



Investment  
personality  
questionnaire

Want to find out how comfortable with risk you are?  
Let's take a look.



Your answers to these questions will identify your savings goals and investment personality.

Then you'll know what to invest in.



Choose the answer that best describes you. Points are calculated automatically. To start over, click the "Clear form" button.

**Section one**  
**Investment objectives**

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

|   | <b>POINTS</b> |
|---|---------------|
| To generate income for today.....   | 0             |
| To generate income at a later date.....                                       | 10            |
| To provide for my dependents<br>(I do not anticipate using these funds) ..... | 15            |
| To fund a large purchase in the future .....                                  | 10            |

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

|   | <b>POINTS</b> |
|---|---------------|
| To ensure my portfolio remains secure .....                                     | 2             |
| To see my portfolio grow and to avoid<br>fluctuating returns .....              | 5             |
| To balance growth and security, and<br>to keep pace with inflation .....        | 10            |
| To provide growth potential, and to accept<br>some fluctuation in returns ..... | 15            |
| To provide the sole objective of potential<br>long-term growth .....            | 20            |

**Total points for section one**

## Section two Personal information

3. Which of the following ranges includes your age?

|                | POINTS |
|----------------|--------|
| Under 30 ..... | 15     |
| 30 to 39 ..... | 15     |
| 40 to 49 ..... | 15     |
| 50 to 59 ..... | 10     |
| 60 to 69 ..... | 5      |
| 70 to 79 ..... | 3      |
| Over 79.....   | 2      |

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

|                       | POINTS |
|-----------------------|--------|
| Under \$30,000        | 4      |
| \$30,000 to \$60,000  | 6      |
| \$60,001 to \$90,000  | 8      |
| \$90,001 to \$120,000 | 10     |
| More than \$120,000   | 10     |

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

|                              | POINTS |
|------------------------------|--------|
| Under \$30,000 .....         | 2      |
| \$30,000 to \$50,000 .....   | 4      |
| \$50,001 to \$100,000 .....  | 6      |
| \$100,001 to \$200,000 ..... | 8      |
| \$200,001 to \$300,000 ..... | 10     |
| More than \$300,000.....     | 10     |

Total points for 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?

|                           | POINTS |
|---------------------------|--------|
| Immediately* .....        | 0      |
| One to three years* ..... | 0      |
| Four to five years .....  | 5      |
| Six to 10 years.....      | 10     |
| 11 to 15 years.....       | 15     |
| 16 to 20 years.....       | 20     |
| More than 20 years.....   | 20     |

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

|   | POINTS |
|---|--------|
| All at once, in one lump sum* .....         | 3      |
| Over a period of less than two years* ..... | 3      |
| Over a period of two to five years.....     | 5      |
| Over a period of six to nine years .....    | 8      |
| Over a period of 10 to 15 years .....       | 10     |
| Over a period of more than 15 years.....    | 15     |

\* If your response to questions six and seven are either the first or second choice, your needs are short term. Consider using money market funds or short-term guaranteed interest investments to meet your savings goals.

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

|  | POINTS |
|--|--------|
| I plan to withdraw money at regular intervals and do not plan on making contributions..... | 5      |
| I will likely make a lump-sum withdrawal and do not plan on making contributions. ....     | 7      |
| I will likely be making both contributions and withdrawals.....                            | 8      |
| I will likely make additional contributions and will not be withdrawing any funds.....     | 10     |
| I will certainly make regular contributions and will not be withdrawing any funds.....     | 15     |

Total points for section three

## Section four

### Attitude towards risk

9. Which statement best describes your knowledge of investments?

POINTS

- I have very little knowledge and I rely exclusively on the recommendations of financial advisors. .... 2
- I have limited knowledge of stocks and bonds, and I do not follow financial markets. .... 5
- I have good working knowledge and I regularly follow financial markets. .... 8
- I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely. .... 10

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?

POINTS

- Less than three months ..... 5
- Three to six months ..... 8
- Six months to one year ..... 10
- One to two years ..... 15
- Two to three years ..... 20
- Three years or more ..... 25

11. Assuming 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?

POINTS

- I'd be uncomfortable with any loss.\* ..... 2
- A \$5,000 drop is all I could live with. .... 5
- A \$10,000 decline is something I could tolerate. .... 10
- A \$15,000 drop would be about all I could stand. .... 15
- A \$20,000 decline is pretty much my limit. .... 20
- I could live with a decline of more than \$20,000. .... 25

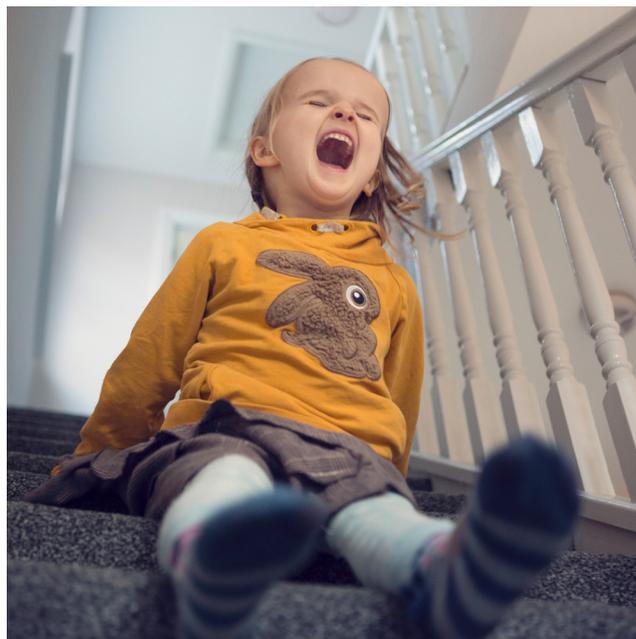
12. Which of the following statements most correctly describes your investment philosophy?

POINTS

- I cannot accept any fluctuation in principal.\* ..... 5
- I can only accept minimal fluctuations and prefer to invest in safer, lower-return investments. .... 10
- I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run. .... 20
- My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments. .... 30

Total points for section four

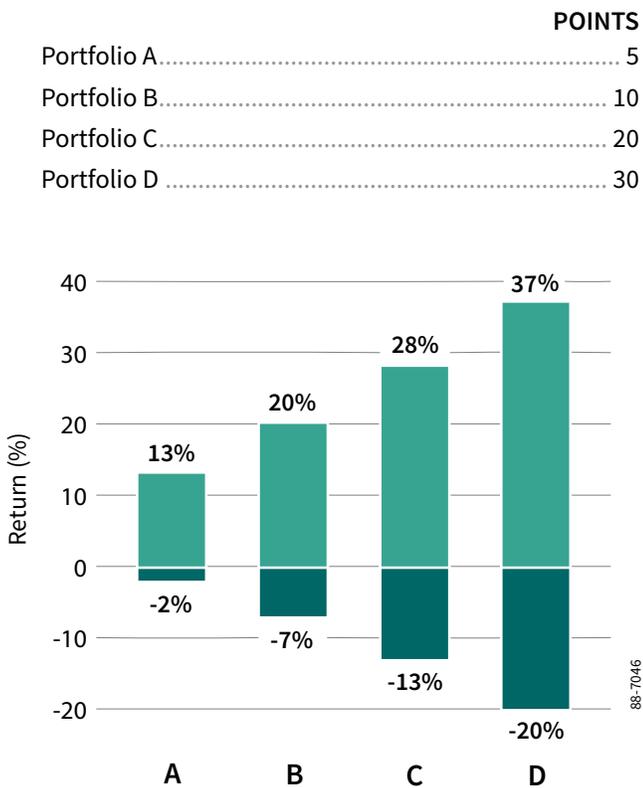
\* If your response to question 11 or 12 is the first choice, you should re-evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in values generally have no growth component. If you cannot tolerate loss, even short term, consider using money market funds or short-term guaranteed interest investments to meet your savings goals.



## Section five Portfolio volatility

Investment portfolios aimed at providing 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 can occur.

13. A portfolio is a basket of 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?



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.

**POINTS**

|                         |    |
|-------------------------|----|
| Strongly agree .....    | 20 |
| Agree.....              | 15 |
| Disagree.....           | 10 |
| Strongly disagree ..... | 5  |

Total points for section five

**Add up the section points to get your final total.**

|  |                                  |
|--|----------------------------------|
| <input style="width: 60px; height: 25px;" type="text"/>                        | Total points for section one     |
| <input style="width: 60px; height: 25px;" type="text"/>                        | + Total points for section two   |
| <input style="width: 60px; height: 25px;" type="text"/>                        | + Total points for section three |
| <input style="width: 60px; height: 25px;" type="text"/>                        | + Total points for section four  |
| <input style="width: 60px; height: 25px;" type="text"/>                        | + Total points for section five  |
| <input style="width: 60px; height: 25px; border: 2px solid red;" type="text"/> | <b>= Final total</b>             |

**Match your final total to an investment personality below.**

| If your final total is between... | Your investment personality is... |
|-----------------------------------|-----------------------------------|
| 105 or less .....                 | Conservative                      |
| 106 to 135 .....                  | Moderate                          |
| 136 to 164 .....                  | Balanced                          |
| 165 to 199 .....                  | Advanced                          |
| 200 or more.....                  | Aggressive                        |

**Your investment personality is:**

Name

Date

## Select investment options based on your investment personality

The chart below shows you what mix of investments is suggested for you. First, match your final questionnaire total to the corresponding investment personality and portfolio. Then use the suggested mix of investments to select appropriate investment options. The risk meter shows the level of investment risk associated with each portfolio.

| If your final total is between | Your investment personality/ portfolio is | Description of your investment portfolio   | Suggested asset mix   |
|--------------------------------|---|--|---|
| 105 or less                    | Conservative                              | With a focus on income, this portfolio is designed for investors who are concerned about market ups and downs and prefer a regular income stream. A small equity component is included to help bolster returns above fixed income levels, while minimizing the risk.   | <p>Special equity 7%</p> <p>Foreign equity 21%</p> <p>Canadian equity 9%</p> <p>Fixed income 63%</p>      |
| 106 to 135                     | Moderate                                  | This portfolio is designed for investors who are willing to accept small market ups and downs to achieve some investment growth. The investment mix of more income than growth is managed to ensure lower volatility than other more aggressive options, while still providing a solid component for growth. | <p>Special equity 8%</p> <p>Foreign equity 29%</p> <p>Canadian equity 12%</p> <p>Fixed income 51%</p>     |
| 136 to 164                     | Balanced                                  | This portfolio is designed for investors who prefer investment stability but understand market ups and downs are necessary to achieve growth. The investment mix is a balance of growth and income with reduced volatility.  | <p>Special equity 8%</p> <p>Foreign equity 38.5%</p> <p>Canadian equity 16.5%</p> <p>Fixed income 37%</p> |
| 165 to 199                     | Advanced                                  | With a focus on growth, this portfolio is appropriate for investors who want some income but are more interested in growth with some protection from market ups and downs.   | <p>Special equity 9%</p> <p>Foreign equity 52.5%</p> <p>Canadian equity 22.5%</p> <p>Fixed income 16%</p> |
| 200 or more                    | Aggressive                                | This portfolio contains all equity investments. It's for investors who want the potential for growth and aren't worried when the markets go up and down.   | <p>Special equity 10%</p> <p>Foreign equity 63%</p> <p>Canadian equity 27%</p>                            |

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The suggested investment mix contains different asset classes, such as fixed income, Canadian, foreign and special equity. Use the asset class percentages to allocate your contributions to specific investment options that are in these asset classes. For example, if you're investing \$10,000 in an aggressive portfolio, \$2,700 or 27% of your savings should go in Canadian equity funds, \$6,300 or 63% to foreign equity funds, and \$1,000 or 10% to special equity funds.

It's a good idea to invest no more than 25% of your investments in any one fund. For investment mixes where the recommended percentage is more than 25%, you may want to choose more than one fund in that asset class.

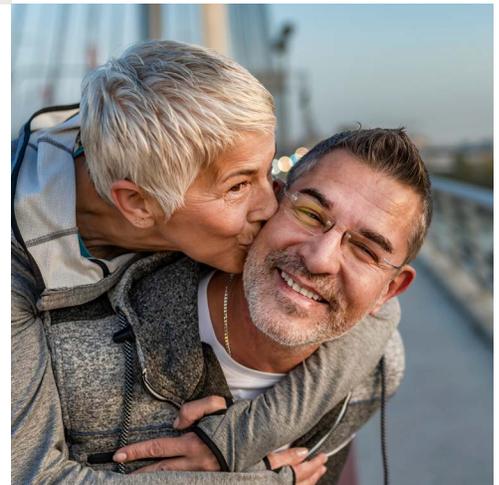
Over time, your financial objectives, personal circumstances and the level of risk you're comfortable with will change. We recommend you revisit the investment personality questionnaire regularly or whenever your personal circumstances change significantly, for example: marriage, promotion, etc.



You can complete the questionnaire online at [canadalife.com/ipq](https://canadalife.com/ipq).



Call us at 1-800-724-3402.



This questionnaire isn't suitable for determining an investment strategy for short-term savings or for purchases in the near future. It's intended for retirement planning and long-term savings.

This questionnaire is to help you assess your financial circumstances, investment timeframe and comfort with risk for the purpose of choosing Canada Life investment options for your retirement savings. We've made reasonable efforts to ensure the information and calculations in this questionnaire are accurate but you're still responsible for determining the most appropriate investments to meet your needs. This questionnaire isn't designed to provide you with legal, tax, financial or other professional advice. You should get independent advice. The Canada Life Assurance Company is not responsible for any damages resulting from the use of this questionnaire by you or anyone else, however caused.