



Equitable Generations™ universal life investor profile questionnaire



Universal life combines the benefits of tax-advantaged* life insurance protection with competitive savings and investment options.

Three steps to selecting your ideal investment portfolio:

- 1 What's your investor profile?**
Complete the questionnaire to help determine your financial goals and timeline to achieve those goals.
- 2 Interpret your score**
Consider how comfortable you are with investment risk. For example, will you lose sleep over investments that fluctuate in value?
- 3 Design your portfolio**
Create a balanced portfolio that suits your financial needs through a mix of asset classes.

Designing your savings and investment portfolio

Our wide investment selection available with universal life is ideal for building a portfolio that is suitable for conservative investors to those looking for more aggressive growth...and everyone in between. You can invest in any combination of the following:

- **Daily interest account:**
Earns interest in a manner similar to a savings account.
- **Guaranteed deposit accounts:**
Available in terms of 1, 5 and 10 years.
- **Linked interest options:**
Non-registered accounts that enjoy tax-advantaged growth* with performance that reflects domestic, global equity, or bond markets.

What is asset allocation?

Asset allocation is the process of determining which asset classes (guaranteed investments, fixed income, equity) should be included in your policy and in which proportions. Each asset class has a different level of risk and return and reacts differently to market conditions. The goal is to find the mix that provides you with a balance between risk and potential return that won't keep you awake at night. Proper asset allocation may help to reduce volatility within your portfolio while increasing the potential for higher returns.

* Subject to maximums and other restrictions as prescribed in the *Income Tax Act (Canada)*

Name: _____

Step 1: What's your investor profile?

This questionnaire can assist in finding the portfolio that best fits your time frame, financial goals and the amount of risk you are willing to assume. Choose the option best suited to you. Answering the questions honestly will help your advisor recommend an investment mix unique to your situation.

1. Tell us about your RRSP planning.					
<input type="checkbox"/>	a. I contribute to RRSPs but am nowhere near my maximum limit				
<input type="checkbox"/>	b. I faithfully maximize my RRSPs every year				
<input type="checkbox"/>	c. I do not regularly contribute to my RRSPs				
<input type="checkbox"/>	d. I am currently drawing an income from my registered funds				
2. What is the primary reason for purchasing this type of insurance?					
<input type="checkbox"/>	a. To provide an income for my dependents and/or cover my final expenses (funeral costs, legal fees, income taxes) in the event of my death				
<input type="checkbox"/>	b. To create or preserve an estate for my beneficiaries				
<input type="checkbox"/>	c. To maximize my tax-advantaged investment opportunities				
<input type="checkbox"/>	d. To accumulate wealth that can be transferred tax-free to my beneficiaries upon my death				
<input type="checkbox"/>	e. To achieve both life insurance protection and tax-advantaged investment growth				
3. What are your goals with respect to the savings portion of your policy?					
<input type="checkbox"/>	a. Grow my savings safely to be used for emergency purposes only				
<input type="checkbox"/>	b. Assist in paying the ongoing insurance costs of my policy				
<input type="checkbox"/>	c. Build enough cash value to provide additional income during retirement				
<input type="checkbox"/>	d. Maximize the growth potential of my investments to use as I see fit in the future				
<input type="checkbox"/>	e. Attempt to grow my savings to keep pace with inflation				
4. When do you plan to access the investment portion of your policy?					
	a. <input type="checkbox"/> Within 9 years	b. <input type="checkbox"/> 10 to 14 years	c. <input type="checkbox"/> 15 to 19 years	d. <input type="checkbox"/> More than 20 years	e. <input type="checkbox"/> Never
5. Which best describes your savings and investment knowledge?					
<input type="checkbox"/>	a. Novice.	My knowledge of investing is limited			
<input type="checkbox"/>	b. Beginner.	I have been investing for a few years and have a basic understanding of investing			
<input type="checkbox"/>	c. Good.	I have a working knowledge of the major characteristics of the different types of investments as well as the insurance and financial marketplace			
<input type="checkbox"/>	d. Very Good.	I have been investing for some time and have a solid understanding of the different classes of investments and their associated risks			
<input type="checkbox"/>	e. Excellent.	I am a seasoned investor. I have a comprehensive understanding of insurance concepts, the different types of investments, their associated risks and how they relate to market volatility			
6. What is your total household income?					
	a. <input type="checkbox"/> Under \$30,000	b. <input type="checkbox"/> \$30,000 to \$59,999	c. <input type="checkbox"/> \$60,000 to \$99,999		
	d. <input type="checkbox"/> \$100,000 to \$149,999	e. <input type="checkbox"/> Over \$150,000			
7. Which of the following types of investments do you own or have you owned in the past? (select all that apply)					
<input type="checkbox"/>	a. Guaranteed investments, Canada Savings Bonds or money market funds				
<input type="checkbox"/>	b. Fixed income or bond funds, government, provincial or high quality corporate bonds				
<input type="checkbox"/>	c. Canadian stocks, mutual or segregated funds				
<input type="checkbox"/>	d. U.S. stocks, mutual or segregated funds				
<input type="checkbox"/>	e. Foreign stocks, mutual or segregated funds				
<input type="checkbox"/>	f. Cash value life insurance				

8. Choose the statement that best describes your attitudes towards investment risk.

- a. I want my investments to be secure even if it means that my investments will not keep pace with inflation
- b. I am willing to accept a low level of fluctuation in the value of my investments to attempt to keep pace with inflation
- c. I am willing to accept a moderate level of fluctuation in the value of my investments to attempt to achieve investment returns somewhat higher than inflation
- d. I am willing to accept a high level of fluctuation in the value of my investments to maximize my tax-advantaged growth potential

9. When considering investment return, what is the maximum decline in the value of the investment portion of your policy that you would be willing to accept over a one year period?

- a. 0%. Stability is important to me
- b. -5%
- c. -10%
- d. -20%
- e. -25% or greater. I understand that markets periodically correct themselves and I have confidence in its long-term prospects

10. Which of the following ranges includes your current age?

- a. Under 40 b. 40 to 49 c. 50 to 59 d. 60 to 69 e. Over 70

Calculate your score

Match each of your responses from the previous questions to the corresponding point value.

	a	b	c	d	e	f	Total
1.	2	5	0	2			
2.	0	6	10	7	6		
3.	0	8	10	15	4		
4.	0	5	8	10	10		
5.	0	2	3	4	6		
6.	0	2	5	6	8		
7.	0	1	2	2	2	1	
8.	0	5	10	15			
9.	0	3	6	9	12		
10.	8	6	4	2	0		
Total Score							

Step 2: Interpret your score

Once you have determined your score, match it to one of the six investment profile categories:

Total score	Investment profile category
0 to 25 points	Minimal risk
26 to 41 points	Conservative
42 to 57 points	Moderate conservative
58 to 73 points	Balanced
74 to 87 points	Growth
88+ points	Aggressive growth

Your investment profile category reflects a number of factors including time horizon, age, investment knowledge and your personal financial situation.

I have reviewed the questionnaire with my advisor.

_____ Date (dd/mm/yyyy)


I have reviewed the questionnaire with my client.


This investment profile questionnaire is intended to provide you and your financial advisor with suggested savings and investment mix selections within a universal life insurance policy. This information does not constitute legal, tax, investment, or other professional advice. It is strongly recommended that you speak to your financial advisor or other professional regarding your individual insurance, savings and investment goals. While Equitable has made every effort to ensure the accuracy of the information presented here, the policy contract governs in all cases.


Step 3: Design your portfolio


Below you'll find suggested portfolios for each investment profile category. Design your own portfolio by choosing from a combination of guaranteed investments, fixed income or equities in the proportions recommended. Or, for a simpler approach, select the portfolio interest option that best fits your profile.


Investment profile categories


- 

1. Minimal Risk - 0 to 25 points
100% Guaranteed
(Guaranteed/Term Deposit Accounts)
- 

2. Conservative - 26 to 41 points
30% Equity, 45% Fixed Income, 25% Guaranteed
OR
45% Balanced, 30% Fixed Income, 25% Guaranteed
OR
Diversified Income Portfolio
- 

3. Moderate Conservative - 42 to 57 points
40% Equity, 40% Fixed Income, 20% Guaranteed
OR
60% Balanced, 20% Fixed Income, 20% Guaranteed
OR
Balanced Income Portfolio Canadian
Neutral Portfolio Option
- 

4. Balanced Growth - 58 to 73 points
60% Equity and 40% Fixed Income
OR
100% Balanced
OR
Balanced Growth Portfolio/Canadian
Balanced Portfolio
- 

5. Growth - 74 to 87 points
80% Equity and 20% Fixed Income
OR
80% Balanced and 20% Equity
OR
Growth Portfolio/Global Equity Portfolio
- 

6. Aggressive Growth - 88+ points
100% Equity
OR
Diversified Equity Portfolio Option

Legend

Guaranteed
 Fixed Income
 Equity

Savings and investment options

Guaranteed Investment Options

- Daily Interest Account
- Guaranteed Deposit Accounts (terms of 1, 5 and 10 years)

Fixed Income Exposure

- Managed Fund Option - Canadian Bond
- Managed Fund Option - Global Fixed Income
- Managed Fund Option - Sustainable Bond

Balanced Exposure

- Managed Fund Option - Global Equity Balanced
- Managed Fund Option - Sustainable Balanced
- Target Date Option - Target Date 2035
- Target Date Option - Target Date 2040
- Target Date Option - Target Date 2045
- Target Date Option - Target Date 2050
- Target Date Option - Target Date 2055
- Target Date Option - Target Date 2060

Domestic Equity Exposure

- Index Option - Canadian Equity Index
- ESG Index Option - Canadian Equity Index (ESG)
- Managed Fund Option - Special Situations
- Managed Fund Option - Canadian Equity
- Managed Fund Option - Large Cap Canadian Equity

U.S. Equity Exposure

- Index Option - American Equity Index
- ESG Index Option - American Equity Index (ESG)
- Index Option - US Technologies Index
- Managed Fund Option - American Equity
- Managed Fund Option - American Growth Equity

Foreign Equity Exposure

- ESG Index Option - European Equity Index (ESG)
- Managed Fund Option - Global Equity
- Managed Fund Option - Global Innovators Equity
- Managed Fund Option - International Equity
- Managed Fund Option - Sustainable Equity

Portfolio Interest Options

- Portfolio Option - Diversified Income Portfolio (conservative)
- Portfolio Option - Balanced Income Portfolio (moderate conservative)
- Portfolio Option - Canadian Neutral Portfolio (moderate conservative)
- Portfolio Option - Balanced Growth Portfolio (balanced)
- Portfolio Option - Canadian Balanced Portfolio (balanced)
- Portfolio Option - Growth Portfolio (growth)
- Portfolio Option - Global Equity Portfolio (growth)
- Portfolio Option - Diversified Equity Portfolio (aggressive growth)

If you would like further details on the savings and investment opportunities available with your universal life plan, please talk to your advisor.

The linked interest options available with your universal life insurance policy offer exposure to both equity and fixed income markets. While linked interest options may provide the potential for greater rates of return over the long term, there is an inherent risk in selecting them as investment options. Unlike the daily interest account or the guaranteed deposit accounts where there are guarantees with respect to the credited interest rates, investments in the linked interest options are NOT GUARANTEED. It is possible to receive negative interest, which will result in a decrease to your account value. You should ensure that there are always sufficient funds to cover the monthly charges, including cost of insurance, administration and any riders and benefits. Linked interest options are NOT mutual funds, segregated funds, indices, or other investment funds; you are NOT investing in or acquiring units in an investment fund or other security. You are placing funds on deposit, earning interest, with the general funds of Equitable. Past performance does not guarantee future results. You may be credited positive or debited negative interest depending on the performance of the underlying fund or index being tracked. The underlying fund or index being tracked may change at any time. Linked interest option administration fees may apply.

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