Assumption/Fidelity Monthly Income Fund

Quick facts

As of December 31, 2025

Date fund available: Sep 4, 2007
Date fund created: Sep 4, 2007
Managed by: Fidelity Investments Canada ULC

Total fund value: $23,522,000
Portfolio turnover rate: 13.28%

Fund category	Minimum investment ($)	MER (%)	Net asset value per unit ($)	Units outstanding (000's)
Series A (no-load)	500	2.71	22.64	61.96

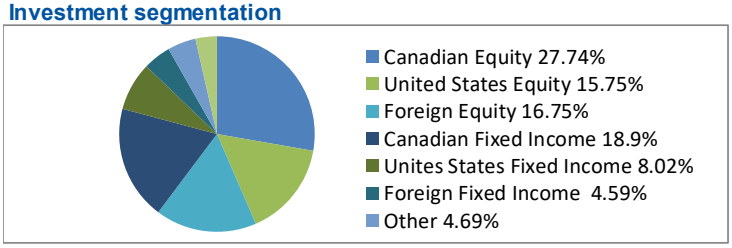
What does the fund invest in?

This segregated fund invests in the Fidelity Monthly Income Fund. The underlying fund invests primarily in a mix of equity and fixed income securities. It can invest in these securities, either directly or indirectly through investments in underlying funds. The Fund may invest up to 50% of its net assets in foreign securities and may also invest up to 10% of its net assets in securities of private real estate vehicles. The Fund's neutral mix is 55% equity securities and 45% fixed income securities, which may vary by up to +/- 15% from the neutral mix.

Top 10 investments (of the underlying fund)

	% Assets
CAD Forward Contract	10.55
iShares Gold Trust	3.24
iShares Core MSCI Emerging Markets ETF	3.10
iShares Core MSCI EAFE ETF	2.08
Royal Bank of Canada	1.80
Fidelity U.S. Money Market Investment Trust Sr O	1.75
United States of America (Government) 4.375% 15-MAY-2034	1.67
Alimentation Couche-Tard Inc	1.36
Toronto-Dominion Bank	1.18
Canadian National Railway Co	1.13
Total	**27.86**
Total investments	**3546**

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.

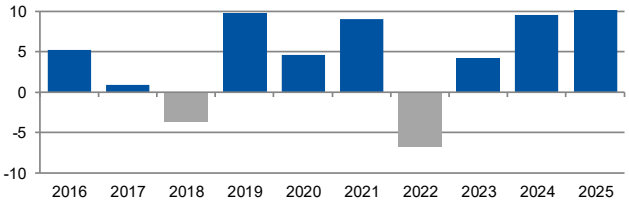
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the investment option you choose and on your personal tax situation.

Average return

A person who invested $1,000 on Jan 1, 2016, in series A has $1,515.15 gross on Dec 31, 2025, an average of 4.24% 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 to obtain a long-term return through a prudent balance of income and capial appreciation and who is 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 Monthly Income 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)*	2.71	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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