



Investment Profile Questionnaire

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Client Name:

Consultant Name:

Client Name:

Date:

INVESTMENT OBJECTIVE

01 | What is the objective of this investment portfolio?

TIME HORIZON

02 | When do you expect to start making withdrawals from this plan?

03 | How long do you expect the withdrawals to continue?

RISK TOLERANCE

04 | Compared to other investors, how would you rate your own current willingness to take on investment risks?

05 | Investments can go up or down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all of your investments go down before you would begin to feel uncomfortable?

06 | When faced with a major investment decision, are you more focused on the possible losses or the possible gains?



- 07** | Suppose that you have \$100,000 to invest, and that you had to choose one of these four investment portfolio options. The anticipated values of these investment portfolios after one year are shown below. Which would you be most likely to select?

	OPTION	GAIN OR LOSS	RESULTING PORTFOLIO VALUE
A.	50% chance of gaining	\$30,000	\$130,000
	50% chance of losing	\$30,000	\$70,000
B.	70% chance of gaining	\$15,000	\$115,000
	30% chance of losing	\$15,000	\$85,000
C.	90% chance of gaining	\$5,000	\$105,000
	10% chance of losing	\$5,000	\$95,000
D.	100% chance of gaining	\$2,000	\$102,000
	0% chance of losing	-	\$100,000

- 08** | If you had to choose between either steady income with no fluctuation or higher income with more fluctuation, which would you pick?
- 09** | Over time inflation tends to reduce the purchasing power of money saved in guaranteed investments. Investments with greater potential to protect against the loss of purchasing power are generally subject to greater volatility. It is important to consider this trade-off between safety and protecting purchasing power. Which is more important for you?

A.	Much more important that the dollar value does not fall
B.	Somewhat more important that the dollar value does not fall
C.	Somewhat more important that the purchasing power is protected over the long-term
D.	Much more important that the purchasing power is protected over the long-term

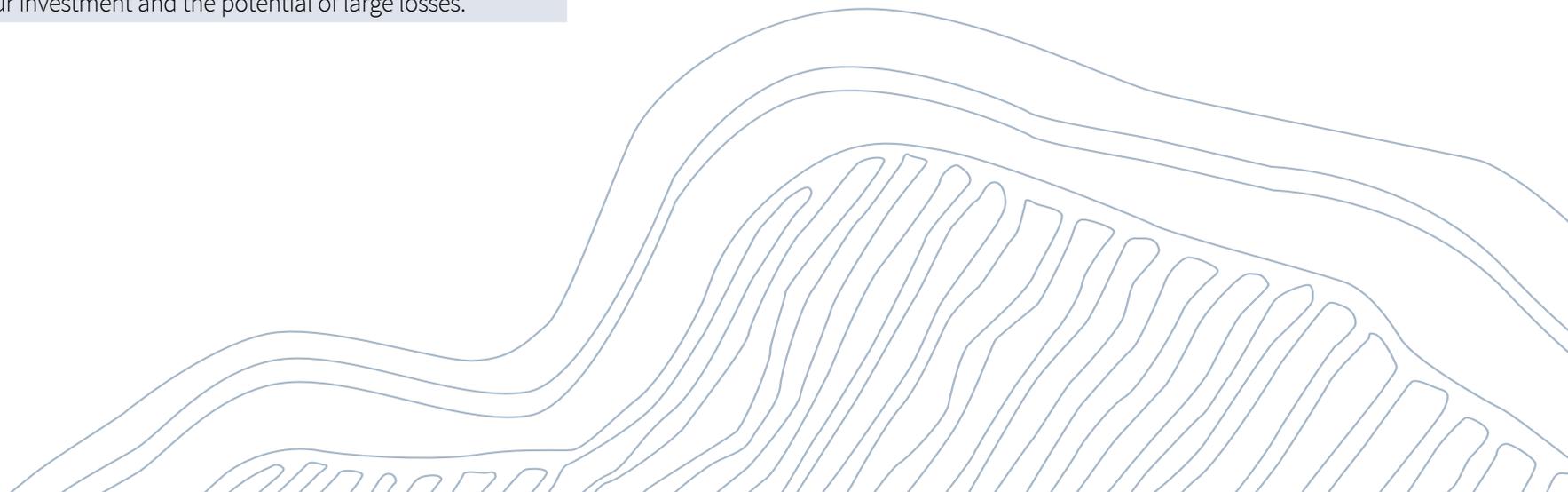
10 | Which of the following would best describe your investment style?

11 | Which of the following statements best describes your overall view for this investment portfolio?

A.	You are prepared to give up the potential for growth in the portfolio to avoid any decline in the dollar value of your investment portfolio.
B.	You are prepared to give up potentially higher investment returns to reduce ups and downs in the value of your investment portfolio.
C.	You can tolerate moderate ups and downs in the value of your investment portfolio to achieve potentially higher long-term returns.
D.	You are interested in achieving higher long-term growth from your investment portfolio and can tolerate significant ups and downs in the value of your portfolio.
E.	You are prepared to tolerate dramatic swings in the value of your investment and the potential of large losses.

12 | History has shown that financial markets can be volatile. If you started with a portfolio of \$100,000, which of the following losses is the most you could tolerate over the course of a year?

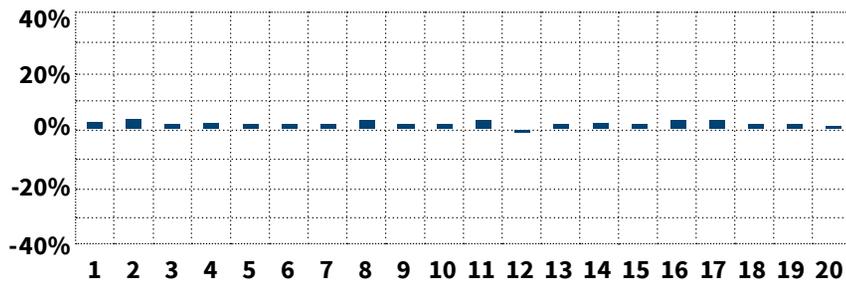
A.	Market decrease of 40% (market value = \$60,000)
B.	Market decrease of 30% (market value = \$70,000)
C.	Market decrease of 20% (market value = \$80,000)
D.	Market decrease of 15% (market value = \$85,000)
E.	Market decrease of 10% (market value = \$90,000)
F.	I am not comfortable with any losses in my investment portfolio.



- 13** | Here is a hypothetical 20-year history of four investment portfolios. The following graphs show the possible return patterns of the four different portfolios. Given the variability in the returns for each portfolio, which would you be most comfortable owning?

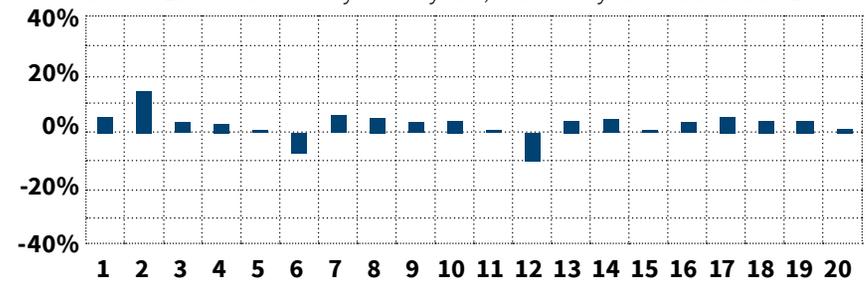
PORTFOLIO A

Portfolio A earned an average annual growth rate of 2%. In its best year it earned 3%. It never lost more than 1%.



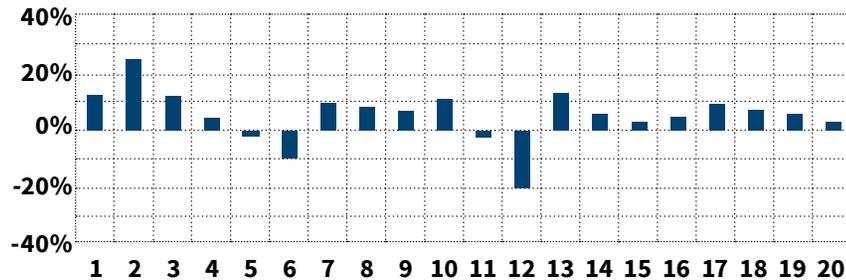
PORTFOLIO B

Portfolio B earned an average annual growth rate of 3%. In its best year it earned 15%. It lost money in two years; the worst year was a loss of -10%.



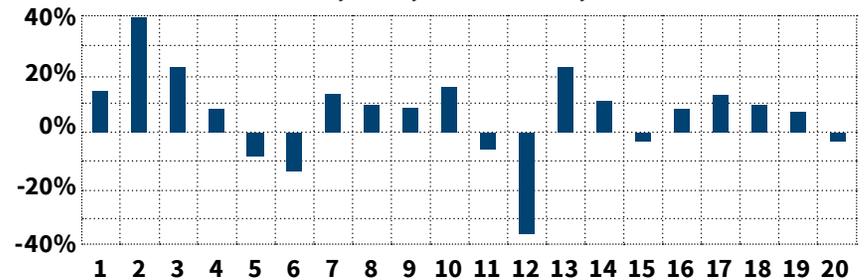
PORTFOLIO C

Portfolio C earned an average annual growth rate of 5%. In its best year it earned 25%. It lost money in four years; the worst year was a loss of -20%.



PORTFOLIO D

Portfolio D earned an average annual growth rate of 7%. In its best year it earned 40%. It lost money in six years; the worst year was a loss of -35%.



Summary

Investment objective

FOCUS

Time horizon

TOTAL

KYC

Risk tolerance

TOTAL

KYC

Investment profile

RESULT

KYC

CLIENT NAME:

DATE:

SIGNATURE:

CLIENT NAME:

DATE:

SIGNATURE:

CONSULTANT NAME:

DATE:

SIGNATURE:

SUPERVISOR REVIEW:
(BRANCH MANAGER)

DATE:

SIGNATURE:

COMMENTS

Use this area to document any other factors that may have had an effect on your investment profile recommendation for each account.

These illustrations are based on certain assumptions that are believed to be reasonable, but there is no assurance that the actual results will be consistent with this illustration. The actual results may vary, perhaps to a material degree, from these illustrations. This questionnaire is presented as a general source of information only, and is not intended as a solicitation to buy or sell specific investments, nor is it intended to provide legal advice. Prospective investors should review the annual report, simplified prospectus, and annual information form of any fund carefully before making an investment decision. Clients should discuss their situation with their Consultant for advice based on their specific circumstances. Insurance products and services distributed through I.G. Insurance Services Inc. (in Québec, a Financial Services Firm). Insurance license sponsored by The Great-West Life Assurance Company (outside of Québec). Commissions, fees and expenses may be associated with mutual fund investments. Read the prospectus before investing. Mutual funds are not guaranteed, values change frequently and past performance may not be repeated. Trademarks, including Investors Group, are owned by IGM Financial Inc. and licensed to its subsidiary corporations.

		RISK TOLERANCE							KYC
		10-13	14-20	21-24	25-32	33-36	37-48	49-52	
TIME HORIZON	1	Very conservative	Very conservative	Very conservative	Very conservative	Very conservative	Very conservative	Conservative	< 1 year
	2-3	Very conservative	Conservative	Conservative	Conservative	Conservative	Conservative	Moderate conservative	1 – 3 years
	4	Very conservative	Conservative	Moderate conservative	Moderate conservative	Moderate conservative	Moderate conservative	Moderate	3 – 6 years
	5-8	Very conservative	Conservative	Moderate conservative	Moderate	Moderate	Moderate	Moderate aggressive	
	9-11	Very conservative	Conservative	Moderate conservative	Moderate	Moderate aggressive	Moderate aggressive	Very aggressive	6 – 10 years
	12+	Very conservative	Conservative	Moderate conservative	Moderate	Moderate aggressive	Aggressive	Very aggressive	10+ years
	KYC	Very low	Low	Medium		High		Very high	

VERY CONSERVATIVE KYC = VERY CONSERVATIVE

A Very Conservative profile suggests that you have a very low risk tolerance. We describe a very low risk tolerance as being uncomfortable with any reduction in portfolio value and unable to tolerate even low levels of volatility from year to year, accepting that due to inflation there is a chance that purchasing power will not be protected.

CONSERVATIVE KYC = CONSERVATIVE

A Conservative profile suggests that you have at least a low risk tolerance. We describe a low risk tolerance as being uncomfortable with reduction in portfolio value, but able to tolerate low levels of variability in returns from year to year in order to protect purchasing power.

MODERATE CONSERVATIVE KYC = MODERATE CONSERVATIVE TO MODERATE

A Moderate Conservative profile suggests that you have at least a medium risk tolerance. We describe a medium risk tolerance as the ability to tolerate some variability in portfolio value year to year with the opportunity for moderate capital growth, even if it comes with some periods of reduced portfolio value.

MODERATE KYC = MODERATE CONSERVATIVE TO MODERATE

A Moderate profile suggests that you have at least a medium risk tolerance. We describe a medium risk tolerance as the ability to tolerate some variability in portfolio value year to year with the opportunity for moderate capital growth, even if it comes with some periods of reduced portfolio value.

MODERATE AGGRESSIVE KYC = MODERATE AGGRESSIVE TO AGGRESSIVE

A Moderate Aggressive profile suggests that you have at least a high risk tolerance. We describe a high risk tolerance as the ability to tolerate significant volatility in portfolio value in the interest of achieving higher long term growth through capital gains or higher levels of income, even if it comes with periods of reduced portfolio value.

AGGRESSIVE KYC = MODERATE AGGRESSIVE TO AGGRESSIVE

An Aggressive profile suggests that you have at least a high risk tolerance. We describe a high risk tolerance as the ability to tolerate significant volatility in portfolio value in the interest of achieving higher long term growth through capital gains or higher levels of income, even if it comes with periods of reduced portfolio value.

VERY AGGRESSIVE KYC = VERY AGGRESSIVE

A Very Aggressive profile suggests that you have a very high risk tolerance. We describe a very high risk tolerance as the ability to tolerate extreme volatility in portfolio value, recognizing there is a high probability of periods with reduced portfolio value.

