
DISCLAIMERS & REFERENCES

Dividends are not guaranteed and may increase or decrease, depending on future experience. The dividend scale interest rate is neither an estimate nor a guarantee of how the products will perform in the future. The participating account returns include returns on par surplus and are not actual returns to policyholders.

Benchmark returns and figures are based on information obtained from the Bank of Canada, Bloomberg, and Statistics Canada. The Total Return for the S&P/TSX Composite Index is based on closing price values as of December 31st, 2019.

Current dividend scale interest rate is effective for the period of January 1st, 2020 to December 31st, 2020. The first generation of ParPlus and ParPlus Junior includes policies sold from November 23rd, 2009 to December 5th, 2011. The second (current) generation of ParPlus and ParPlus Junior includes policies sold since December 6th, 2011.

Calculations used to determine the net participating account rate of return factors new reporting rules and accounting standards (IFRS) that took effect in 2007 and 2011, impacting reported performances.

The Life Insurance Capital Adequacy Test (LICAT) replaces the current life insurance capital test, the Minimum Continuing Capital and Surplus Requirements Guideline (MCCSR), in place since 1992. The LICAT is not expected to significantly change the overall amount of capital required to be held by the industry when compared to the current MCCSR. The Office of the Superintendent of Financial Institutions (OSFI) will regularly review the effectiveness of the LICAT and take into consideration developments in the life insurance industry and evolving risk management practices.

The information in this document is for general information purposes only and is not to be construed as providing legal, tax, financial or professional advice. Assumption Life assumes no responsibility for any reliance made on, or misuse or omissions, of the information contained in this document. Please seek professional advice before making any decision.

The information contained in this document has not been audited

