Assumption/Louisbourg Momentum Fund

Quick facts

As of December 31, 2025

Date fund available: Jan 1, 2002
Date fund created: Feb 28, 2001
Managed by: Louisbourg Investments Inc.
Total fund value: $29,315,000
Portfolio turnover rate: 222.78%

Fund category	Minimum investment ($)	Base MER (%) [1]	Performance Fee	Total MER [2] (%)	Net asset value per unit ($)	Units outstanding (000's)
Series A (no-load)	500	2.31	5.73	8.04	163.82	12.64

1 Base MER does not include any applicable performance fees.
2 See the document in appendix which explains the fund in more detail. This fund has a performance fee equal to 20% of the fund's gross return above the benchmark. S&P/TSX Composite Index. The base MER shown above excludes any applicable performance fee. The performance fee for the last years has been; 2018 (0%), 2019 (0%), 2020 (4.33%), 2021 (0%), 2022 (1.60%), 2023 (0%) and 2024 (0%). The total MER above includes the base MER plus the performance fee.
**DSC options are closed to new deposits*

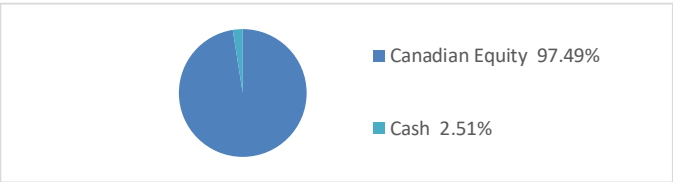
What does the fund invest in?

This segregated fund invests in the Louisbourg Quantitative Canadian Equity Fund, or a substantially similar fund. The fundamental investment objective of the Fund is to achieve long-term growth of capital through the investment of its assets in a concentrated group of 12 stocks with a high turnover strategy, that are included in the S & P/TSX Composite Index and traded on the Toronto Stock Exchange. The high turnover can result in realizing gains and losses earlier than a fund with lower turnover.

Top 10 investments

	% Assets
Discovery Silver Corp	8.92
OceanaGold Corp	8.88
Hudbay Minerals Inc	8.74
IAMGOLD Corp	8.49
Bombardier Inc	8.26
New Gold Inc	8.19
Equinox Gold Corp	8.10
Kinross Gold Corp	8.07
Lundin Gold Inc	7.95
SSR Mining Inc	7.60
Total	**83.20**
Total investments	**13**

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a contract holder who chooses series A.

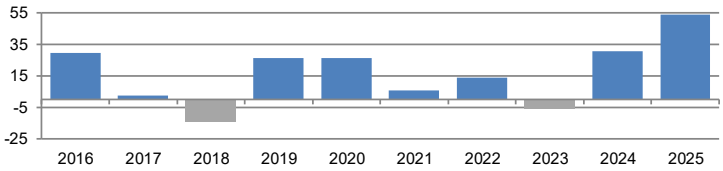
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the investment option you choose and on your personal tax situation.

Average return

A person who invested $1,000 on Jan 1, 2016, in series A has $4,101.43 gross on Dec 31, 2025, an average of 15.14% a year.

Year-by-year returns (%)

This chart shows how the fund would have performed in each of the past 10 years for a policyowner. In the past 10 years the fund was up in value 8 years and down in value 2 years of the 10 years.



How risky is it?

Very low	Low	Low to moderate	Moderate	Moderate to high	High

The fund invests in a concentrated portfolio of 12 stocks with a high turnover strategy. The value of your investments can go down. Please see your Information Guide for further details.

Who is this fund for?

This fund may be right for a person who will invest for the long-term and is comfortable with a significant amount of change in value in the short term.

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Assumption Mutual Life Insurance Company, doing business under the name Assumption Life

Assumption/Louisbourg Momentum Fund

How much does it cost?

1. Sales charges: There are no sales charges on the series A of Funds

Sales charge option	What you pay	How it works
Front End Sales Charge	N/A	When you invest, Assumption Life pays a commission of up to 2.3% to your advisor.
Deferred Sales Charges	N/A	

2. Ongoing expenses

The management expense ratio (MER) includes the management fees and the operating expenses. You don't pay these expenses directly. They affect you because they reduce the return you get on your investment.

Fund category	MER (Annual rate as a % of the fund's value)	Maximum trailer fee
Series A (no-load)**	2.31	0.50%

**No exit fees are applicable to any transfer or partial or full surrender.

Trailing commission

Assumption Life pays a trailing commission to your advisor of up to the maximum trailer fee shown in the chart above based on the value of your investments each year. This is for services and advice provided by your financial advisor. The trailing commission is already included in the management fee.

3. Other fees

• No fees are charged for the first 4 internal transfers made within a calendar year. A $20 fee per transfer is charged for additional transfers.
• A transfer fee of $50 per transfer to another financial institution is applicable to the partial or total transfer of any amount from your Assumption Life annuity contract to another financial institution regardless of whether the source of the funds is a segregated fund or a GIA.
• A $25 fee is deducted directly from your contract, without notice, for any cheque or preauthorized debit which is not honoured by your financial institution.
• A monthly contract fee of up to $5 may apply to a group savings plan.

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