

Segregated fund solutions

Investor profile questionnaire

Segregated fund contracts let investors access the growth potential of the markets, prepare for retirement, and tap into estate planning benefits designed to facilitate quick, cost-effective, and private wealth transfer.¹

Your age, financial situation, investment time horizon, and how you feel about risk will help to determine your investor profile. Once you know your profile, you can then work with your advisor to select investments that will help you achieve your financial goals. Please fill out this investor profile questionnaire with your advisor.

Investor information

Date completed: _____

Mr. Mrs. Miss Ms. Dr. _____

Surname: _____ First name: _____ Initials: _____

Address: _____

City: _____ Province: _____ Postal Code: _____

Home telephone: _____ Business telephone: _____ Email: _____

Total gross annual household income:

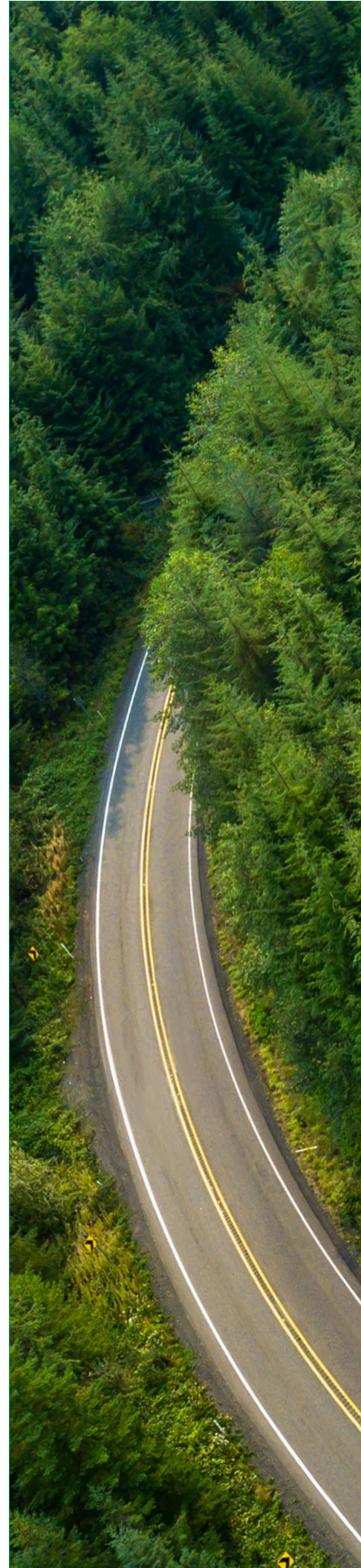
Under \$50,000	\$100,001–\$150,000	\$200,001–\$300,000
\$50,001–\$100,000	\$150,001–\$200,000	Over \$300,000

Net financial assets (including spouse):

You can calculate this amount by taking the value of everything you own, including investments, cash, real estate, and subtracting anything that you owe, such as mortgages and other debts.

Under \$50,000	\$100,001–\$250,000	\$500,001–\$1Mn
\$50,001–\$100,000	\$250,001–\$500,000	Over \$1Mn

¹ In Saskatchewan, assets are identified on the application for probate despite the fact that they do not flow through the estate and are not subject to probate fees.



When it comes to investing, would you describe yourself as:

Novice: I have focused on savings accounts up until now.

Fairly experienced: I have little knowledge of investments and financial markets, speculative, and high risk investments and strategies are likely not suitable options for me.

Experienced: I have working knowledge of the markets and financial investments.

Very experienced: I have extensive investment knowledge; understand different investment products and the relative risks associated with them. I follow financial markets closely.

Investor profile

To determine your investor profile, answer each of the following eight questions. Your total score will correspond with one of four investor profiles—conservative, moderate, balanced, or growth.

Score

1. What is your investment horizon—when will you need this money?

Within 3 years (1)

3–5 years (4)

6–10 years (6)

11–15 years (9)

15+ years (11)

2. What is your most important investment goal?

To preserve your money (1)

To see modest growth (5)

To see more significant growth (8)

To earn the highest return possible (11)

3. Please indicate which statement reflects your overall view of managing risk:

I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (1)

I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (3)

I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (5)

I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (7)

4. If you owned an investment that declined by 20% over a short period, what would you do?

Sell all of the remaining investment (1)

Sell a portion of the remaining investment (3)

Hold the investment and sell nothing (5)

Buy more of the investment (7)

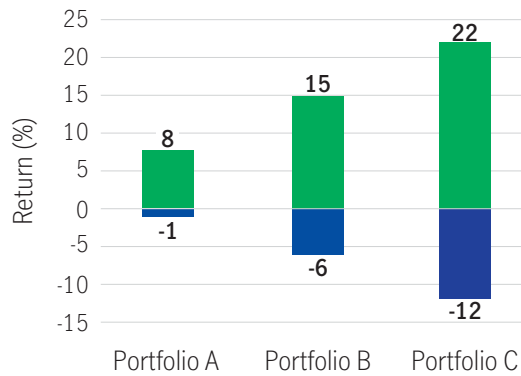
Subtotal: _____

5. If you could increase your chances of improving your investment returns by taking more risk, would you:

- Be unlikely to take more risk (1)
- Be willing to take a little more risk with some of your portfolio (3)
- Be willing to take a lot more risk with some of your portfolio (5)
- Be willing to take a lot more risk with your entire portfolio (7)

6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?

- Portfolio A (1)
- Portfolio B (4)
- Portfolio C (7)



7. After several years of following your retirement plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to retire at your preferred age.

What would you do?

- Keep the same investments you currently hold, but increase your contributions as much as possible. (1)
- Slightly increase your exposure to riskier investments and slightly increase your contributions. (4)
- Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (7)

8. Which statement best applies to your approach regarding achieving your retirement income goals on time?

- I must achieve my financial goal by my target retirement date. (1)
- I would like to come close to achieving my financial goal by my target retirement date. (3)
- If I have not reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (5)
- I re-evaluate my financial goals and target retirement date regularly and have the flexibility to adjust them to align with the performance of my investments. (7)

Your total score: _____

Match your score to an investor profile below

Your total score: _____

If your score is between	Your investor profile is	About your investor profile
1–8	Conservative	Protecting your money is your chief concern. You may be approaching retirement, or simply prefer to take a cautious approach to investing and preserve your money.
9–23	Moderate	You want your money to grow, but are more concerned about protecting it. Retirement may be in your near future or you may prefer to be cautious with your investments and preserve your money.
24–38	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
39–64	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you retire.

My investor profile is _____

Get started today!

Now that you know your investor profile, speak with your advisor who can create a financial plan that will help you achieve your short- and long-term objectives within the risk tolerance you are comfortable with.

For more information, please speak to your advisor or visit manulifeim.ca/segregatedfunds

Manulife Investment Management

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