



Notice – Change to Dividend Scales for 2018

Assumption Life would like to advise that it has received approval from its Board of Directors to maintain its current dividend scales for most of its products from January 1, 2018 to December 31, 2018. There will be changes to two dividend scales, however, namely Guaranteed Economic Life, whose dividend scale will decrease by 10% and Limited-pay Life Insurance, whose dividend scale will decrease by 5%. These decreases are due to the fact that the current economic climate is much less favourable than the period in which these products were developed.

What this means for you, our client.

As a participating life insurance policyholder, you can share in the profits of the participating account attached to your product.

Participating account investments come from the deposit of life insurance premiums. The investment returns, as well as the death benefits and expenses, have an impact on each of the participating accounts. The annual account earnings credited to your policy are paid out in dividends.

The dividend payment is determined with the help of dividend scales. It is important to note that the payment of dividends is not guaranteed. Dividends vary based on a number of factors, especially the fluctuation in investment earnings.

The stability and long-term growth of investment income are our main goals. If interest rates stay low, the investment earnings of participating accounts will decrease in future. The Company's management team regularly tracks investment earnings. With the current economic situation, dividend scales could be down over the next few years, perhaps resulting in lower-than-expected dividends in the future.

For more information

If you would like more information about dividend scales, feel free to contact your advisor. You can also call us at 1-800-455-7337 or visit our website at www.assumption.ca.

Assumption Life — For us, it's always been about you.

Massachusetts, 1903. Our company is founded to ensure the well-being of Acadian families. Our mission is still the same today, with one exception – we've evolved to protect families across Canada.

With these families at heart and with the success of advisors in mind, we strive to offer a positive and authentic experience at every opportunity.

With a team of highly skilled representatives and recognized partners, we offer the full range of products needed for sound financial planning