

**Manulife Asset Allocation Portfolios**

# Investor profile questionnaire

## Welcome to a simple yet sophisticated asset allocation program.

Manulife Asset Allocation Portfolios offer sophisticated multi-asset solutions that provide investors with institutional-quality management in an easy-to-access package.

### These portfolios offer you:

- Access to asset allocation from Manulife Investment Management's Multi-Asset Solutions Team, a team of 50+ investment professionals with an average of over 25 years asset allocation experience<sup>1</sup>
- Quality investment management from Manulife Investment Management, Mawer Investment Management Limited, Dimensional Fund Advisors Canada ULC, and Brookfield Public Securities Group LLC, all in one easy-to-access portfolio
- A selection of four portfolios, each designed with a diversified mix of fixed income and equity investments to correspond to individual investor needs

Your age, your 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.

<sup>1</sup> as at December 31, 2023.

**Investor information**

Date completed: \_\_\_\_\_

Mr.   Mrs.   Miss   Ms.   Dr.   \_\_\_\_\_  
Surname:                                      First name:                                      Initials:

\_\_\_\_\_  
Address:

\_\_\_\_\_  
City:                                      Province:                                      Postal code:

\_\_\_\_\_  
Home telephone:                                      Business telephone:

\_\_\_\_\_  
Email:

## 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.

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### Non-scoring question

#### Are you interested in mutual funds or segregated fund solutions?

Mutual funds      Segregated fund solutions

Segregated fund contracts are offered by insurance companies and are governed by life insurance legislation. Mutual funds are offered by investment management firms and are governed by securities legislation. Both products offer opportunities to help grow your wealth. Your advisor can help you find a solution that meets your needs.

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

Score

Within 3 years (1)      3–5 years (4)      6–10 years (6)  
11–15 years (9)      15+ years (11)

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#### 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)

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

I don't like risk and I'm not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (1)  
I'm prepared to experience modest short-term market fluctuations in order to generate growth of capital. (3)  
I'm 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)

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#### 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)

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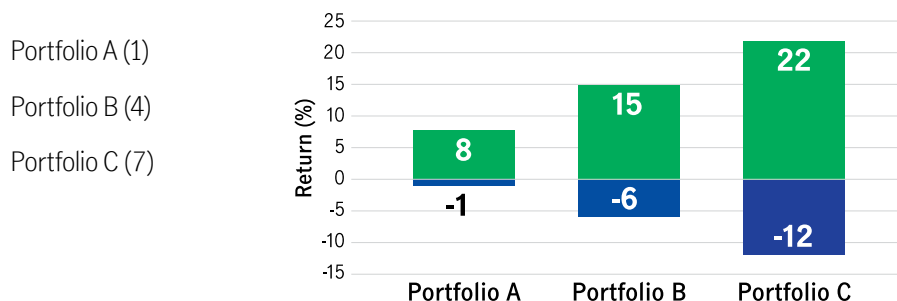
Subtotal: \_\_\_\_\_

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

Score

- 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?**



**7 After several years of following your retirement plan, you review your progress and determine you're 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 haven't reached my financial goal by my target retirement date, I have the flexibility to delay my target retirement date. (5)
  - I reevaluate 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'll 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**.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the fund facts as well as the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. The indicated rates of return are the historical annual compounded total returns assuming the investment strategy recommended by the asset allocation service is used and after deduction of the fees and charges in respect of the service. The returns are based on the historical annual compounded total returns of the participating funds including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder in respect of a participating fund that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Manulife Asset Allocation Portfolios are managed by Manulife Investment Management Limited. Manulife Investment Management is a trade name of Manulife Investment Management Limited. Manulife, Manulife Investment Management, the Stylized M Design, InvestmentPlus, and Manulife Investment Management & Stylized M Design are trademarks of The Manufacturers Life Insurance Company and are used by it and by its affiliates under license. Manulife Asset Allocation Portfolios are available in the InvestmentPlus Series of the Manulife GIF Select, MPIP Segregated Pools and Manulife Segregated Fund Education Saving Plan insurance contracts offered by The Manufacturers Life Insurance Company. The Manufacturers Life Insurance Company (Manulife) is the issuer of insurance contracts containing Manulife segregated funds and the guarantor of any guarantee provisions therein. Manulife Investment Management is a trade name of The Manufacturers Life Insurance Company. Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value. Age restrictions and other conditions may apply.