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# Equitable Investor Profile Questionnaire





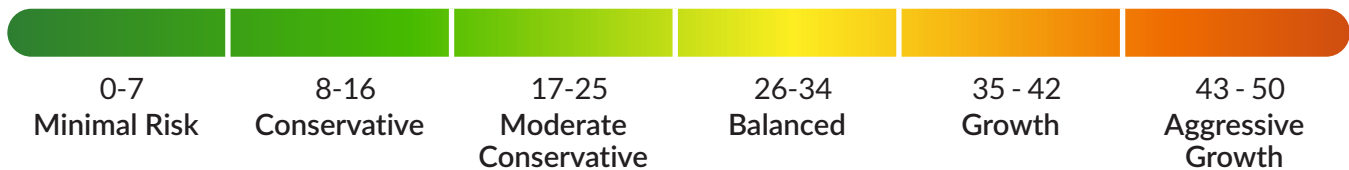
**Before you invest, it's important to understand your investor profile.** This short questionnaire will help you identify your investment style—based on your goals, comfort with risk, and time horizon. Your results will point you to one of six investor styles, helping you choose a portfolio that best aligns with your needs.

Investor profile questionnaire		
<b>1. How would you describe your investment knowledge?</b>		<b>Score</b>
<input type="checkbox"/>	a) <b>Limited:</b> I have little to no knowledge of investing. (0)	
<input type="checkbox"/>	b) <b>Basic:</b> I understand some basic concepts; for example, the difference between stocks and bonds. (2)	
<input type="checkbox"/>	c) <b>Good:</b> I'm familiar with the major characteristics of the markets and various different investment types. (4)	
<input type="checkbox"/>	d) <b>Advanced:</b> I understand investment risks and rewards and have in-depth knowledge of different investment products. (6)	
<b>2. What is your total gross annual 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. What is your age?</b>		<b>Score</b>
<input type="checkbox"/>	a) Under 40 (6)	
<input type="checkbox"/>	b) 41 - 54 (4)	
<input type="checkbox"/>	c) 55 - 64 (2)	
<input type="checkbox"/>	d) 65 or older (0)	
<b>Subtotal</b>		

<b>4. What is your net estimated worth? This can be calculated by adding up your assets (investments, cash, real estate, valuables, etc.) and subtracting your liabilities (mortgage loans, student loans, credit card debt, etc.).</b>		<b>Score</b>
<input type="checkbox"/>	a) Less than \$50,000 (0)	
<input type="checkbox"/>	b) \$50,000 - \$99,999 (1)	
<input type="checkbox"/>	c) \$100,000 - \$249,999 (2)	
<input type="checkbox"/>	d) \$250,000 - \$499,999 (3)	
<input type="checkbox"/>	e) \$500,000 or more (4)	
<b>5. What is your primary investment goal?</b>		<b>Score</b>
<input type="checkbox"/>	a) Emergency or short-term needs. (0)	
<input type="checkbox"/>	b) Protecting my investment from short-term losses. (1)	
<input type="checkbox"/>	c) Earning some income and growing my investments over time. (2)	
<input type="checkbox"/>	d) Growing my investments over the long term. (3)	
<input type="checkbox"/>	e) Maximizing long-term growth. (4)	
<b>6. How would you classify your current financial situation?</b>		<b>Score</b>
<input type="checkbox"/>	a) No savings and significant debt. (0)	
<input type="checkbox"/>	b) Little savings and a fair amount of debt. (1)	
<input type="checkbox"/>	c) Some savings and some debt. (2)	
<input type="checkbox"/>	d) Some savings and little to no debt. (3)	
<input type="checkbox"/>	e) Significant savings and little to no debt. (4)	
<b>7. What is your attitude toward market risk?</b>		<b>Score</b>
<input type="checkbox"/>	a) I want my investments to be safe and have little to no risk. (0)	
<input type="checkbox"/>	b) I accept a low level of fluctuation for modest returns. (2)	
<input type="checkbox"/>	c) I accept moderate fluctuations for higher potential returns. (4)	
<input type="checkbox"/>	d) I accept significant fluctuations to maximize my returns. (6)	
<b>8. Assume you invested \$100,000 into a well-known equity fund that has a strong performance history. After two years of volatile markets, your original investment is worth \$70,000. What would you do?</b>		<b>Score</b>
<input type="checkbox"/>	a) <b>Sell:</b> I could not risk further losses. (0)	
<input type="checkbox"/>	b) <b>Sell a portion:</b> I'd want to protect some of my capital. (2)	
<input type="checkbox"/>	c) <b>Hold:</b> I understand markets fluctuate and would re-evaluate in one year. (4)	
<input type="checkbox"/>	d) <b>Buy more:</b> I would buy more of this investment now that prices have dropped. (6)	
<b>Subtotal</b>		

9. Imagine you have \$10,000 to invest. Below are five different investment options, each showing a possible range of returns after one year. Options with wider ranges offer higher potential returns - but also higher risk. Which option would you feel most comfortable choosing?		Score
<input type="checkbox"/>	a) Investment #1: As low as \$10,000 and as high as \$10, 200. (0)	
<input type="checkbox"/>	b) Investment #2: As low as \$9,600 and as high as \$10,600. (1)	
<input type="checkbox"/>	c) Investment #3: As low as \$9,200 and as high as \$11,000. (2)	
<input type="checkbox"/>	d) Investment #4: As low as \$8,400 and as high as \$12,000. (3)	
<input type="checkbox"/>	e) Investment #5: As low as \$7,600 and as high as \$13,000. (4)	
10. When do you plan to start actively withdrawing the money saved in your investments?		Score
<input type="checkbox"/>	a) Less than 3 years. (0)	
<input type="checkbox"/>	b) 3 to 5 years. (2)	
<input type="checkbox"/>	c) 6 to 10 years. (4)	
<input type="checkbox"/>	d) More than 10 years. (6)	
<b>Total Score</b>		

## Investment profile types



Based on your responses to the questionnaire, your investor profile type is







\_\_\_\_\_

Client name: \_\_\_\_\_

Client signature: \_\_\_\_\_ Date: \_\_\_\_\_

Advisor Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Investor Profiles

Profile description	Investment mix
<p><b>Minimal Risk Profile (0 to 7 points)</b></p> <ul style="list-style-type: none"> <li>You want to protect your money with little to no risk.</li> <li>Your focus is on preserving your investment, not growing it.</li> <li>Ideal if you have a very low risk tolerance, or will need your money within a short period of time.</li> <li>The following investment options are recommended: Money Market segregated fund, Daily Interest Account or Guaranteed Investment Account.</li> </ul>	<p>100% fixed income</p> 
<p><b>Conservative Profile (8 to 16 points)</b></p> <ul style="list-style-type: none"> <li>You prefer stable, income-generating investments with minimal risk.</li> <li>You're open to a small amount of growth to help offset inflation.</li> <li>Most of your portfolio is in low-risk fixed income investments, with limited exposure to equities.</li> </ul>	<p>20% Equity 80% fixed income</p> 
<p><b>Moderate Conservative Profile (17 to 25 points)</b></p> <ul style="list-style-type: none"> <li>You want a balance of income and modest growth, with a cautious approach to risk.</li> <li>You're comfortable with some market ups and downs in exchange for better returns than a fully conservative portfolio.</li> <li>Your portfolio includes a mix of fixed income and equities, leaning toward stability.</li> </ul>	<p>40% equity 60% fixed income</p> 
<p><b>Balanced Profile (26 to 34 points)</b></p> <ul style="list-style-type: none"> <li>You're looking for a balanced approach between growth and income.</li> <li>You can tolerate moderate market fluctuations to achieve long-term goals.</li> <li>Your portfolio has a healthy mix of equity and fixed income to support steady growth.</li> </ul>	<p>60% equity 40% fixed income</p> 
<p><b>Growth Profile (35 to 42 points)</b></p> <ul style="list-style-type: none"> <li>You're focused on long-term growth and are comfortable with higher risk.</li> <li>You can handle short-term market volatility in pursuit of stronger returns.</li> <li>Most of your portfolio is in equities, with a small portion in fixed income for stability.</li> </ul>	<p>80% equity 20% fixed income</p> 
<p><b>Aggressive Growth Profile (43 or more points)</b></p> <ul style="list-style-type: none"> <li>You aim to maximize long-term returns, even if it means big ups and downs.</li> <li>You're comfortable with high risk and full equity exposure.</li> <li>Best suited for investors with a long time horizon and strong risk tolerance.</li> </ul>	<p>100% equity</p> 

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 Provisions 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 Provisions and Information Folder are available from your advisor or [equitable.ca](http://equitable.ca).

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