

SUMMARY OF CHANGES

INVESTMENTS AND RETIREMENT

We are pleased to inform you that Assumption Life has made a number of improvements to its investment solutions and they are now available to you.

WHAT'S NEW AS OF JUNE 30, 2021

New guarantee options for our Segregated Funds and Registered Investment Account (RIA)

New guarantee options have been added to our existing offering. The 75/75 and 75/100 guarantees are now available for segregated funds and our low-fee investment accounts (RIA).

	Guarantee option	
Registered Investment Account (RIA)	75 / 75	NEW 75 / 100
Segregated Funds	NEW 75 / 75	75 / 100

New competitive compensation structure

For more information, log on to our Advisor Corner website to access the new version of the compensation guide starting July 5, 2021.

Load Type	Guarantee Option	Commission on Deposits*	Trailer Fee*	Trailer Fee Start Month	Commission Chargeback Schedule
Segregated Funds					
No-Load (Series B)	75/100	5.2%	0.5175%	1	3 year
No-Load - Trailer Only (Series B)	75/100	0.0%	1.15%	1	none
DSC (Series C)	75/100	5.2%	0.5175%	1	DSC Schedule
No-Load (Series H)	75/75	5.2%	0.45%	1	5 year
No-Load - Trailer Only (Series H)	75/75	0.0%	1.05%	1	none
DSC (Series H)	75/75	5.2%	0.45%	1	DSC Schedule
Registered Investment Account (RIA)					
Trailer Only + Front-end (Series E)	75/75	0-3%	1.05%	1	none
No-Load (Series D)	75/75	5.2%	0.45%	1	5 year
DSC (Series D)	75/75	5.2%	0.45%	1	DSC Schedule
Trailer Only + Front-end (Series G)	75/100	0-3%	1.05%	1	none
No-Load (Series G)	75/100	5.2%	0.45%	1	5 year
DSC (Series G)	75/100	5.2%	0.45%	1	DSC Schedule

*Gross compensation payable by Assumption Life. Net compensation could vary as per MGA.

New Select Portfolios

These funds take a more global approach and include some exposure to passive investments using exchange traded funds (ETF) from leading providers. See the SmartSeries Funds and Portfolio Allocation sheet for more details on allocation.



Select Defensive Portfolio

70% Fixed Income
30% Equity



Select Moderate Portfolio

55% Fixed Income
45% Equity



Select Balanced Portfolio

40% Fixed Income
60% Equity



Select Growth Portfolio

25% Fixed Income
75% Equity



Select Enhanced Growth Portfolio

10% Fixed Income
90% Equity

Q&A:

What documents will be impacted?

The following documents will be updated in Document Centre to reflect changes above:

- Registered Investment Account (RIA) application forms;
- Segregated Fund application forms;
- Investment Strategy Guide (Investor Profile);
- Registered Investment Account Guide (Includes Returns, Management Fees and Asset Mix);
- Compensation guide;
- Financial Transaction Request;
- Allocation of SmartSeries and Portfolio Funds Leaflet;
- Assumption Life Portfolios Client Leaflet; and
- New Backdated Returns for Select Portfolios Leaflet

Can we still use the old paper applications?

Yes, we will continue to accept the old paper applications, however they will no longer be available on our Document Center. If you wish to offer any of the new funds/guarantees, you will need to use the new applications.

Will the new Select portfolios be available for RIA and Segregated Funds?

Yes, Select portfolios will be available with both options.

Questions? Don't hesitate to reach out.