

Investor Profile Questionnaire

Successful investing means finding the right mix of investments to achieve your financial goals at a comfortable level of risk. Responses to these questions will help us identify an ETF Portfolio* to put you on the right investment path. You should consider your entire financial situation and history when making selections.

To begin, select the response that most closely reflects your opinion about each of the 10 questions being asked. The total score will determine the ETF Portfolio that's best suited to achieving your investment objectives.

Question 1

- | Point Score | What is the purpose of this investment? |
|-------------|--|
| 0 | <input type="checkbox"/> I need the income from this investment to pay my bills |
| 10 | <input type="checkbox"/> I plan to use the income from this investment to supplement my overall income and can tolerate small fluctuations in the value of this investment |
| 20 | <input type="checkbox"/> I plan to reinvest any income generated from this investment and am looking for a higher return to grow my investment |
| 30 | <input type="checkbox"/> I want to achieve the highest rate of return possible and understand the value of this investment can fluctuate significantly |

Question 2

- | Point Score | When do you expect to begin using this money? |
|-------------|---|
| 0 | <input type="checkbox"/> sometime in the next 3 years |
| 10 | <input type="checkbox"/> in 4 to 6 years |
| 20 | <input type="checkbox"/> in 7 to 10 years |
| 30 | <input type="checkbox"/> in over 10 years |

Question 3

- | Point Score | When do you expect that you will withdraw a large part (30% or more) of this investment? |
|-------------|--|
| 0 | <input type="checkbox"/> within the next year |
| 10 | <input type="checkbox"/> in the next 1 to 3 years |
| 20 | <input type="checkbox"/> in the next 4 to 6 years |
| 30 | <input type="checkbox"/> in the next 7 to 10 years |
| 40 | <input type="checkbox"/> in over 10 years |

Question 4

- | Point Score | Imagine that you invested \$40,000 at the beginning of the year. Within 24 months from the time you made the investment the value of the investment decreased. When would you begin to feel uncomfortable about this investment? |
|-------------|--|
| 20 | <input type="checkbox"/> you would be uncomfortable regardless of the size of the decrease |
| 40 | <input type="checkbox"/> if your investment decreased to \$36,000 |
| 60 | <input type="checkbox"/> if your investment decreased to \$32,000 |
| 80 | <input type="checkbox"/> if your investment decreased to \$27,000 |
| 100 | <input type="checkbox"/> if your investment decreased to \$20,000 |
| 120 | <input type="checkbox"/> if your investment decreased below \$20,000 |

Question 5

Point Score Imagine that you have \$30,000 set aside for a down payment on a house, but you don't want to buy the house until next year. You decide to invest the money. The following year the value of your investment decreased to \$24,000 and you don't have any other money to use for the down payment. How easily do you adjust to this type of financial problem?

- 30 not at all
- 40 somewhat anxiously
- 60 fairly easily
- 80 very easily

Question 6

Point Score How much risk are you willing to take with this investment?

- 20 very small
- 40 small
- 60 medium
- 80 large
- 100 very large

Question 7

Point Score Investments that have higher returns typically have greater risk than investments with lower returns. How much of this investment would you be willing to expose to higher risk with the expectation that you will receive higher returns?

- 20 None
- 40 more than 0%, but less than 20%
- 60 20% to 40%
- 80 more than 40%, but less than 60%
- 100 60% to 80%
- 120 more than 80%, but less than 90%
- 140 90% to 100%

Question 8

Point Score You inherited \$50,000 and are trying to decide on how to invest the money. When you are making investments or other financial choices are you usually more afraid of losing money or do you focus on how much you may make?

- 20 you always focus on how much you may lose
- 40 you typically focus on how much you may lose
- 60 you typically focus on how much you may make
- 80 you always focus on how much you may make

Question 9

Point Score When you have made investment and financial choices recently are you

- 20 always selecting lower risk options
- 40 usually selecting lower risk options
- 60 selecting options that vary or appear neutral
- 80 usually selecting higher risk options
- 100 always selecting higher risk options

Question 10

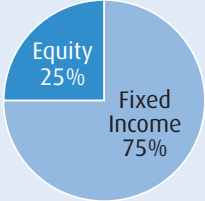
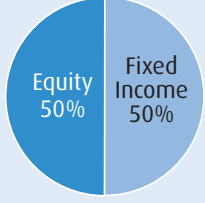
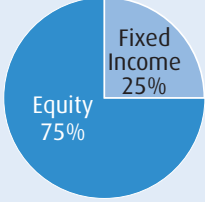

Point Score You found an investment from which you expect to earn about 6% per year at a time when lower risk guaranteed investments like GICs are only earning 3% per year. You want to invest about a third of your money into this new investment, but you find out that it may decrease in value and you could experience losses. For you to feel comfortable making this investment, the chance of a loss would need to be

- 20 zero, i.e., you would not feel comfortable experiencing any loss
- 40 very low or 10% chance of loss
- 60 fairly low or 25% chance of loss
- 80 moderate or a 50% chance of loss

TOTAL SCORE: _____

Your recommended ETF Portfolio

Your total score will lead you to one of the ETF Portfolios below. This recommendation is based on your responses to the questionnaire and reflects the ETF Portfolio most likely to meet your return expectations and tolerance for risk.

Score Range		ETF Portfolio
0 to 250		Security
251 to 520		Balanced
521 to 700		Growth
701 to 800		Aggressive Growth

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