

As an investor, you are unique. Your financial goals, current financial situation, and investment experiences and attitudes all contribute to your individual investor profile. Your answers to this questionnaire will enable us to understand your personal investment preferences and circumstances in order to recommend a portfolio most suitable to your needs. Completing this will assist us establish your individual investor profile, based on your goals, background, and risk tolerance.

Section 1: GOAL SETTING (Check one per question)

What is your primary goal in making this investment?

- I am saving to buy a car, make a down payment on a house, or to achieve some other goal within the next five years.
- I am investing for the long-term (more than five years) but I need this investment to generate cash flow to supplement my current income.
- I want an investment that will generate both income and long-term capital growth, without specific emphasis on either.
- I am looking primarily for long-term growth. Although I have no need for income from this investment now or over the next 10 years, I might appreciate that a small portion be invested in fixed-income securities for stability.
- I am looking for long-term growth only.
- I am looking for long-term growth only.
- I want to maximize my potential return.

What percentage of this investment do you plan to spend within the next 5 years?

- More than 50%.
- 30% to 50 %
- Less then 30%.
- I do not plan to spend any of it.

In how many years will you withdraw all or the majority of this investment?

- Less the 5 years.
- Between 5 and 10 years
- Between 11 and 20 years.
- More than 20 years.

Section 2: BACKGROUND INFORMATION (Check one per question)

When are you planning to retire?

- I am retired.
- In less than 5 years.
- In 5 to 10 years.

- In 11 to 20 years.
- More than 20 years.

How old are you?

- Over 65.
- 51 to 65
- 36 to 50.
- 20 to 35.

If employed, which of the following statements best describes your employment situation?

- Somewhat unstable.
- Currently unstable, but this could change.
- Stable, and I don't expect this to change in the near future.
- Completely secure.

If you are either a homemaker, retired, or unemployed:

- I will rely on this investment for current income and emergency needs.
- I have other sources of income that are sufficient to meet my normal requirements.

Which of the following statements best describes your financial situation? Please consider your regular expenses and your ability to repay outstanding loans as well as saving for emergencies and retirement.

- I need this investment to supplement my income
- My financial situation is somewhat unstable.
- I do not currently need this investment to supplement my income; however, this could change.
- I don't expect to use this investment to meet current income needs. However, should an unexpected situation arise, I may need to access these funds.
- My financial situation is stable and I have sufficient cash flow to meet most of my requirements.
- My financial situation is completely secure and I can meet emergency requirements without withdrawing these funds.

**Which of the following statements best describes your current investment situation?
(If you don't currently have any investments, choose the response that best describes how you think you would manage your investments.)**

- All of my investments to date have been in GICs and Canada Savings Bonds because I need the stream of income and/or security of capital.
- Most of my investments were made to generate income and preserve capital, but I now need some capital growth.
- Most of my investments tend to be mutual funds, although they are not generally aggressive funds.

Most of my investments tend to be moderately aggressive mutual funds. My objectives are long- term; therefore, I

- don't often make changes unless my reasons for investing have changed.
- I intend to choose aggressive mutual funds for long-term growth.

Section 3: VOLATILITY (Check one per question)

**Which of the following statements best describes your attitude towards the level of risk or volatility that you are prepared to live with during the time these assets will be invested?
(Check one)**

- I am aware that the value of a mutual fund, or of a variable annuity contract invested in segregated funds, fluctuates daily and to varying degrees depending on the type of fund. I would feel most comfortable investing in funds that tend to generate a more stable return year-to-year, as opposed to funds that fluctuate widely.
- I am comfortable with the fact that the value of my investment will fluctuate daily; however, I would prefer that roughly half of my assets be invested in less volatile fixed income securities and that the balance be invested in equities, which tend to be more volatile.
- I am comfortable with volatility and seek more aggressive investments, knowing that in the short-term, this strategy may result in declines in value, but in the long-term, I have a better chance of realizing capital gains. Nevertheless, I do worry when the stock market drops significantly.
- I fully accept volatility and seek more aggressive investments knowing that in the short-term, this strategy may result in declines in value, but in the long term, I have a better chance of realizing capital gains,

How much of a temporary decline (i.e. one year) in the value of your investment could you tolerate?

- No decline.
- 5% decline.
- 5% to 10% decline.
- 10% to 15% decline.
- More than 15% decline.

Which of the following statements best describes your investment philosophy?

- I am not comfortable taking risks with my capital, but I am prepared to do so with a small portion of my assets as I need some capital appreciation to offset inflation.
- I understand that the opportunity for greater returns comes with taking greater risks, but I am only prepared to do so with less than half of my assets.
- I want an investment that will generate both income and long-term capital growth, without specific emphasis on either.
- I understand that the opportunity for greater returns comes with taking greater risks, and I am prepared to do so with more than half of my assets.
- I have an aggressive investment approach and I am investing for the long-term. Therefore, I want to invest the majority or even all of my assets in the stock market as this is the best way to ensure higher returns over the long-term.