Assumption/Fidelity NorthStar® Balanced Fund

Quick facts

As of December 31, 2025

Date fund available: Sep 6, 2017
Date fund created: Sep 6, 2017
Managed by: Fidelity Investments Canada ULC
Total fund value: $3,165,000
Portfolio turnover rate: 10.61%

Fund category	Minimum investment ($)	MER (%)	Net asset value per unit ($)	Units outstanding (000's)
Series A (no-load)	500	2.98	14.91	11.31

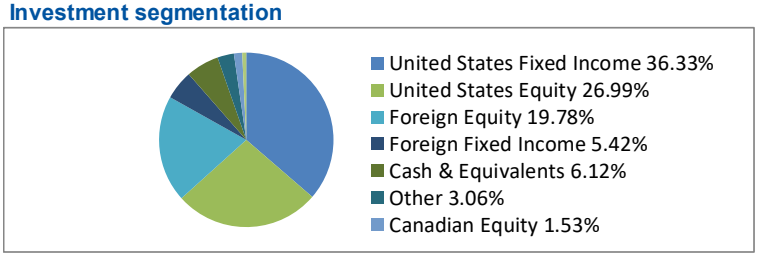
What does the fund invest in?

This segregated fund invests in the Fidelity NorthStar® Balanced Fund. The underlying fund invests primarily in a mix of equity securities and fixed income securities from around the world. It can invest in these securities either directly or indirectly through investments in underlying funds.

Top 10 investments (of the underlying fund)

	% Assets
United States of America (Government) 4.375% 15-MAY-2034	12.64
Fidelity U.S. Money Market Investment Trust Sr O	5.25
USD Forward Contract	3.32
United States of America (Government) 4.125% 15-AUG-2053	2.89
United States of America (Government) 3.625% 15-FEB-2053	2.40
NVIDIA Corp	1.77
United States of America (Government) 3.625% 30-SE	1.42
United States of America (Government) 4% 15-NOV-2052	1.34
United States of America (Government) 4.25% 15-AUG-2054	1.20
Microsoft Corp	0.92
Total	**33.15**
Total investments	**2302**

Investment segmentation



How has the fund performed?

This section tells you how the fund has performed over the past 8 years for a contract holder who chooses series A.

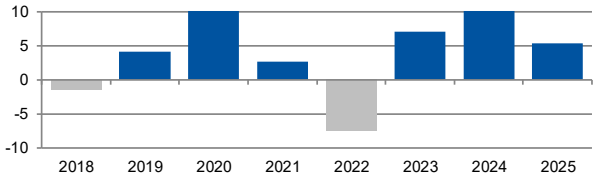
It's important to note that this doesn't tell you how the fund will perform in the future. Also, your actual return will depend on the investment option you choose and on your personal tax situation.

Average return

A person who invested $1,000 on Sep 6, 2017, in series A has $1,427.71 gross on Dec 31, 2025, an average of 4.37% a year.

Year-by-year returns (%)

This chart shows how the fund would have performed in the past 8 years for a policyowner. In the past 8 years the fund was up in value 6 years and down in value 2 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 wants to gain exposure to global equity and fixed income securities. This fund may be right for a person who can handle the volatility of returns generally associated with equity investments as well as a diversified portfolio in a single fund.

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

Assumption Life
Investments and Retirement

Assumption/Fidelity NorthStar® Balanced 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)*	2.98	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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