Investment Voyager™ can help

Whatever your stage of life, successful investment planning takes an honest assessment of your investment knowledge and your comfort with risk. It also considers the number of years you have until you withdraw from your investments or need to use your investments for income. In other words, you need to understand your investment profile.

These 14 questions will help you understand your investment profile and enable you and your financial security advisor and investment representative to develop a personal investment plan that suits your needs and goals.

Investment Voyager is designed for investors who have long-term financial security goals. If your investment goals are less than five years, or if you're uncomfortable with any fluctuations in your investments, we suggest limiting your investment options to guaranteed interest investments such as money market funds or guaranteed investment certificates (GICs). Alternatively, consider a portfolio of 100 per cent fixed income funds; however, note that even investments such as bond funds experience some ups and downs.

Please complete the questionnaire in full (questions one to 14).

Section one – Investment objectives

1. What is the intent of your portfolio? Please select the most appropriate one.

- (0) a ☐ To generate income for today
- (10) b ☐ To generate income at a later date
- (15) c ☐ To provide for my dependents (I do not anticipate using these funds)
- (10) d ☐ To fund a large purchase in the future

Total for this question ☐

2. What is your major goal for your portfolio? Please select the most appropriate one.

- (2) a ☐ To ensure that my portfolio remains secure
- (5) b ☐ To see my portfolio grow and to avoid fluctuating returns
- (10) c ☐ To balance growth and security, and to keep pace with inflation
- (15) d ☐ To provide growth potential, and to accept some fluctuation in returns
- (20) e ☐ To provide the sole objective of potential long-term growth

Total for this question ☐ Total section one ☐

Section two – Personal information

3. Which of the following ranges includes your age?

(15) a ☐ Under 30
(15) b ☐ 30 to 39
(15) c ☐ 40 to 49
(10) d ☐ 50 to 59
(5) e ☐ 60 to 69
(3) f ☐ 70 to 79
(2) g ☐ Over 79

Total for this question ☐

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4. Which of the following ranges best represents your current annual family income (including pensions) before taxes?

(4) a ☐ Less than $30,000
(6) b ☐ $30,000 to $60,000
(8) c ☐ $60,001 to $90,000
(10) d ☐ $90,001 to $120,000
(10) e ☐ More than $120,000

Total for this question ☐

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5. After deducting any loan or mortgage balances, which one of the following ranges best represents your immediate family's overall net worth?

(2) a ☐ Less than $30,000
(4) b ☐ $30,000 to $50,000
(6) c ☐ $50,001 to $100,000
(8) d ☐ $100,001 to $200,000
(10) e ☐ $200,001 to $300,000
(10) f ☐ More than $300,000

Total for this question ☐ Total section two ☐

Section three – Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. When do you anticipate using these funds?

(0) a ☐ Immediately*
(0) b ☐ One to three years*
(5) c ☐ Four to five years*
(10) d ☐ Six to 10 years
(15) e ☐ 11 to 15 years
(20) f ☐ 16 to 20 years
(20) g ☐ More than 20 years

Total for this question ☐

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7. At the time you need this money, when will you withdraw it?

(3) a ☐ All at once in one lump sum*
(3) b ☐ Over a period of less than two years*
(5) c ☐ Over a period of two to five years
(8) d ☐ Over a period of six to nine years
(10) e ☐ Over a period of 10 to 15 years
(15) f ☐ Over a period of more than 15 years

Total for this question ☐

***If your response to question six was either (a) (b) or (c), and your answer to question seven was also (a) or (b), your needs are short term. Stop here.** Consider the use of money market funds or guaranteed investments to meet your savings goals.

Alternatively, consider a portfolio of 100 per cent fixed income funds; however, note that even investments such as bond funds experience some ups and downs.

8. What are your intentions regarding withdrawals and/or contributions to your investments today and over the next five years?

(5) a ☐ I plan to withdraw money at regular intervals and do not plan on making contributions.

(7) b ☐ I will probably make a lump sum withdrawal and do not plan on making contributions.

(8) c ☐ I will probably be making both contributions and withdrawals.

(10) d ☐ I will probably make contributions and will not be withdrawing any funds.

(15) e ☐ I will certainly make regular contributions and will not be withdrawing any funds.

Total for this question ______ Total for section three ______

Section four – Attitude towards risk

9. Which statement best describes your knowledge of investments?

(2) a ☐ I have very little knowledge and I rely exclusively on the recommendations of financial advisors.

(5) b ☐ I have limited knowledge of stocks and bonds, and I do not follow financial markets.

(8) c ☐ I have good working knowledge and I regularly follow financial markets.

(10) d ☐ I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely.

Total for this question ______

10. Realizing there will be downturns in the market, in the event of a significant loss, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

(5) a ☐ Less than three months

(8) b ☐ Three to six months

(10) c ☐ Six months to one year

(15) d ☐ One to two years

(20) e ☐ Two to three years

(25) f ☐ Three years or more

Total for this question ☐

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11. Assume you invest $100,000 for the long term, what is the maximum drop in your portfolio's value you could comfortably tolerate in any given year?

(2) a ☐ I'd be uncomfortable with any loss.*

(5) b ☐ A $5,000 drop is all I could live with.*

(10) c ☐ A $10,000 decline is something I could tolerate.

(15) d ☐ A $15,000 drop would be about all I could stand.

(20) e ☐ A $20,000 decline is pretty much my limit.

(25) f ☐ I could live with a decline of more than $20,000.

Total for this question ☐

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12. Which of the following statements most correctly describes your investment philosophy?

(5) a ☐ I can not accept any fluctuation in principal.*

(10) b ☐ I can only accept minimal fluctuations, and prefer to invest in safer, lower return investments.*

(20) c ☐ I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.

(30) d ☐ My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments.

Total for this question ☐ Total for section four ☐

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*If you answered (a) or (b) to questions 11 or 12, evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate any loses, even short term, stop here.

Consider using money market funds or guaranteed interest investments to meet your savings goals. Alternatively, consider a portfolio of 100 per cent fixed income funds; however, note that even investments such as bond funds experience some ups and downs.

Section five – Portfolio volatility

Investment portfolios designed to provide higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses may occur.

13. A portfolio is a basket containing different investments. The returns earned by a specific portfolio depend on the mix of investments that make up the portfolio. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. In which of these portfolios would you prefer to invest?

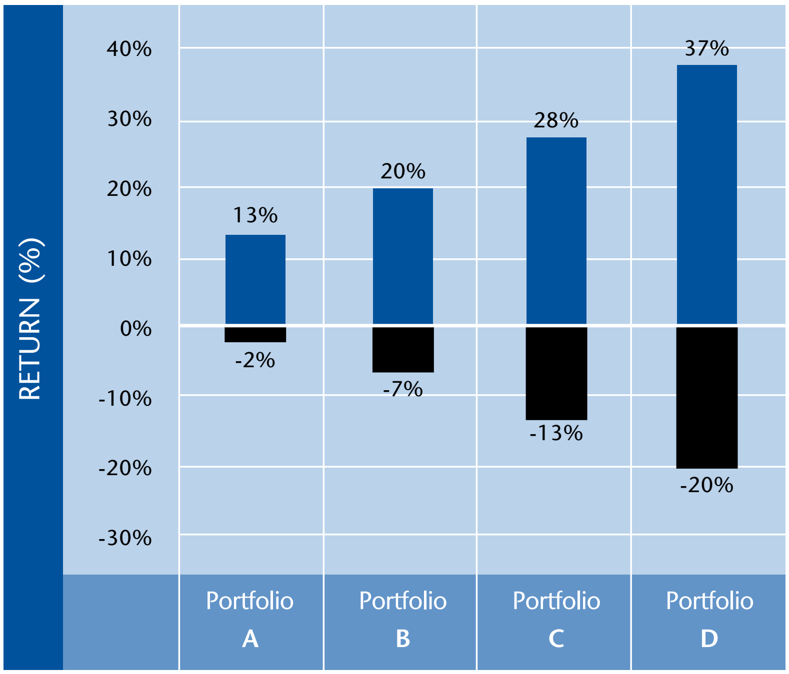
(5) a ☐ Portfolio A

(10) b ☐ Portfolio B

(20) c ☐ Portfolio C

(30) d ☐ Portfolio D

Total for this question ☐



14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of achieving higher long-term returns

(20) a ☐ Strongly agree

(15) b ☐ Agree

(10) c ☐ Disagree

(5) d ☐ Strongly disagree

Total for this question ☐ Total for section five ☐

Section one	
+ Section two	
+ Section three	
+ Section four	
+ Section five	
= Final total	

The total of the five sections will identify an investment mix best suited for your investment profile.

Investment profile	Scoring
Conservative	105 or less
Moderate	106 to 135
Balanced	136 to 164
Advanced	165 to 199
Aggressive	200 or more

As a general rule, you should have an emergency fund to cover at least three months of basic living expenses. Consider building an emergency fund based on cash or cash equivalents such as daily interest plans, short-term guaranteed investment certificates (GICs) or money market funds.

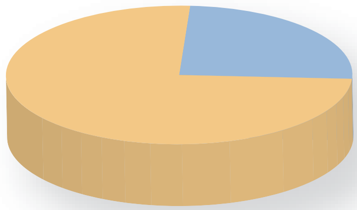
Please note the Investment Voyager questionnaire addresses long-term investment goals and, as such, does not include GICs or money market funds. If you have shorter-term goals (for example, saving for a vacation) as well as planning for the longer term (such as retirement), consider a combination of investment funds and other products.

Your financial security advisor and investment representative can help you create a plan to meet your investment needs.

Investment mix suggestions

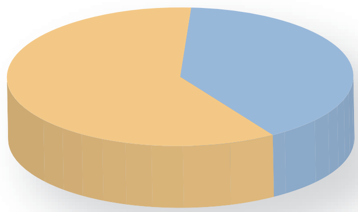
Asset mix — equity — fixed income

Conservative



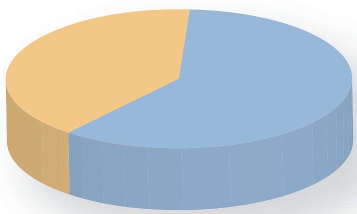
25% equity
75% fixed income

Moderate



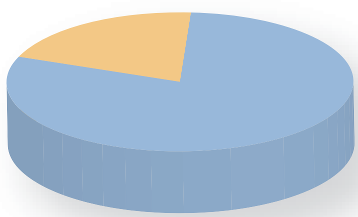
40% equity
60% fixed income

Balanced



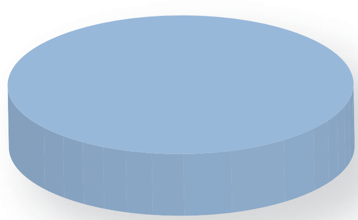
60% equity
40% fixed income

Advanced



80% equity
20% fixed income

Aggressive



100% equity

Making an investment plan takes time.

Making an investment plan happen takes action.

Your financial security advisor and investment representative can help you make the right choices to make your investment goals and dreams come true.