

# Investor Profile Questionnaire (Asset Allocation)

No two investors are alike. Your financial goals, current financial situation, and investment experience all help determine the mix of assets that's right for you. In particular, the number of years until retirement, your income and savings patterns, and your attitude towards risk are key elements in customizing your portfolio. Once you define these factors, you can start on the path to developing an effective retirement savings program.

This Investor Profile Questionnaire is designed to help you outline your investment objectives and your investment personality. Remember that there is no such thing as a right or wrong answer. Just answer each question carefully, tallying the points awarded for each question. These are indicated within the square brackets following each response. When you have completed the questionnaire, total the point scores. Your total score will assist you in defining your investor profile and suggested asset mix.

You don't need to send your completed questionnaire to us. This is a personal tool for you and your family.

## Your Investment Goals and Objectives

### 1. When will you need access to all or a portion of your retirement portfolio?

- 5 years or less [0]     11 - 15 years [4]     21 - 25 years [10]    score: [   ]  
 6 - 10 years [2]     16 - 20 years [8]     25 years or more [12]

### 2. What is your major goal for this portfolio?

- Security** – The safety of my capital is my first priority. [0]  
 **Inflation Protection** – While I do want my retirement portfolio to grow, I'm uncomfortable with fluctuating returns. [4]  
 **Growth & Security** – I want a balance between growth and safety with some protection from the impact of inflation. [6]  
 **Growth** – I'm primarily interested in growth and less concerned about fluctuating returns. [8]    score: [   ]  
 **Maximum Growth** – My sole objective is maximum growth over the long term. [10]

## Your Personal Information

### 3. How old are you?

- Under 30 [12]     30 - 39 [10]     40 - 49 [8]     50 - 59 [4]     60 - 69 [0]    score: [   ]

### 4. Your net worth is calculated by taking the value of everything you own and subtracting anything that you owe, such as loans and mortgages. What is your estimated net worth?

- Under \$50,000 [2]     \$150,001 - \$200,000 [8]  
 \$50,001 - \$100,000 [4]     \$200,001 - \$300,000 [10]    score: [   ]  
 \$100,001 - \$150,000 [6]     Over \$300,000 [12]

My/our total score on this page: [   ]

Your Personal Information (continued)

5. How would you rate your family's overall financial situation?

- We have no savings and large debts. [0]
- We have few savings and a fair amount of debt. [2]
- We have some savings but also some debts. [4]
- We save quite regularly and have paid off most debts. [6]
- We have few debts and are quite secure. [8]

score:  
[ ]

6. What additional sources of retirement income do you anticipate receiving?  
Choose all that apply:

- Canada Pension Plan and Old Age Security. [8]
- RRSP or pension plan from another employer. [8]
- Spouse's pension plan. [8]
- None of the above. [0]

score:  
[ ]

7. How would you rate your investment knowledge?

- I have little knowledge and am unfamiliar with investing. [0]
- I have some knowledge but little experience with investing. [2]
- I have a fair amount of knowledge and am familiar with how different asset classes work. [4]
- I have considerable knowledge and am comfortable with many investing principles. [6]
- I have extensive knowledge and am an experienced investor. [8]

score:  
[ ]

Your Attitude Towards Risk

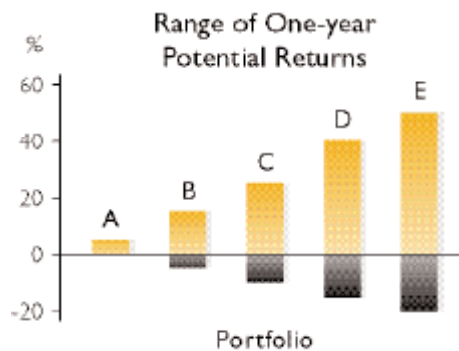
8. What is the maximum temporary decline in your portfolio's value that you could tolerate over a one-year period?

- 0% [0]
- 1 - 6% decline [4]
- 6 - 11% decline [6]
- 11 - 15% decline [12]
- 15 - 21% decline [16]

score:  
[ ]

9. The accompanying graph shows the probable range of returns and losses of five hypothetical portfolios over a one-year period. Which of these portfolios would you prefer to invest in?

- Portfolio A - Either earn 5% or lose 0% [0]
- Portfolio B - Either earn 15% or lose 5% [4]
- Portfolio C - Either earn 25% or lose 10% [6]
- Portfolio D - Either earn 40% or lose 15% [12]
- Portfolio E - Either earn 50% or lose 20% [16]

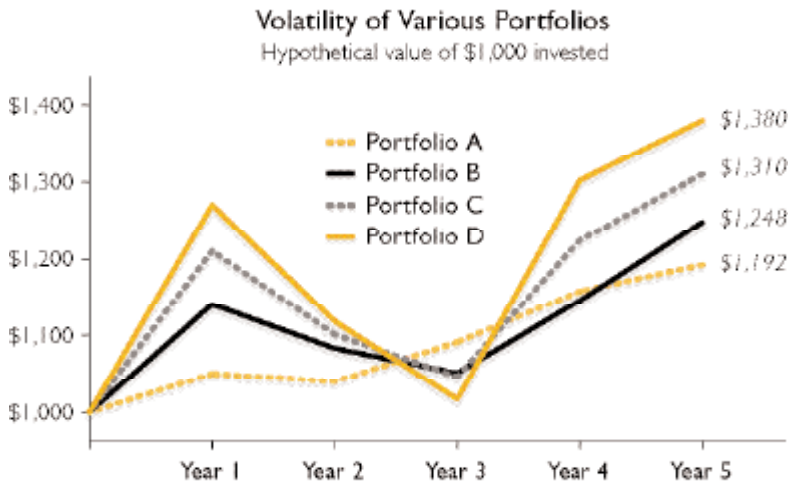


score:  
[ ]

My/our total score on this page: [ ]

Your Attitude Towards Risk (continued)

10. Which of the following hypothetical portfolios would you feel most comfortable with? Pay close attention to the magnitude of the one-year potential losses described in each portfolio, below.



	Year 1	Year 2	Year 3	Year 4	Year 5	
<input type="checkbox"/> Portfolio A	5%	-1%	5%	6%	3%	[ 4 ]
<input type="checkbox"/> Portfolio B	14%	-5%	-3%	9%	9%	[ 6 ]
<input type="checkbox"/> Portfolio C	21%	-9%	-5%	17%	7%	[ 12 ]
<input type="checkbox"/> Portfolio D	27%	-12%	-9%	28%	6%	[ 16 ]
						score: [   ]

11. Realizing that there will be occasional ups and downs in the stock market, how long a recovery period could you tolerate until your portfolio regained its value?

- |   |   |              |
|---|---|--------------|
| <input type="checkbox"/> Less than three months [ 0 ] | <input type="checkbox"/> Six months to one year [ 8 ] | score: [   ] |
| <input type="checkbox"/> Three to six months [ 4 ]    | <input type="checkbox"/> One to two years [ 16 ]      | [   ]        |

My/our total score on this page: [   ]

Total Your Point Score

page 1 score:      page 2 score:      page 3 score:      **Total Score:**

[   ] + [   ] + [   ] = [   ]

Your total score will assist you in defining your investor profile and suggested asset mix (next page).

Portfolios to Meet Every Investor's Needs

Based on your answers to the Investor Profile Questionnaire and the resulting score, your investment style and possible asset mixes are:

**6-55 points: Conservative Investor**

- Your primary objective is security of capital; *and/or*
- You cannot tolerate fluctuating returns.



100% fixed income or guaranteed products

**56-74 points: Moderate Investor**

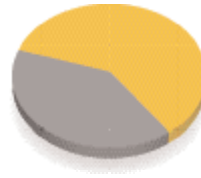
- Your primary objective is preservation of capital; *and/or*
- You have a relatively short period of time to allow your investments to recover from any negative years.



65% fixed income  
35% stocks

**75-92 points: Balanced Investor**

- You are willing to tolerate some market fluctuations, but have a moderate risk tolerance; *and/or*
- You have a shorter time period for your investments to grow.



40% fixed income  
60% stocks

**93-111 points: Growth Investor**

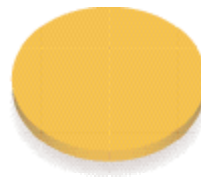
- You are willing to tolerate some market fluctuations and allow some time to recover from any market downturns; *and/or*
- You are a relatively experienced investor who is looking for moderate growth and diversification.



20% fixed income  
80% stocks

**112-150 points: Long-term Growth Investor**

- You are a knowledgeable investor and not concerned about short-term fluctuations in the market; *and/or*
- You have a relatively long period of time before you will need to use these investments.



100% stocks

The Investor Profile Questionnaire is designed to assist you in identifying the type of investor you are and is not intended to take the place of professional advice. The suggested asset allocations contained herein depend on subjective factors such as your risk tolerance and financial situation. For this reason, you should view them only as general guidelines as to how you might consider investing your retirement savings. On a regular basis, consider discussing your financial future with a qualified professional advisor.

The investment returns represented in the questionnaire are based on historic returns and are not intended to indicate future performance. It is important to review historic returns of short-term investments, bonds, and stocks carefully over various holding periods to see if you can accept the level of risk in a given investment mix.