

Investor Profile Questionnaire



Every investor has unique objectives and financial circumstances. To help us build an investment portfolio that's tailored specifically to your needs, it is important that we have a clear understanding of your goals, when you hope to achieve them, and how you feel about the ups and downs we sometimes see in the markets. This questionnaire is designed to provide us with that insight.

If a time comes when you feel that you need to change one or more of your answers, please let your advisor know so he or she can make any necessary adjustments to your portfolio.



Client Personal Information

It is important for us to know you and go beyond a simple questionnaire.

Client No. (if applicable): _____

Last Name: _____ First Name: _____

Marital Status: _____ Spouse's Name: _____

Will it be an individual or a joint account? ☐ Individual ☐ Joint

What is the main goal for this portfolio?



☐ A. Saving for my retirement



☐ B. Enjoying my retirement



☐ C. Saving for my child's education



☐ D. Buying property



☐ E. Other goal: _____

Time Horizon

1. When do you expect to need to withdraw a significant portion (1/3 or more) of the money in your investment portfolio?

- A. Less than 3 years*
- B. 3 to 7 years
- C. Greater than 7 years

Letter

*If you have a very short-term horizon (less than a year), more conservative investments like GICs or money market funds may be the only suitable option for you.

Objectives

2. What is your portfolio objective?

- A. Capital preservation
- B. Generate regular income from my investments
- C. Generate income while growing my investments
- D. Generate long-term growth

Letter

Knowledge

3. Which statement best describes your knowledge of investments?

- A. I have **limited** knowledge of investments and financial markets.
- B. I have a **moderate** level of knowledge of investments and financial markets.
- C. I have **extensive** investment knowledge; I understand different investment products and follow financial markets closely.

Letter

Risk Profile

Risk Capacity

4. What is your annual income?

- A. Less than \$30,000 (0)
- B. \$30,001 to \$50,000 (2)
- C. \$50,001 to \$70,000 (4)
- D. \$70,001 to \$100,000 (5)
- E. \$100,001 to \$200,000 (7)
- F. \$200,001 to \$300,000 (8)
- G. Over \$300,000 (10)

Score

5. Your current and future income sources are:

- A. Unstable (1)
- B. Somewhat stable (4)
- C. Stable (8)

Score

6. What is your net worth (investments, cash, home and other real estate less mortgage loans and all other debts)?

Score

Liquid assets:	\$
+ Non-liquid assets:	\$
- Liabilities:	\$
= NET WORTH	\$

- A. Less than \$50,000 (0)
- B. \$50,000 to \$99,999 (2)
- C. \$100,000 to \$249,999 (4)
- D. \$250,000 to \$499,999 (6)
- E. \$500,000 to \$999,999 (8)
- F. \$1,000,000 and over (10)

7. How would you describe your current financial situation?

- A. I often spend more than I earn. I get into debt and have trouble paying it off. (0)
- B. I often spend more than I earn but have no trouble paying off my debts. (2)
- C. It takes a lot of effort, but I manage not to spend more than I earn. (5)
- D. I spend pretty much what I earn. I could save if I had to. (7)
- E. I spend less than I earn. I have money to invest. (10)

Score

8. This investment account represents approximately what percentage of your total savings and investments (Total savings and investments include all the money you have in cash savings, GICs, savings bonds, mutual funds, stocks and bonds.)?

Score

- A. More than 75% (2)
- B. 51% to 75% (4)
- C. 25% to 50% (5)
- D. Less than 25% (10)

My Score –  Risk Capacity

Result

Risk Tolerance

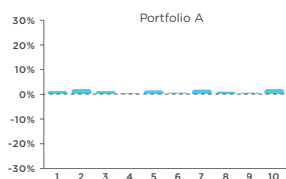
9. In making financial and investment decisions, you would define yourself as:

- A. Trying to avoid the possibility of any decrease (Very Conservative) (0)
- B. Willing to accept a small decrease (Conservative) (4)
- C. Willing to accept moderate decreases to achieve potentially higher returns (Balanced) (6)
- D. Willing to tolerate greater decreases to achieve potentially higher returns (Growth) (8)
- E. Very audacious, you are willing to tolerate large decreases for the potential of achieving higher returns (Dynamic Growth) (10)

Score

10. Keeping in mind how returns fluctuate, which of these 5 investment portfolios would you be most comfortable holding over a 10-year period?

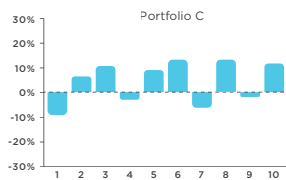
Score



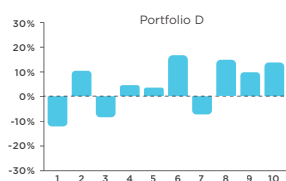
- A. Very safe. However, it only offers very modest returns (Very Conservative). (0)



- B. The returns fluctuate and are not guaranteed. Some years show slight decreases (Conservative). (2)



- C. In some years, the returns can be high. However, to invest in this portfolio, you have to be able to tolerate a certain amount of decreases (Balanced). (4)



- D. Can offer higher returns than previous portfolios. However, this portfolio can encounter significant decreases (Growth). (7)



- E. In the long run, investors may be rewarded because this portfolio offers higher returns than other portfolios. However, when markets perform poorly, investors can lose a lot of money (Dynamic Growth). (10)

11. Suppose you invest \$100,000. How much of a drop in the value of your portfolio would you be comfortable with, over a period of six months to a year?

Score

- A. None (\$0) (0)
- B. 2% decline (\$2,000) (2)
- C. 10% decline (\$10,000) (5)
- D. 20% decline (\$20,000) (7)
- E. More than 20% decline (over \$20,000) (10)

12. You have adopted an investment strategy that meets your objectives. A major stock market decline occurs. How would you react?

Score






- A. I would have trouble sleeping at night, so I would sell my investment to avoid further decreases. (0)
- B. I would sell a portion in an attempt to minimize further decreases and monitor the remaining investment closely. (3)
- C. I would stay the course but would not invest more. (5)
- D. I would consider this an opportunity and invest more. (10)

My Score –  Risk Tolerance

Result

A risk profile is an evaluation of an individual's willingness and ability to take risks. A risk profile is important for determining a proper investment asset allocation for a portfolio. The willingness and ability to take risks will be considered in the determination of the Investor Profile.

My Investor Profile

	Very Conservative	Conservative	Balanced	Growth	Dynamic Growth
 Time Horizon (question 1)		A		B	C
 Objectives (question 2)	A	B	C		D
 Knowledge (question 3)			A	B	C
 Risk Capacity (total of questions 4-8)		11 or less	12-22	23-37	38 or more
 Risk Tolerance (total of questions 9-12)	10 or less	11-15	16-21	22-36	37 or more

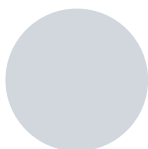
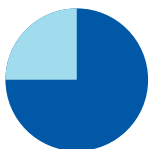
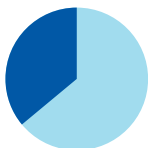
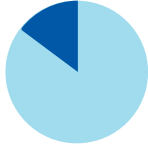
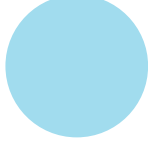
Your final result is the most constraining element (Very Conservative, Conservative, Balanced, Growth, or Dynamic Growth) between Time Horizon, Objectives, Knowledge, Risk Capacity and Risk Tolerance results. As an example, as soon as the client obtains a Very Conservative profile result in either one of these five categories, even if the others reflect a Balanced or Dynamic Growth profile, the final result should be: Very Conservative. This final result will be used to determine your profile, which will allow your advisor to develop a customized strategy based on your objectives.

My Result – My Investor Profile

Final Result

Notes

Sample Investor Profiles (Risk Profile and Asset Allocation)

		RISK PROFILES LIMITS	TARGETED ASSET ALLOCATION
VERY CONSERVATIVE	You have a very low tolerance for risk and are unable to tolerate any investment losses or you have a very short investment time horizon. You prefer knowing that your capital is safe and are willing to accept lower returns to protect your capital.	Low Unlimited Low to Moderate 0% Moderate 0% Moderate to High 0% High 0%	 100% Money Market & GICs
CONSERVATIVE	You have a low tolerance for risk and potential loss of capital or a short investment time horizon. You are willing to accept some short-term fluctuations and small losses in your investment portfolio in exchange for modest returns. The primary objective of your investment portfolio will be to provide income by investing primarily in funds that invest in fixed-income securities. While capital appreciation is not a priority, a small portion of the portfolio may be invested in equity funds to provide the potential for some growth to offset the impact of inflation.	Low Unlimited Low to Moderate Unlimited Moderate Unlimited Moderate to High 0% High 0%	 75% Fixed Income 25% Equities
BALANCED	You have a moderate tolerance for risk and loss of capital. You are willing to tolerate some fluctuations in your investment returns and moderate losses of capital. You have at least a medium-term investment time horizon. The objective of your portfolio will be to provide a combination of income and long-term capital growth and therefore the portfolio will include at least 40% in fixed-income investments.	Low Unlimited Low to Moderate Unlimited Moderate Unlimited Moderate to High 20% High 0%	 60% Equities 40% Fixed Income
GROWTH	You have a high tolerance for risk and loss of capital. You are willing to tolerate large fluctuations in your investment returns and moderate to large losses of capital in exchange for potential long-term capital appreciation. You do not have any significant income requirements from your investments. You have at least a medium-term investment time horizon.	Low Unlimited Low to Moderate Unlimited Moderate Unlimited Moderate to High Unlimited High 20%	 80% Equities 20% Fixed Income
DYNAMIC GROWTH	Your tolerance for risk, portfolio volatility and investment losses is very high. You are willing to tolerate potentially significant and sustained price fluctuations and large losses of capital. You have extensive investment knowledge. You have no income requirements from your investments and have a long investment time horizon.	Low Unlimited Low to Moderate Unlimited Moderate Unlimited Moderate to High Unlimited High 25%	 100% Equities (including funds that invest in specific market sectors or employ speculative trading strategies)

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