



Investor Profile Questionnaire

Client's Name: _____

Advisor's Name: _____

Date: _____

Financial Goal: _____



Questionnaire

1. When will you need access to this investment portfolio, whether by way of regular withdrawals or a large lump-sum withdrawal?

- Less than 5 years [0]
- 5 to 10 years [2]
- 11 to 15 years [4]
- 16 to 20 years [6]
- More than 20 years [8]

Score []

2. Choose the statement that best describes the primary purpose of this portfolio.

- Security** – I want my investments to be 100% safe even if it means that my investments will not keep pace with inflation. [0]
- Inflation Protection** – I am uncomfortable with fluctuating returns, but I am willing to accept a low level of fluctuation in order to attempt to keep pace with inflation. [2]
- Growth & Security** – I want a balance between growth and safety in an effort to achieve investment returns somewhat higher than inflation. [4]
- Growth** – I'm primarily interested in growth and less concerned about fluctuating returns. [6]
- Maximum Growth** – My sole objective is maximum growth, and I have no concerns about fluctuating returns. [8]

Score []

Subtotal: Goals and Objectives

Enter total score for questions 1 and 2 []

3. Which statement best describes your investment knowledge?

- Novice** – My knowledge of investing is limited. [0]
- Beginner** – I know that there are different types of investment options but don't know how they differ. [2]
- Good** – I understand the different characteristics of stocks, bonds and GICs as well as the differences in volatility between them. [4]
- Very Good** – I have a solid understanding of many different types of investments and their associated risks. [6]
- Excellent** – I have a comprehensive understanding of the different types of investments and strategies, their associated risks and how they relate to market volatility. [8]

Score []

4. What is your total gross annual household income?

- Less than \$50,000 [0]
- \$50,001 to \$75,000 [2]
- \$75,001 to \$100,000 [4]
- \$100,001 to \$150,000 [6]
- Greater than \$150,000 [8]

Score []

5. Which statement best describes your personal or family financial situation?

- I am currently unable to meet all my financial obligations without increasing my debt. [0]
- I can meet all my financial obligations, but I have no or very little savings. [2]
- I can meet all my financial obligations, and I am able to save less than 10% of my income. [4]
- I can meet all my financial obligations, and I am able to save 10% or more of my income. [6]
- I have few financial obligations and a large amount of savings. [8]

Score []

Subtotal: Current Financial Situation

Enter total score for questions 3 to 5 []

6. If you owned an investment that fell by 25% over a one-year period, what would you do?

- I would sell my investment even though it would lead to an immediate loss. This type of investment is not for me. [0]
- I would hold on until my investment returns to its original value and then transfer to a less volatile investment. [3]
- I would hold on because market fluctuations are to be expected. I'm interested in the long-term growth of my investment and I'm not worried about short-term fluctuations. [5]
- I would buy more of this investment. It would be the ideal opportunity to buy more units or shares at a better price and, consequently, improve my portfolio's long-term yield. [8]

Score []

7. Assume that you have \$20,000 to invest and can choose from any of the investment options below.

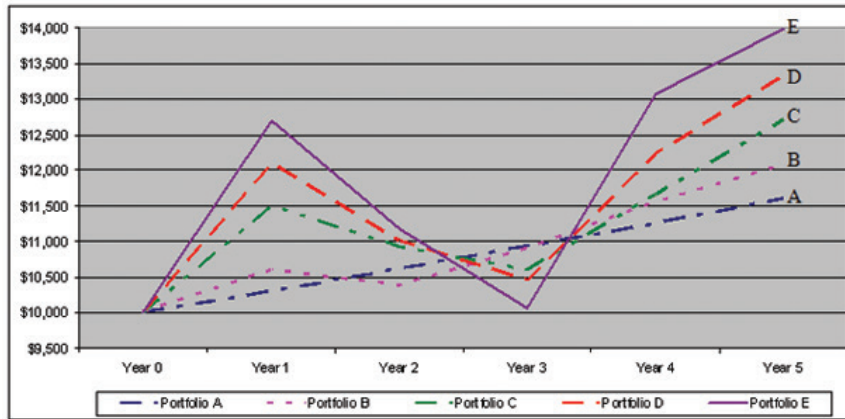
Each option shows you the potential minimum and maximum value at the end of one year.

Which option would you be most comfortable with?

- | | Minimum value after one year | Maximum value after one year | |
|--|------------------------------|------------------------------|--|
|--|------------------------------|------------------------------|--|

Score []

8. Which of the following five hypothetical portfolios would you feel most comfortable with?



Annual Return

	Year 1	Year 2	Year 3	Year 4	Year 5	
<input type="checkbox"/> Portfolio A	3.0%	3.0%	3.0%	3.0%	3.0%	[0]
<input type="checkbox"/> Portfolio B	6.0%	-2.0%	5.0%	6.0%	4.5%	[2]
<input type="checkbox"/> Portfolio C	15.0%	-5.0%	-3.0%	10.0%	9.0%	[4]
<input type="checkbox"/> Portfolio D	21.0%	-9.0%	-5.0%	17.0%	9.0%	[6]
<input type="checkbox"/> Portfolio E	27.0%	-12.0%	-10.0%	30.0%	7.0%	[8]

Score []

9. Given the fluctuations of any investment portfolio, how long would you be willing to wait for your investments to regain any lost value?

- Less than three months [0]
- Three to six months [2]
- Six months to one year [4]
- One to two years [6]
- Two to three years [8]

Score []

Subtotal: Attitude Towards Risk

Enter total score for questions 6 to 9 []

Total Score

Goals and Objectives []

Current Financial Situation []

Attitude Towards Risk []

TOTAL []

ADVISOR'S COPY

Your Investor Profile

Your investor profile is based on answers regarding your current financial situation, investment goals and objectives as well as your attitude towards risk. Match your accumulated total score to determine your profile. Please review the following statements and confirm your agreement by signing on the following page.

Your Total Score

0 to 9

Your Investment Profile

Security

- 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.

10 to 27

Conservative

- 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.

28 to 44

Balanced

- 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.

45 to 62

Balanced Growth

- 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.

63 to 72

Growth

- 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.

ADVISOR'S COPY

Your profile: _____

Check the statement that applies to you:

- I agree that my investor profile is in line with the profile specified above. I would like to select an asset allocation strategy that is aligned with this profile. 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.
- I prefer not to select investment options that fall into the investor profile category specified above for my investment portfolio and am selecting a different mix of investment options.

Choosing an asset allocation that matches your investor profile 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.

The information folder contains important information on funds. You must read it carefully before making any investment. Save and except for the guarantee applicable at death or at maturity, any fraction of the premium or any amount allocated to a segregated fund is deposited at the investor's risk. Investment value may increase or decrease depending on market fluctuations of fund assets. Information on performance reflects past returns and does not guarantee future returns.

Client Signature: _____

Advisor Signature: _____

Date: _____

****REMINDER: Please do not forget to give the following tear-away page to your client.***

CLIENT COPY

Your Investor Profile

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0 to 9

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Advisor's Information

Name: _____ Date: _____

Phone: _____ Email: _____

Online Sign-Up Info

Would you like to register for an online account? Have your client number (found on a paper statement) and social insurance number close by and follow these steps:

1. Go to www.assumption.ca.
2. Click on Client Access on the left side of the screen.
3. Choose the I'm a life insurance and/or a financial services client button.
4. Click on Create an online account.
5. Fill in the requested fields and at step 3 if you wish to receive online statements, click No to the question on paper statements.

For security purposes, you can only use the same email address once. So if your spouse or partner also wants to create an account, it will have to be with a different email address.

Why Seg Funds?

Segregated funds offer certain advantages not available through mutual funds:

Payout guaranteed upon death

Your beneficiaries receive the greater of 100% of the original deposits or the market value of your funds upon your death.

Guarantee at maturity

Segregated funds have a guaranteed payout of 75% of original deposits upon maturity. And the Assumption Life guarantee is contract based and not deposit based.

Potential protection from creditors

Appropriate designation of one or more beneficiaries may protect your funds from seizure by creditors.

Simplified estate settlement & Beneficiary designation

Upon your death, all funds payable are distributed directly to your designated beneficiary or beneficiaries and do not become part of your estate, unless otherwise specified, potentially avoiding any applicable probate fees, in addition your beneficiaries will receive their funds sooner.

Beneficial tax treatment

Segregated funds distribute ALL annual revenues separately to contract holders i.e. capital gains, capital losses, and dividend and interest income.

Segregated funds share the risk with clients

Assumption Life commits to the 100% death benefit and 75% maturity benefit mentioned above; therefore, we are just as interested as you are to see your investments grow.

Choosing Your Investments

Now that you have determined what type of investor you are, you can choose your investment strategy.

Option 1

If you prefer a “hands-off” approach, you will like our Assumption Life Portfolios. Our portfolio manager, Louisbourg Investments, takes care of the fund selection and maintains the investment strategy.

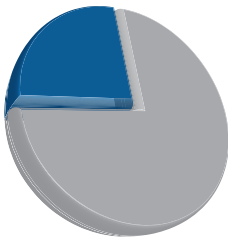
Option 2

If you would prefer to build your own portfolio, you can use the Asset Allocation Table and the Risk versus Return chart to determine the right mix of investment products.

Your advisor can guide you through the various investment options available to you, as outlined in the following pages.

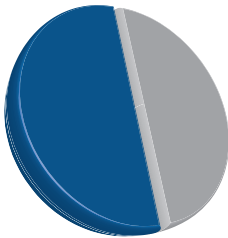


Option 1 - Assumption Life Portfolios



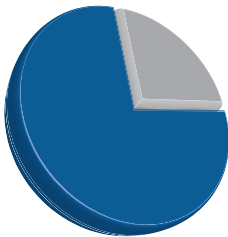
Conservative

25% Equity, 75% Fixed Income



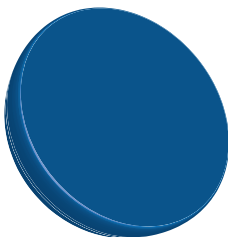
Balanced

50% Equity, 50% Fixed Income



Balanced Growth

75% Equity, 25% Fixed Income



Growth

100% Equity

■ *Equity*

■ *Fixed Income*

Option 2 - Build Your Own Portfolio

Asset Allocation Table

	Fund Volatility Level*	Security	Conservative	Balanced	Balanced Growth	Growth
GUARANTEED ACCOUNTS	■□□□□□	100%	40%	10%	0%	0%
FIXED INCOME		0%	35%	40%	25%	0%
Fixed Income Fund (Louisbourg)	□■□□□□					
Signature Canadian Bond Fund (CI)	□■□□□□					
Total Return Bond Fund (AGF)	□□■□□□					
CANADIAN EQUITY		0%	15%	30%	45%	60%
Canadian Equity Fund (Louisbourg)	□□□□■□					
Canadian Small Cap Equity Fund (Louisbourg)	□□□□□■					
Canadian Dividend Fund (Louisbourg)	□□□■□□					
True North® Fund (Fidelity)	□□□□■□					
Momentum Fund (Louisbourg)	□□□□□■					
Canadian Opportunities Fund (Fidelity)	□□□□■□					
Dividend Income Fund (AGF)	□□□■□□					
FOREIGN EQUITY		0%	10%	20%	30%	40%
U.S. Equity						
Synergy American Fund (CI)	□□□□■□					
U.S. Equity Fund (Louisbourg)	□□□□■□					
American Value Fund (CI)	□□□□■□					
American Disciplined Equity® Fund (Fidelity)	□□□□■□					
International Equity						
Emerging Markets Fund (AGF)	□□□□□■					
Europe Fund (Fidelity)	□□□□□■					
Far East Fund (Fidelity)	□□□□□■					
International Growth Fund (Fidelity)	□□□□□■					
Global Equity						
Global Managers® Corporate Class Fund (CI)	□□□□■□					
Synergy Global Corporate Class Fund (CI)	□□□□■□					
NorthStar® Fund (Fidelity)	□□□□■□					
Global Small Companies Fund (CI)	□□□□□■					
Sector Funds						
Global Resources Class Fund (AGF)	□□□□□■					

BALANCED FUNDS

Balanced Fund (Louisbourg)	□□■□□□
Canadian Asset Allocation Fund (Fidelity)	□□■□□□
Harbour Growth and Income Fund (CI)	□□■□□□
Monthly Income Fund (Fidelity)	□□■□□□
Signature High Income Fund (CI)	□□■□□□
Signature Diversified Yield II Fund (CI)	□□■□□□
Cambridge Canadian Asset Allocation Corporate Class Fund (CI)	□□■□□□

In these target asset mix ranges, we recommend that the balanced fund products be used by themselves or combined with equity or fixed income products to achieve the target asset mix. For example, a conservative client with a target asset mix of 25% equity, 75% fixed income could hold 38% of his portfolio in a 35% fixed income, 65% equity balanced fund and hold the remaining 62% of his portfolio in fixed income funds and guaranteed accounts.

*There are 6 levels of volatility

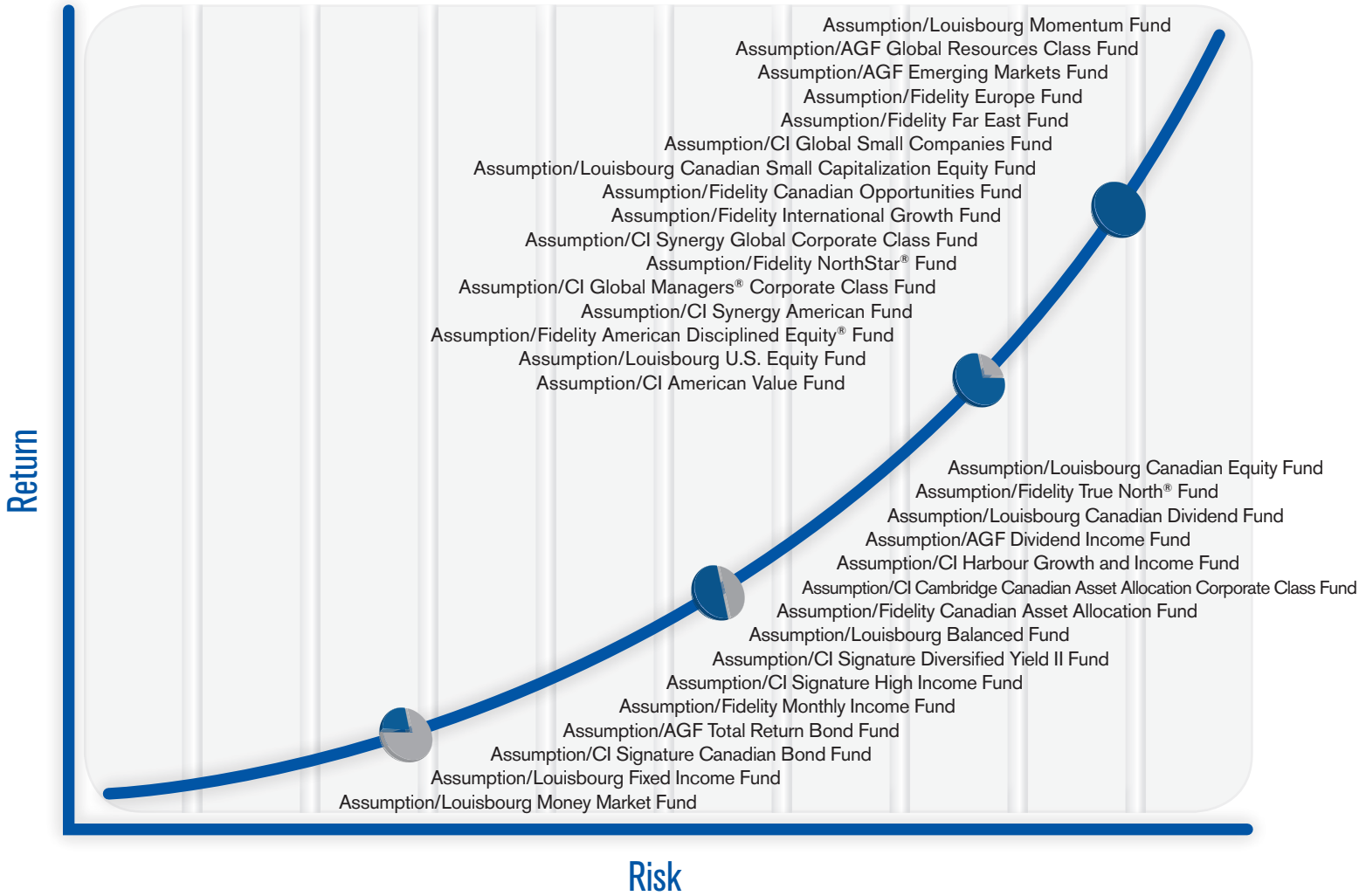
Very Low	Low Moderate	Moderate	Moderate to High	High	Very High
■□□□□□	□■□□□□	□□■□□□	□□□■□□	□□□□■□	□□□□□■

It is strongly recommended that the client's various investments both with Assumption Life and elsewhere be taken into consideration when analyzing his/her asset allocation. This will ensure that the client's total asset allocation is properly aligned with the recommended asset allocation for his/her life cycle and risk tolerance.

This asset allocation chart must be used exclusively with the Investor Profile Questionnaire. The portfolio diversification recommendations have been established to offer the client a mix of fixed income and equity corresponding to the investor profile that was determined by completing the questionnaire. The information folder contains important information on the funds. Read it carefully and consult your financial advisor before investing. Except for any guarantee applicable upon death or maturity, any fraction of the premium or any amount allocated to a segregated fund is invested at the subscriber's risk. Its value may increase or decrease according to market fluctuations of the fund assets. Information on performance reflects past returns and does not guarantee future returns.

Option 2 - Build Your Own Portfolio (Continued)

Risk vs. Return



 Conservative Portfolio

 Balanced Portfolio

 Balanced Growth Portfolio

 Growth Portfolio

This document's purpose is to illustrate and help explain the relation between the level of short-term risk and potential return of Assumption Life's segregated funds. It does not guarantee in any way future performance of the funds. Each fund's return and risk level vary constantly and are not guaranteed. Therefore, this document does not always reflect the actual return and risk level of the funds. This document alone should not be used to determine a client's investment strategy.

Advantages of Assumption Life portfolios

We Know Your Life Is Hectic... Simplify with Assumption Life Portfolios

Simplicity

- With your advisor, you can determine which portfolio best suits your needs based on your investor profile.
- Only one fund – the selected portfolio.
- You need not worry about choosing funds within the portfolio; these are selected by the portfolio manager based on the markets and their economic outlook.
- Automatic periodic rebalancing to maintain the allocation of your investment portfolio and in keeping with your risk tolerance.

Effectiveness

- Growth with less volatility, thanks to a diversification of asset classes, managers, management style, geographies and economic sectors.
- Access to multiple quality funds.
- Expertise of renowned fund managers.

Turn page for Option 2



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
- Reduced administration fees

Through our subsidiary Louisbourg Investments and by means of our strategic alliance with Fidelity Investments, AGF and CI Investments, 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.

Contact us at:

Assumption Mutual Life Insurance Company

P.O. Box 160/770 Main Street, Moncton NB E1C 8L1

Telephone: 506-853-6040 • Fax: 506-853-9369

Toll Free: 1-888-577-7337

www.assumption.ca