# Assumption/Fidelity Canadian Opportunities Fund

## Quick facts

**As of December 31, 2025**

**Date fund available: Jan 1, 2002**
**Date fund created: Feb 5, 2001**
**Managed by: Fidelity Investments Canada ULC**

**Total fund value: $22,797,000**
**Portfolio turnover rate: 64.1%**

| Fund category | Minimum investment ($) | MER (%) | Net asset value per unit ($) | Units outstanding (000's) |
|---|---|---|---|---|
| Series A (no-load) | 500 | 2.87 | 80.47 | 5.12 |

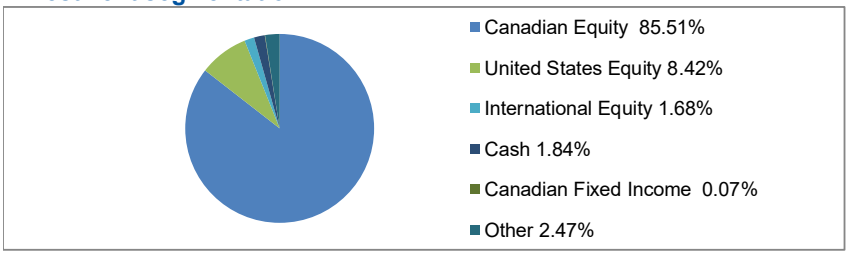
## What does the fund invest in?

This segregated fund invests in the Fidelity Canadian Opportunities Fund. The Fund invests primarily in Canadian equity securities and tends to focus on small to medium companies. The Fund may invest up to 30% of its net assets in foreign securities and up to 10% of its net assets at the time of purchase in securities of private companies.

## Top 10 investments (of the underlying fund)

| | % Assets |
|---|---|
| Franco-Nevada Corp | 3.84 |
| Finning International Inc | 3.76 |
| Pan American Silver Corp | 3.73 |
| Onex Corp | 3.55 |
| TFI International Inc | 3.52 |
| IAMGOLD Corp | 3.39 |
| Topaz Energy Corp | 2.78 |
| Toromont Industries Ltd | 2.74 |
| TerraVest Industries Inc | 2.59 |
| iA Financial Corporation Inc | 2.53 |
| **Total** | **32.43** |
| **Total investments** | **86** |

## 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.

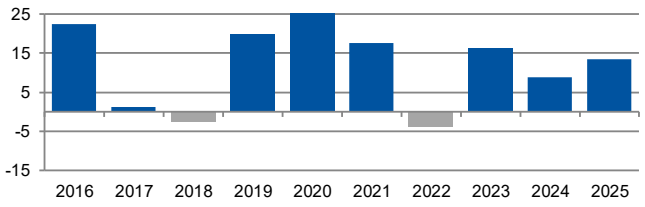
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the investment option you choose and on your personal tax situation.

## Average return

A person who invested $1,000 on Jan 1, 2016, in series A has $2,937.36 gross on Dec 31, 2025, an average of 11.37% 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 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 seeking potential for long-term growth and who is very comfortable with the ups and downs of the market.



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

# Assumption/Fidelity Canadian Opportunities 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)* | 2.87 | 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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