1

Determine your investment
approach

Your investor approach is based on answers regarding your current financial situation, investment objectives as well as your risk tolerance. Please answer the following 3 statements. Remember, there are no right or wrong answers.

	AGREE	DISAGREE
1. I want to review my investments with my advisor annually.	☐	☐
2. I expect to access or redeem some of these funds before their intended use.	☐	☐
3. I am worried about short term fluctuations in my investment value.	☐	☐

Disagreeing with 2 or more of the statements above would suggest that you might benefit from a hands-off approach to investing. Our SmartSeries funds are designed to manage your investments automatically based on a target date closest to your goal.

YES, I want to proceed with target date investment options. ☐
*Please proceed to **page 6** to find your SmartSeries target date.*

NO, I would rather determine my risk profile and see other investment options. ☐
*Please proceed to answering the **next 5 statements** below.*

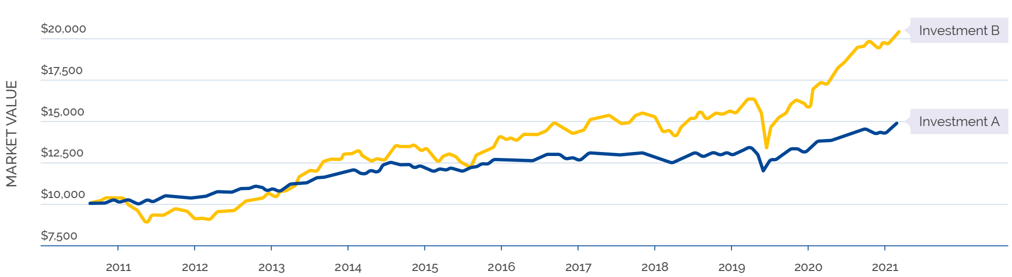
Agreeing with 2 or more of the statements above would suggest that you might benefit from a managed approach to investing.
Our Portfolio Solutions are designed to manage your investments based on your risk profile.

YES, I would like to determine my risk profile and see target risk investment options. ☐
*Please proceed to answering the **next 5 statements** below.*

DETERMINE YOUR **RISK TOLERANCE**

Answer the following 5 statements and tally up the number of statements you agreed with.

	AGREE	DISAGREE
1. I intend on using these investments in less than 10 years.	☐	☐
2. I am not comfortable with fluctuations in my investment account. I want my investments to be safe even if it means that my investment returns will be significantly lower.	☐	☐
3. I have limited experience with investing.	☐	☐
4. If my total investment portfolio would fall by 30% or more over a one-year period, (for example, a $30,000 investment falling to $20,000), I would look for investment options with reduced market risk fluctuation instead of waiting for this investment to recover.	☐	☐
5. The chart below shows a sample using real data for our Conservative Portfolio (investment A) and Growth Portfolio (investment B) over the previous 11 years. I would be more likely to choose "Investment A" in the chart below.	☐	☐



You agreed with ____ of 5.

SELECT YOUR **RISK PROFILE**

Match the number of agreed statements with the following investment profile then proceed to page 4, section 2.1.

STATEMENTS YOU AGREED WITH	YOUR INVESTMENT RISK PROFILE	
If you agreed with **5** of the statements above	YOU HAVE A **Savings Profile** • Your primary objective is preservation of capital; and/or • You cannot tolerate fluctuating returns; and/or • You are investing for a very short period of time.	☐
If you agreed with **4** of the statements above	YOU HAVE A **Conservative Profile** • You are concerned with capital preservation and seeking relatively stable investment income; and/or • You are willing to tolerate limited fluctuations in your investment portfolio; and/or • You have a shorter time period for your investments to grow.	☐
If you agreed with **3** of the statements above	YOU HAVE A **Balanced Profile** • You are seeking good potential long-term returns while minimizing the overall risk of your portfolio; and/or • You are willing to tolerate some market fluctuations and allow time to recover from any market downturns; and/or • You won't need to use these investments for the next few years.	☐
If you agreed with **2** of the statements above	YOU HAVE A **Balanced Growth Profile** • You are a growth-oriented investor seeking strong portfolio growth; and/or • You are willing to accept market fluctuations but still want a small portion or your portfolio in fixed income; and/or • You have a relatively long period of time before you will need to use these investments.	☐
If you agreed with **1** of the statements above or less	YOU HAVE A **Growth Profile** • Your primary objective is to achieve the best long-term return on your investments, and you are willing to accept major market fluctuations; and/or • You will not need to use these investments for many years.	☐

STEP 2

Determine your investment
option

2.1 PORTFOLIO SOLUTIONS for a target risk approach

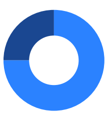
If you're looking for an investment strategy to achieve broad diversification and asset allocation, you'll love our Portfolio Solutions. We offer two portfolios types, traditional portfolio funds and select portfolio funds. Our new select portfolio funds have a more global approach and include more passive investments through the use of exchange traded funds (ETFs). Our traditional portfolios are more focused on Canadian markets and active management. Please refer to the fund facts document for more detailed information on the portfolio breakdowns.

Match your risk profile results to determine which portfolio solution is right for you.

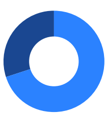
SAVINGS

If you have a savings profile, we recommend using our GIA.

CONSERVATIVE

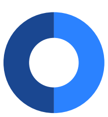


Assumption Life
Conservative Portfolio
75% Fixed Income | 25% Equity

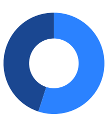


Assumption Life ***SELECT***
Defensive Portfolio
70% Fixed Income | 30% Equity

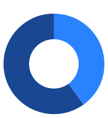
BALANCED



Assumption Life
Balanced Portfolio
50% Fixed Income | 50% Equity

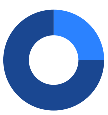


Assumption Life ***SELECT***
Moderate Portfolio
55% Fixed Income | 45% Equity

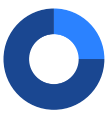


Assumption Life ***SELECT***
Balanced Portfolio
40% Fixed Income | 60% Equity

BALANCED GROWTH



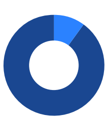
Assumption Life
Balanced Growth Portfolio
25% Fixed Income | 75% Equity



Assumption Life ***SELECT***
Growth Portfolio
25% Fixed Income | 75% Equity

GROWTH

Assumption Life
Growth Portfolio
100% Equity



Assumption Life ***SELECT***
Enhanced Growth Portfolio
10% Fixed Income | 90% Equity

Fixed Income   Equity

2.2 SMARTSERIES for a target date approach ☐

If you are looking for an automated investment approach, SmartSeries offers sophisticated investment allocation & risk management strategy designed to optimize your risk-reward profile over time.

Each SmartSeries fund gradually reduces the market risk fluctuation over time as it approaches the target date. Simply select fund that coincides with the year closest to when you are planning to retire.

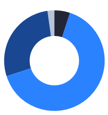
Use the following calculation to determine which SmartSeries strategy is right for you.

SmartSeries funds are offered in 5-year increments. It's prudent to round down the results of your calculation.
For example: *If you are 33 in 2020 and plan to retire at the age of 65, the ideal fund for you would be SmartSeries 2050.*

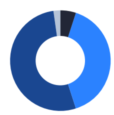
CURRENT YEAR:		TARGET AGE:		CURRENT AGE:		SMARTSERIES:
	+		−		=	

SMARTSERIES ASSET MIX

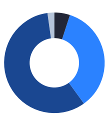
Match your calculation results to find the SmartSeries that is right for you.



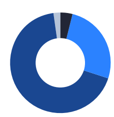
SMARTSERIES **INCOME** ☐
5% Cash and Equivalents
65% Fixed Income
28% Equity
2% Alternatives



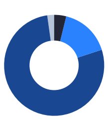
SMARTSERIES **2020** ☐
5% Cash and Equivalents
40% Fixed Income
53% Equity
2% Alternatives



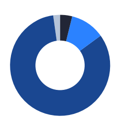
SMARTSERIES **2025** ☐
5% Cash and Equivalents
35% Fixed Income
58% Equity
2% Alternatives



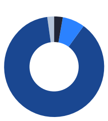
SMARTSERIES **2030** ☐
4% Cash and Equivalents
26% Fixed Income
68% Equity
2% Alternatives



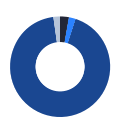
SMARTSERIES **2035** ☐
4% Cash and Equivalents
16% Fixed Income
78% Equity
2% Alternatives



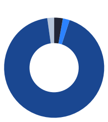
SMARTSERIES **2040** ☐
4% Cash and Equivalents
11% Fixed Income
83% Equity
2% Alternatives



SMARTSERIES **2045** ☐
3% Cash and Equivalents
7% Fixed Income
88% Equity
2% Alternatives



SMARTSERIES **2050** ☐
3% Cash and Equivalents
2% Fixed Income
93% Equity
2% Alternative



SMARTSERIES **2055** ☐
3% Cash and Equivalents
2% Fixed Income
93% Equity
2% Alternatives

Cash and Equivalents
Equity
Fixed Income
Alternatives

STEP 3

Determine your investment

overview

Choose the portfolio that best suits your risk tolerance and our expert portfolio manager, Louisbourg Investments, will take care of the fund selection and will implement the investment strategy.

Your Investment Objective:

Your Time Horizon:

Your preferred investment approach is:

Target date approach ☐	**Target risk** approach ☐

I wish to apply for the following account:

TFSA ☐	FHSA ☐	RSP ☐	SRSP ☐	LIRA ☐
LRSP ☐	RIF ☐	SRIF ☐	LIF ☐	RLIF ☐
NON-REG* ☐				

*Not available in Registered Investment Accounts

Your investment option is:

PORTFOLIO SOLUTIONS

Conservative

- Assumption Life Conservative Portfolio ☐
- Assumption Life Select Defensive Portfolio ☐

Balanced

- Assumption Life Balanced Portfolio ☐
- Assumption Life Select Moderate Portfolio ☐
- Assumption Life Select Balanced Portfolio ☐

Balanced Growth

- Assumption Life Balanced Growth Portfolio ☐
- Assumption Life Select Growth Portfolio ☐

Growth

- Assumption Life Growth Portfolio ☐
- Assumption Life Select Enhanced Growth Portfolio ☐

OTHER

I would prefer a custom-built portfolio** ☐
(Please refer to the appendix for the list of funds)

SAVINGS

- Garanteed Interest Account (GIA) ☐

SMARTSERIES

- SmartSeries Income ☐
- SmartSeries 2020 ☐
- SmartSeries 2025 ☐
- SmartSeries 2030 ☐
- SmartSeries 2035 ☐
- SmartSeries 2040 ☐
- SmartSeries 2045 ☐
- SmartSeries 2050 ☐
- SmartSeries 2055 ☐

**I understand that building a diversified well-balanced portfolio is a significant undertaking. I am comfortable selecting my own investments to build my portfolio, knowing I am taking on additional risk & responsibilities and I accept the results of such choices. I understand that portfolios should be re-balanced regularly to avoid portfolio drift and concentration. Individual funds do not necessarily offer the same automatic rebalancing offered by other managed portfolio solutions available.

By signing below, I confirm that:

- I agree with the answers provided in the Investment strategy guide completed with the advisor.
- I agree that my investor strategy is in line with my goal. I understand the risks associated with this investment profile and that these risks can have an impact on the value of my investment portfolio. I will notify my advisor of any changes that may impact my investment objectives and resulting investor profile.
- Choosing an investment option that matches your investment strategy does not guarantee that you will reach your financial goals. Other factors, such as the amount of money needed to finance your goals and your saving habits, must also be considered. Your advisor can help you plan the steps to take to reach your goals.

Client name in print:

Client signature:

Advisor signature:

Date:

/ /

DAY MONTH YEAR

Why choose **Assumption Life?**

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

- Sound advice
- 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 Global Asset Management, 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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