

Equitable Generations™ universal life investor profile questionnaire

Design a customized universal life (UL) insurance investment portfolio that maximizes your tax-advantaged savings.*

3 simple steps to creating your UL investment portfolio:

1. **Complete the investor profile questionnaire** below to determine your risk tolerance and financial goals.
2. **Interpret your score** to see the investor profile category you most closely fit into. How much risk are you comfortable with?
3. **Choose your investments.** Create your custom mix of investments that best suits your needs.

Your investment options

Universal life insurance gives you many investment options. You choose safe or risky investments. Build a portfolio that fits your needs and investor style. You can have a mix of the available investment options.

Daily Interest Account:

This account pays interest almost like a typical savings account at a bank.

Guaranteed Deposit Account:

Guaranteed deposit accounts are great for clients looking for security. The available investment terms are 1, 5, and 10 years. A longer term will likely have a higher interest rate.

Linked Interest Options (LIOs):

LIOs are accounts that benefit from tax-advantaged* earnings. Their investment returns track underlying funds or indices based on domestic and global equity and bond markets.

What is “asset allocation”

Asset allocation means deciding how to divide your money among different types of investments. These investment choices can include safer or riskier options.

By spreading your money out, you can lower your risk and aim for more steady, long-term growth. Each type of investment has its own risks and rewards, and they react differently when the market goes up or down.

Choosing the right mix for you can help make your investment portfolio more stable while supporting long-term growth.

* Subject to limits and other restrictions as set in the *Income Tax Act (Canada)*.

Name: _____

Step 1: What's your investor profile?

This questionnaire is designed to help determine your investor profile and identify the portfolio that would best match your timeline, goals, and risk tolerance. Answer honestly so that your advisor can identify the investment mix that would best suit you.

1. Tell us about your RRSP and TFSA contributions.	
<input type="checkbox"/>	a) I contribute to my RRSP/TFSA but don't usually contribute my maximum limit every year
<input type="checkbox"/>	b) I try to maximize my RRSP/TFSA every year
<input type="checkbox"/>	c) I do not contribute regularly to my RRSP/TFSA
<input type="checkbox"/>	d) I am currently drawing an income from my RRSP/TFSA
2. What is the main reason you are buying or considering this type of life insurance?	
<input type="checkbox"/>	a) To help provide an income for my dependents and/or cover my final expenses (funeral costs, legal fees, taxes)
<input type="checkbox"/>	b) To help create or preserve my estate for my beneficiaries
<input type="checkbox"/>	c) To help maximize my tax-advantaged investment opportunities
<input type="checkbox"/>	d) To build wealth that I can transfer 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 do you want to achieve with the savings part of your policy?	
<input type="checkbox"/>	a) To grow my savings safely and use them for emergency purposes only
<input type="checkbox"/>	b) To help ensure that my account value is always enough to pay the monthly charges of my policy
<input type="checkbox"/>	c) To build enough cash value to provide some extra income for me during my retirement
<input type="checkbox"/>	d) To maximize the growth potential of my savings so that I can use it as I wish in the future
<input type="checkbox"/>	e) To try to grow my savings so that my returns at least keep pace with the rate of inflation
4. When do you plan to access the investment part of your policy?	
<input type="checkbox"/>	a) Within 9 years
<input type="checkbox"/>	b) In 10 to 14 years
<input type="checkbox"/>	c) In 15 to 19 years
<input type="checkbox"/>	d) In 20 or more years
<input type="checkbox"/>	e) Never

5. Which best describes your level of investment knowledge?

- a) Novice. I don't know much about investing.
- b) Beginner. I've been investing for a few years and know the basics.
- c) Good. I have a good understanding of the various investment types, and how the insurance and financial marketplace work.
- d) Very good. I have been investing for a while and have a very good understanding of the various types of investments, their risks, and how the insurance and financial marketplace work.
- e) Excellent. I have an excellent understanding of insurance and investing, the different types of investments, their risks, and how market changes can impact different investments.

6. What is your total gross annual income?

- a) Under \$30,000
- b) \$30,000 to \$60,000
- c) \$60,001 to \$100,000
- d) \$100,001 to \$150,000
- e) Over \$150,000

7. Which of these investments do you currently own, or have owned in the past? (check all that apply)

- a) Guaranteed investments, Canada Savings Bonds, or money market funds
- b) Fixed income or bond funds, government, provincial or high-quality corporate bonds
- c) Canadian stocks, mutual funds, or segregated funds
- d) U.S. stocks, mutual funds, or segregated funds
- e) Foreign (non-U.S.) stocks, mutual funds, or segregated funds
- f) Cash value life insurance policies

8. How do you feel about taking risks with your investments?

- a) I am not okay with risk - I want my investments to be secure even if it means they don't earn enough to keep up with inflation.
- b) I am okay with a small fluctuation in the value of my investments in order to try to keep pace with inflation.
- c) I am okay with a moderate fluctuation in the value of my investments in order to try to earn investment returns that are higher than inflation.
- d) I am okay with a high fluctuation in the value of my investments in order to try to maximize my tax-advantaged growth opportunities.

9. How much of a drop in your investments' value could you accept in one year?

<input type="checkbox"/>	a) 0%. – I need guarantees that my investments will not drop.
<input type="checkbox"/>	b) -5%
<input type="checkbox"/>	c) -10%
<input type="checkbox"/>	d) -20%
<input type="checkbox"/>	e) -25% or greater – I know that markets have corrections and, if I experience losses, I am confident there will be improvements in the long term.

10. What is your current age?

<input type="checkbox"/>	a) Under 40
<input type="checkbox"/>	b) 40 to 49
<input type="checkbox"/>	c) 50 to 59
<input type="checkbox"/>	d) 60 to 69
<input type="checkbox"/>	e) Over 70

Calculate your total score:

For questions 1–10 above, match each of your responses to the point values below. Add up the point values to get your total score.

	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 total score.

Match your total score to one of the six investment profile categories below:

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 considers factors such as your time horizon, age, investment knowledge, and your personal financial situation.

_____ Date (dd/mm/yyyy)
I have reviewed this questionnaire with my advisor.

_____ Date (dd/mm/yyyy)
I have reviewed this questionnaire with my client.

This questionnaire is intended to help you and your financial advisor choose savings and investment options for 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 and other professionals 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: Choose your investment mix.

Choose from a mix of guaranteed investments, fixed income, and stocks based on your investment profile category. You can choose the suggested mix for your investor profile category or adjust it to fit your needs. Or you can simply pick the Portfolio Interest Option that suits you best.

Investment profile categories

■ Guaranteed ■ Fixed Income ■ Equity



Minimal Risk:
100% Guaranteed
(Guaranteed deposit accounts)



Conservative:
30% Equity, 45% Fixed Income, 25% Guaranteed
OR Diversified Income Portfolio



Moderate Conservative:
40% Equity, 40% Fixed Income, 20% Guaranteed
OR 60% Balanced, 20% Fixed Income, 20% Guaranteed
OR Balanced Income Portfolio / Canadian Neutral Portfolio



Balanced Growth:
60% Equity, 40% Fixed Income
OR 100% Balanced
OR Balanced Growth Portfolio / Canadian Balanced Portfolio



Growth:
80% Equity, 20% Fixed Income
OR 80% Balanced, 20% Equity
OR Growth Portfolio / Global Equity Portfolio



Aggressive Growth:
100% Equity
OR Diversified Equity Portfolio

Savings and investment options

■ Guaranteed ■ Fixed Income ■ Balanced ■ Equity

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)

To learn more about investing with an Equitable universal life insurance policy, please reach out to your advisor.

The linked interest options (LIOs) available with your universal life insurance policy offer exposure to both equity and fixed income markets. While LIOs 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 LIOs 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. LIOs 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 will apply.

About Equitable

At Equitable, we believe in the power of together. This is how we focus on our clients. It's how we support advisors and give back to our communities.

Partnered with advisors we offer insurance, investments and group benefit solutions to help our clients protect today and prepare tomorrow. We believe the world is better when we work together.



Insurance | Investments | Group Benefits