



# Equitable Investor Profile Questionnaire

Savings and Retirement



# Investor Profile Questionnaire



Before you invest, it is important to understand your attitude towards risk. Knowing your tolerance for risk can help you choose an appropriate investment portfolio. There is no right or wrong choice. The best choice is what is right for you. Your financial goals and objectives, investment time horizon, and attitude towards risk can define you as an investor and can help you identify your investor style.

Please answer the following questions by choosing the option best suited to you. There are no right or wrong answers. Keep in mind that it is important to answer each question honestly. This way, the results reflect your unique investment profile.

Risk Tolerance		
<b>1. Which statement best describes your investment knowledge?</b>		<b>Score</b>
<input type="checkbox"/>	a) <b>Novice.</b> My knowledge of investing is limited. (2)	
<input type="checkbox"/>	b) <b>Good.</b> I have a working knowledge of the major characteristics of the different types of investments and the financial marketplace. (3)	
<input type="checkbox"/>	c) <b>Excellent.</b> I am a seasoned investor and have a comprehensive understanding of the different types of investments, their associated risks and how they relate to market volatility. (4)	
<b>2. What is your total gross annual household income?</b>		<b>Score</b>
<input type="checkbox"/>	a) Less than \$30,000 (0)	
<input type="checkbox"/>	b) \$30,000 to \$59,999 (1)	
<input type="checkbox"/>	c) \$60,000 to \$99,999 (2)	
<input type="checkbox"/>	d) \$100,000 to \$149,999 (3)	
<input type="checkbox"/>	e) Over \$150,000 (4)	
<b>3. When describing your investment objectives, which priority is most important to you in achieving your goals?</b>		<b>Score</b>
<input type="checkbox"/>	a) Preserving the current value of your investment (0)	
<input type="checkbox"/>	b) Producing income with relative stability of principal (1)	
<input type="checkbox"/>	c) Producing a moderate level of income and/or some growth over time (2)	
<input type="checkbox"/>	d) Growth in principal over time (3)	
<input type="checkbox"/>	e) Maximum growth in the value of my investments (4)	

<b>4. How would you classify your current financial situation?</b>		<b>Score</b>
<input type="checkbox"/>	a) My financial situation is somewhat unstable. (0)	
<input type="checkbox"/>	b) My situation is stable but I need savings to supplement my income. (1)	
<input type="checkbox"/>	c) I do not currently need my savings and investments to meet current income requirements. However, this might change. (2)	
<input type="checkbox"/>	d) I do not use my savings and investments to meet current income requirements. However, I may need to access funds if an unexpected emergency arises. (3)	
<input type="checkbox"/>	e) I have sufficient cash flow to meet my income requirements including emergencies. (4)	
<input type="checkbox"/>	f) I am completely secure and I can meet emergency requirements without withdrawing money from my long-term investments. (5)	
<b>5. Choose the statement that best describes your attitude towards investing and inflation.</b>		<b>Score</b>
<input type="checkbox"/>	a) I want my investments to be safe and protected even if it means that my investments will not keep pace with inflation. (0)	
<input type="checkbox"/>	b) I am willing to accept a low level of fluctuation in the value of my investments in order to attempt to keep pace with inflation. (2)	
<input type="checkbox"/>	c) I am willing to accept a moderate level of fluctuation in the value of my investments in order to attempt to achieve investment returns somewhat higher than inflation. (3)	
<input type="checkbox"/>	d) I am willing to accept a high level of fluctuation in the value of my investments in order to attempt to significantly outperform the rate of inflation. (4)	
<b>6. You have received \$100,000 from an inheritance and, on the advice of a friend, invested in a well-known equity investment fund with a 25-year track record of strong performance. After two years of volatile markets you receive your statement in the mail that your original investment is now worth \$61,000. What would you do?</b>		<b>Score</b>
<input type="checkbox"/>	a) I would sell. I could not take the chance that this investment would decline further. (0)	
<input type="checkbox"/>	b) I would hold on. I understand markets fluctuate and would re-evaluate in one year. (2)	
<input type="checkbox"/>	c) I would buy more of this investment. I have many years before I require this investment and believe in its long-term track record. (4)	
<b>7. Assume that you have \$25,000 to invest and can choose from one of five different investment options. Each option provides the range of values that your investment may be worth in one year. Which option would you be most comfortable investing in?</b>		<b>Score</b>
<input type="checkbox"/>	a) As low as \$25,000 and as high as \$25,500 (0)	
<input type="checkbox"/>	b) As low as \$24,000 and as high as \$26,500 (1)	
<input type="checkbox"/>	c) As low as \$23,000 and as high as \$27,500 (2)	
<input type="checkbox"/>	d) As low as \$21,000 and as high as \$30,000 (3)	
<input type="checkbox"/>	e) As low as \$19,000 and as high as \$32,500 (4)	
<b>8. Which of the following ranges includes your current age?</b>		<b>Score</b>
<input type="checkbox"/>	a) Under 35 (4)	
<input type="checkbox"/>	b) 35-54 (3)	
<input type="checkbox"/>	c) 55-64 (2)	
<input type="checkbox"/>	d) 65 or older (1)	
		<b>Total Score</b>

Time Horizon		
<b>9. a) When do you plan to start withdrawing from the amounts you are investing?</b>		<b>Score</b>
<input type="checkbox"/>	a) Less than 3 years (0)	
<input type="checkbox"/>	b) Within 3 to 5 years (1)	
<input type="checkbox"/>	c) Within 6 to 10 years (2)	
<input type="checkbox"/>	d) 10+ years (3)	
<b>b) What % of your portfolio do you expect to withdraw each year?</b>		<b>Score</b>
<input type="checkbox"/>	< 10% (4)	
<input type="checkbox"/>	10%-20% (3)	
<input type="checkbox"/>	20%-30% (2)	
<input type="checkbox"/>	30%-40% (1)	
<input type="checkbox"/>	40% + (0)	
		<b>Total Score</b>







Take your risk tolerance score (questions 1 to 8) and compare it to the vertical axis and your time horizon score (questions 9 a and b) and compare it to the horizontal axis to determine your investor style.

Investor Style Matrix				
Risk Tolerance	4 to 8 points	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Minimal Risk
	9 to 13 points	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Conservative
	14 to 18 points	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Conservative	<input type="checkbox"/> Moderate Conservative
	19 to 23 points	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Moderate Conservative	<input type="checkbox"/> Balanced
	24 to 28 points	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Balanced	<input type="checkbox"/> Growth
	29 to 33 points	<input type="checkbox"/> Minimal Risk	<input type="checkbox"/> Growth	<input type="checkbox"/> Aggressive Growth
		0-2 points	3-5 points	6+ points
Time Horizon				

Client Signature: \_\_\_\_\_ Advisor Signature: \_\_\_\_\_

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

## Investment Profile Categories

Investor Style	Investment Options
<p><b>Minimal risk</b></p> <p>You have a very low tolerance for risk. You are unable to tolerate any investment losses or you have a very short investment time horizon. You prefer knowing that your capital is safe. You are willing to accept lower returns to protect your capital.</p>	<p>100% Fixed Income (Daily Interest Account, Guaranteed Interest Account, Money Market Fund)</p> 
<p><b>Conservative</b></p> <p>You have a low tolerance for risk and potential loss of capital. You may have a short investment time horizon. You are willing to accept some short term fluctuations. You accept small losses in your investment portfolio in exchange for modest returns. The primary objective of your investment portfolio will be to provide income by investing primarily in funds that invest in fixed-income securities. Capital appreciation is not a priority. A small portion of your portfolio may be invested in equity funds to provide the potential for some growth to offset the effects of inflation.</p>	<p>30% Equity, 70% Fixed Income</p> 
<p><b>Moderate Conservative</b></p> <p>Your tolerance for portfolio volatility and loss of capital is low. You are willing to tolerate some short-term fluctuations in your investment returns. You accept small losses of capital in exchange for modest potential capital appreciation.</p>	<p>40% Equity, 60% Fixed Income</p> 
<p><b>Balanced</b></p> <p>You have a moderate tolerance for risk and loss of capital. You are willing to tolerate some fluctuations in your investment returns. You will accept moderate losses of capital. You have at least a medium term investment time horizon. The objective of your portfolio will be to provide a combination of income and long term capital growth.</p>	<p>60% Equity and 40% Fixed Income</p> 
<p><b>Growth</b></p> <p>You have a high tolerance for risk and loss of capital. You are willing to tolerate large fluctuations in your investment returns. You are willing to accept moderate to large losses of capital in exchange for potential long-term capital appreciation. You do not have any significant income requirements from your investments. You have at least a medium term investment time horizon.</p>	<p>80% Equity and 20% Fixed Income</p> 
<p><b>Aggressive Growth</b></p> <p>Your tolerance for risk, portfolio volatility, and investment losses is very high. You are willing to tolerate potentially significant and sustained price fluctuations. You are willing to accept large losses of capital. You have extensive investment knowledge. You have no income requirements from your investments and have a long term investment time horizon.</p>	<p>100% Equity</p> 

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

Any amount that is allocated to a segregated fund is invested at the risk of the owner and may increase or decrease in value. Segregated fund values change frequently and past performance does not guarantee future results. Professional advice should be sought before an investor embarks on any investment strategy. Investors do not purchase an interest in underlying securities or funds, but rather, an individual variable insurance contract issued by Equitable. There are risks involved with investing in segregated funds. Please read the Contract and Information Folder before investing for a description of risks relevant to each segregated fund and for a complete description of product features and guarantees. Copies of the Contract and Information Folder are available from your financial advisor or equitable.ca.

# About Equitable

At Equitable we believe in the power of working together. This guides how we work with each other. How we help our clients and partners. And how we support the communities where we live and work.

Together, with partners across Canada, we offer Individual Insurance, Group Insurance and Savings and Retirement solutions. To help our clients protect today and prepare tomorrow.

We believe the world is better when we work together to build an Equitable life for all.



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