Define your goals.
Understand your objectives.

Date ____________________

Name ____________________

Type and purpose of the account (e.g. RRSP – retirement savings)

____

As an investor, you are unique.

Your financial goals, current financial situation, investment experience and attitude towards risk all help determine the mix of assets that's just right for you. You need to define your goals and assess your current financial situation. You need to be honest with yourself about your investment experience and your attitude towards risk. Only after defining these factors can you start on the path to developing a plan for your savings and/or income needs.

The questions in this investor profile questionnaire were designed to help you understand your investment objectives and your investment personality. You may use this service to support your investment-making decision or to select a Canada Life™ allocation fund tailored to your needs.

As you answer the following questions, remember there is no right or wrong answer. However, keep in mind that you must be completely candid, or the results won't reflect your true investment personality. Please answer each question and find your score in the box next to each answer. Enter the score into the space provided after each question. Your total score will help you define your investment profile.

If you have more than one account, please consider filling out one questionnaire for each account. Each account you hold may have a different purpose, which may affect your investment decisions.

The following 14 questions will help you understand your investment profile, and enable you and your financial advisor to develop a personal investment plan that suits your needs and goals.

Questionnaire

Please check the box that best describes your personal situation.

Section 1

Investment objectives

1. Why do you want to start investing?

a ☐ (0) To generate income for today
☐ (10) To generate income for the future
☐ (15) To provide for my dependants (I do not anticipate using these funds)
☐ (10) To fund a large purchase

0
Total for this question

2. What's your goal for your investment portfolio? Please select the most appropriate one.

a ☐ (2) To ensure that my portfolio remains secure
☐ (5) To see my portfolio grow and to avoid fluctuating returns
☐ (10) To balance growth and security, and to keep pace with inflation
☐ (15) To provide growth potential, and to accept some fluctuation in returns
☐ (20) To provide the sole objective of potential long-term growth

0
Total for this question

You answered (a) to questions 1 and 2, therefore your needs are short term. Consider the use of money market funds or guaranteed investments to meet your savings goals.

0
Total for Section 1

Section 2

Personal Information

3. How old are you?

☐ (15) Under 30
☐ (15) 30 – 39
☐ (15) 40 – 49
☐ (10) 50 – 59
☐ (5) 60 – 69
☐ (3) 70 – 79
☐ (2) Over 79

0
Total for this question

4. What is your current annual family income (including pensions) before taxes?

☐ (4) Under $30,000
☐ (6) $30,000 to $60,000
☐ (8) $60,001 to $90,000
☐ (10) $90,001 to $120,000
☐ (10) Over $120,000

0
Total for this question

5. **After deducting any loan or mortgage balances, what is your immediate family's overall net worth?**

- ☐ (2) Under $30,000
- ☐ (4) $30,000 to $50,000
- ☐ (6) $50,001 to $100,000
- ☐ (8) $100,001 to $200,000
- ☐ (10) $200,001 to $300,000
- ☐ (10) Over $300,000

0
Total for this question

0
Total for Section 2

Section 3

Investment horizons

Investors often have distinct phases in their investment plans. The initial phase is savings and growth. During this time an investor builds up a portfolio toward a future goal. The second phase is typically the use of funds, either for a specific purchase or for income.

6. **When do you anticipate using this money?**

- a ☐ (0) Immediately
- b ☐ (0) 1 – 3 years
- c ☐ (5) 4 – 5 years
- ☐ (10) 6 – 10 years
- ☐ (15) 11 – 15 years
- ☐ (20) 16 – 20 years
- ☐ (20) More than 20 years

0
Total for this question

7. **When you need this money, how will you withdraw it?**

- a ☐ (3) All at once in a lump sum
- b ☐ (3) Over a period of less than 2 years
- ☐ (5) Over a period of 2 to 5 years
- ☐ (8) Over a period of 6 to 9 years
- ☐ (10) Over a period of 10 to 15 years
- ☐ (15) Over a period of more than 15 years

0
Total for this question

You answered (a), (b) or (c) to question 6, and you answered (a) or (b) to question 7, therefore your needs are short term. Consider the use of money market funds or guaranteed investments to meet your savings goals.

8. **What are your plans for withdrawals and/or additional contributions to your investments over the next five years?**

- ☐ (5) I plan to withdraw money at regular intervals and do not plan on making contributions.
- ☐ (7) I will likely make a lump-sum withdrawal and do not plan on making contributions.
- ☐ (8) I will likely be making both contributions and withdrawals.
- ☐ (10) I will likely make contributions and will not be withdrawing any funds.
- ☐ (15) I will certainly make regular contributions and will not be withdrawing any funds.

0
Total for this question

0
Total for Section 3

Section 4

Attitude towards risk

9. Which best describes how much you know about investing?

- ☐ (2) I have very little knowledge and I rely exclusively on the recommendations of financial advisors.
- ☐ (5) I have limited knowledge of stocks and bonds, but I do not follow financial markets.
- ☐ (8) I have good working knowledge and I regularly follow financial markets.
- ☐ (10) I understand completely how different investment products work; including stocks and bonds, and I follow financial markets closely.

0

Total for this question

10. If your investments lose significant value because of downturns in the market, how long are you prepared to hold your existing investments in anticipation of a recovery in value?

- a ☐ (5) Less than 3 months
- b ☐ (8) 3 to 6 months
- ☐ (10) 6 months to 1 year
- ☐ (15) 1 to 2 years
- ☐ (20) 2 to 3 years
- ☐ (25) 3 years or more

0

Total for this question

11. Assuming that you are investing $100,000 for the long term, what is the maximum drop in your portfolio's value that you could comfortably tolerate in any given year?

- a ☐ (2) I'd be uncomfortable with any loss.
- b ☐ (5) A $5,000 drop is all I could live with.
- ☐ (10) A $10,000 decline is something I could tolerate.
- ☐ (15) A $15,000 drop would be about all I could stand.
- ☐ (20) A $20,000 decline is my limit.
- ☐ (25) I could live with a decline of more than $20,000.

0

Total for this question

12. Which of the following statements would you feel most correctly describes your investment philosophy?

- a ☐ (5) I cannot accept any fluctuation in principal.
- b ☐ (10) I can only accept minimal fluctuations, and prefer to invest in safer, lower-return investments.
- ☐ (20) I am willing to tolerate some ups and downs in the value of my investments to achieve overall higher returns in the long run.
- ☐ (30) My main interest is high, long-term returns and I am not concerned about short-term decreases in the value of my investments.

0

Total for this question

0

Total for Section 4

You answered (a) or (b) to questions 10, 11 and 12, therefore you cannot tolerate any losses. Evaluate your need for growth and carefully consider your desire for stability. Portfolios without fluctuations in value generally have no growth component.

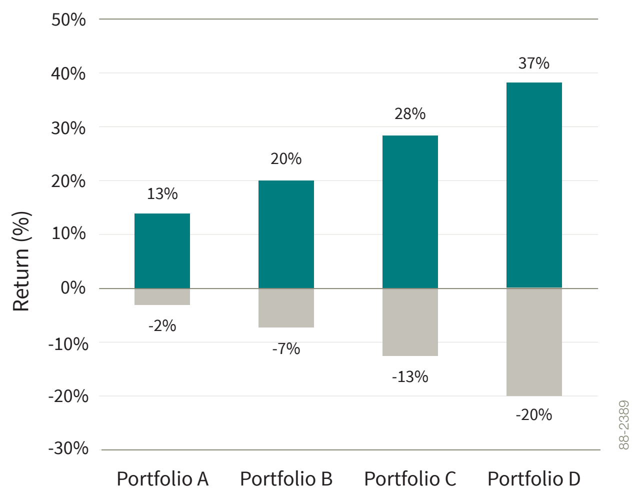
Section 5

Portfolio volatility

Investment portfolios aimed at providing higher returns tend to have greater swings in value (providing both gains and losses). The more aggressive your portfolio, the more pronounced these swings become, and the more often short-term losses can occur.

13. A portfolio is a basket of different investments. The returns earned by a portfolio depend on its mix of investments. The following graph shows the probable range of returns (from best to worst) of four hypothetical portfolios over a one-year period. Which of these portfolios would you prefer to invest in?

- ☐ (5) Portfolio A
- ☐ (10) Portfolio B
- ☐ (20) Portfolio C
- ☐ (30) Portfolio D



0

Total for this question

14. Some investors are more willing than others to accept periodic declines in the value of the portfolio as a trade-off for potentially higher long-term returns. Which response best represents your feelings toward the following statement?

I am willing to experience potentially large and frequent declines in the value of my investment if it will increase the likelihood of higher long-term returns.

- ☐ (20) Strongly agree
- ☐ (15) Agree
- ☐ (10) Disagree
- ☐ (5) Strongly disagree

0

Total for this question

0

Total for Section 5

Total

0	**Section 1** – Investment objectives
0	**Section 2** – Personal information
0	**Section 3** – Investment horizons
0	**Section 4** – Attitude towards risk
0	**Section 5** – Portfolio volatility

0

Final Total

Your score	Investment profile	Investor profile	Canada Life asset allocation fund objective
105 or less	CONSERVATIVE 25% Equity 75% Fixed income 	Suited to investors seeking a portfolio that provides regular income with low volatility.	This fund invests mainly in other fixed-income funds. It includes a small investment in equity funds to increase potential returns over the long run.
106 to 135	MODERATE 40% Equity 60% Fixed income 	Suited to investors seeking a portfolio that provides income while also allowing for long-term growth of your investment.	This fund invests mainly in other fixed-income funds. It also includes a significant investment in equity funds to provide an opportunity for long-term growth.
136 to 164	BALANCED 60% Equity 40% Fixed income 	Suited to investors seeking a portfolio that provides a balance between income and long-term growth.	This fund invests mainly in funds that overall have slightly more equity investments (such as shares) than fixed-income investments (such as bonds).
165 to 199	ADVANCED 80% Equity 20% Fixed income 	Suited to investors seeking a portfolio that provides long-term growth with some income.	This fund invests mainly in equity funds. To provide a degree of stability, it invests a smaller amount in funds that invest in fixed-income securities and real estate.
200 or more	AGGRESSIVE 100% Equity 	Suited to investors seeking a portfolio that provides long-term growth of your investment.	This fund invests mainly in equity funds, with the aim of providing long-term growth with little concern about short-term volatility.

As a general rule, you should have an emergency fund to cover at least three months of your basic living expenses. Consider building an emergency fund based on cash or cash equivalents such as daily interest plans, short-term guaranteed investment certificates (GICs) or money-market funds.

Important information concerning Canada Life Portfolio recommendation tool

The Portfolio recommendation tool helps you and your advisor assess your financial circumstances, investment time frame and attitude toward risk for the purposes of allocating funds amongst the broad range of segregated funds offered by Canada Life.

While reasonable efforts have been made to ensure the accuracy of the information and calculations in the tool, you're responsible for determining the most appropriate allocation to meet your needs. Canada Life is not responsible for any damages resulting from the use of the Canada Life Portfolio recommendation tool by your advisor or any other person, however caused.

As a general rule, you should have an emergency fund to cover at least three months of your basic living expenses. Consider building an emergency fund based on cash or cash equivalents, such as daily interest plans, short-term guaranteed investments (GIs) or money market funds.

The Canada Life Portfolio recommendation tool addresses long-term investment goals so it doesn't include GIs or money market funds. If you have shorter-term goals (like saving for a vacation) and are also planning for the longer-term (like your retirement), you may want to consider a combination of investment funds and other products. Your advisor can help you create a plan to meet your financial needs.

A description of the key features of the segregated fund policy is contained in the information folder. Any amount that is allocated to a segregated fund is invested at the risk of the policy holder and may increase or decrease in value.

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In Quebec, advisor refers to a financial security advisor for individual insurance and segregated fund policies.

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