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Equitable Investor Profile Questionnaire





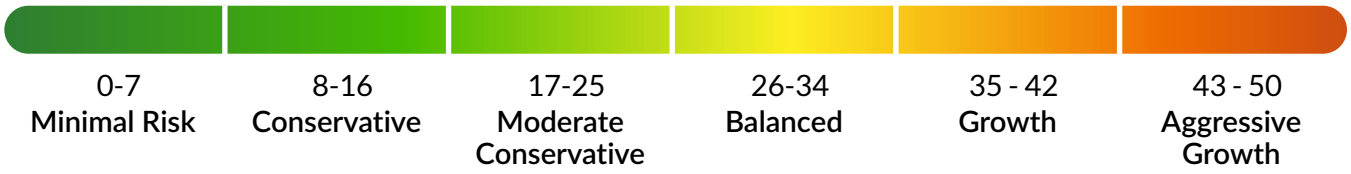
Before you invest, it's important to understand your investor profile. This short questionnaire will help you identify your investment style—based on your goals, comfort with risk, and time horizon. Your results will point you to one of six investor styles, helping you choose a portfolio that best aligns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

Investor profile questionnaire		
1. How would you describe your investment knowledge?		**Score**
☐	a) **Limited:** I have little to no knowledge of investing. (0)	
☐	b) **Basic:** I understand some basic concepts; for example, the difference between stocks and bonds. (2)	
☐	c) **Good:** I'm familiar with the major characteristics of the markets and various different investment types. (4)	
☐	d) **Advanced:** I understand investment risks and rewards and have in-depth knowledge of different investment products. (6)	
2. What is your total gross annual income?		**Score**
☐	a) Less than $30,000 (0)	
☐	b) $30,000 to $59,999 (1)	
☐	c) $60,000 to $99,999 (2)	
☐	d) $100,000 to $149,999 (3)	
☐	e) Over $150,000 (4)	
3. What is your age?		**Score**
☐	a) Under 40 (6)	
☐	b) 41 - 54 (4)	
☐	c) 55 - 64 (2)	
☐	d) 65 or older (0)	
Subtotal		0

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.).		**Score**
☐	a) Less than $50,000 (0)	
☐	b) $50,000 - $99,999 (1)	
☐	c) $100,000 - $249,999 (2)	
☐	d) $250,000 - $499,999 (3)	
☐	e) $500,000 or more (4)	
5. What is your primary investment goal?		**Score**
☐	a) Emergency or short-term needs. (0)	
☐	b) Protecting my investment from short-term losses. (1)	
☐	c) Earning some income and growing my investments over time. (2)	
☐	d) Growing my investments over the long term. (3)	
☐	e) Maximizing long-term growth. (4)	
6. How would you classify your current financial situation?		**Score**
☐	a) No savings and significant debt. (0)	
☐	b) Little savings and a fair amount of debt. (1)	
☐	c) Some savings and some debt. (2)	
☐	d) Some savings and little to no debt. (3)	
☐	e) Significant savings and little to no debt. (4)	
7. What is your attitude toward market risk?		**Score**
☐	a) I want my investments to be safe and have little to no risk. (0)	
☐	b) I accept a low level of fluctuation for modest returns. (2)	
☐	c) I accept moderate fluctuations for higher potential returns. (4)	
☐	d) I accept significant fluctuations to maximize my returns. (6)	
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?		**Score**
☐	a) **Sell:** I could not risk further losses. (0)	
☐	b) **Sell a portion:** I'd want to protect some of my capital. (2)	
☐	c) **Hold:** I understand markets fluctuate and would re-evaluate in one year. (4)	
☐	d) **Buy more:** I would buy more of this investment now that prices have dropped. (6)	
Subtotal		0

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
☐	a) Investment #1: As low as $10,000 and as high as $10, 200. (0)	
☐	b) Investment #2: As low as $9,600 and as high as $10,600. (1)	
☐	c) Investment #3: As low as $9,200 and as high as $11,000. (2)	
☐	d) Investment #4: As low as $8,400 and as high as $12,000. (3)	
☐	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**
☐	a) Less than 3 years. (0)	
☐	b) 3 to 5 years. (2)	
☐	c) 6 to 10 years. (4)	
☐	d) More than 10 years. (6)	
Total Score		0

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
Minimal Risk Profile (0 to 7 points) • You want to protect your money with little to no risk. • Your focus is on preserving your investment, not growing it. • Ideal if you have a very low risk tolerance, or will need your money within a short period of time. • The following investment options are recommended: Money Market segregated fund, Daily Interest Account or Guaranteed Investment Account.	100% fixed income 
Conservative Profile (8 to 16 points) • You prefer stable, income-generating investments with minimal risk. • You're open to a small amount of growth to help offset inflation. • Most of your portfolio is in low-risk fixed income investments, with limited exposure to equities.	20% Equity 80% fixed income 
Moderate Conservative Profile (17 to 25 points) • You want a balance of income and modest growth, with a cautious approach to risk. • You're comfortable with some market ups and downs in exchange for better returns than a fully conservative portfolio. • Your portfolio includes a mix of fixed income and equities, leaning toward stability.	40% equity 60% fixed income 
Balanced Profile (26 to 34 points) • You're looking for a balanced approach between growth and income. • You can tolerate moderate market fluctuations to achieve long-term goals. • Your portfolio has a healthy mix of equity and fixed income to support steady growth.	60% equity 40% fixed income 
Growth Profile (35 to 42 points) • You're focused on long-term growth and are comfortable with higher risk. • You can handle short-term market volatility in pursuit of stronger returns. • Most of your portfolio is in equities, with a small portion in fixed income for stability.	80% equity 20% fixed income 
Aggressive Growth Profile (43 or more points) • You aim to maximize long-term returns, even if it means big ups and downs. • You're comfortable with high risk and full equity exposure. • Best suited for investors with a long time horizon and strong risk tolerance.	100% equity 

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