



# Investor profile

A questionnaire for universal life insurance product





## **This questionnaire will help you select the investment options that best suit your investor profile.**

In today's investment world, it is essential to diversify your portfolio according to your financial position and investor personality. But how do you find your way through the maze of products on the market and choose what's right for you without having to spend precious hours comparing your options and then tracking your investments?

SSQ Insurance offers a simple, yet effective solution. First, take a few minutes to answer the enclosed questionnaire. Second, follow the instructions to analyze your results. Third, you will be able to identify the asset allocation that best matches your investment needs.

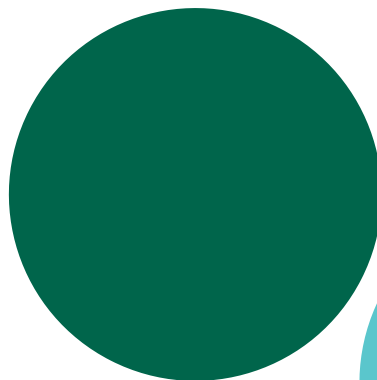
There are many advantages that our Strategy accounts offer: no matter how much you invest, you'll get a customized, diversified portfolio that is managed by reputable fund managers... with minimal fees.

### **Strategy accounts**

Each Strategy account is related to a designated SSQ Strategy GIF designed to cater to a specific investor profile and includes a combination of specially-selected investment vehicles and fund managers. These funds allow you to automatically benefit from an asset mix carefully selected by expert fund managers to diversify and maximize long-term investment growth. That way, you won't need to worry about making the wrong decision or investing on impulse!

The main investment objective of these diversified funds is to generate regular income and medium- to long-term capital growth. These funds invest in Canadian short-term fixed income securities issued by the federal government, provincial governments and mainly blue-chip companies. They also invest in the equities of large-cap Canadian, U.S. and international companies.

Premiums credited to Strategy accounts are invested in the company's general fund. The interest rate credited to Strategy accounts is related to the performance of the designated SSQ Strategy GIF.





For each question, choose the answer that best describes you.

## Section 1: Financial position

### ✓ Your finances

The more stable your financial position, the more you can consider taking risks that may help you realize significant gains. Conversely, if your financial position is more precarious or uncertain, it is preferable to select defensive securities that offer more modest, yet dependable returns.

#### a) Do you already have savings set aside for emergencies and your retirement?

- No, I have little or no savings (under \$10,000). 5 pts
- Yes, I have between \$10,000 and \$49,999 in savings. 10 pts
- Yes, I have between \$50,000 and \$99,999 in savings. 15 pts
- Yes, I have \$100,000 and more in savings. 20 pts

#### b) What is your net worth (the total value of all of your assets and property, less the value of all of your debts)?

- Less than \$50,000 5 pts
- Between \$50,000 and \$149,999 10 pts
- Between \$150,000 and \$299,999 15 pts
- \$300,000 or more 20 pts

#### c) What is your current salary?

- Less than \$30,000 5 pts
- From \$30,000 to \$49,999 10 pts
- From \$50,000 to \$74,999 15 pts
- \$75,000 or more 20 pts

#### d) Do you believe that you may make a withdrawal in the future from your retirement savings for purposes other than your retirement?

- Yes, I will make a withdrawal from my retirement savings in the future. 5 pts
- Yes, I may make a withdrawal from my retirement savings in the future. 10 pts
- No, I don't believe I'll make a withdrawal from my retirement savings in the future. 15 pts

### ✓ Your age and the number of years left until you retire

When investing, it is important to establish your investment time horizon. If you want to be able to have access to your investments in the short term, you should choose more conservative investments, for which you do not risk losing capital. However, if your vision is more long-term, you can choose investment products with a higher level of risk that offer good long-term results.

#### e) What is your age group?

- Under 30 10 pts
- 30-39 20 pts
- 40-54 15 pts
- 55-65 10 pts
- 65 + 5 pts

#### f) In how many years do you think you will retire?

- Less than 5 years 5 pts
- 5 to 9 years 10 pts
- 10 to 19 years 15 pts
- 20 to 29 years 20 pts
- Over 30 years 25 pts

### Subtotal for section 1

## Section 2: Your investor personality

### ✓ Your investment objectives

What you hope to get out of your investments obviously has an influence on your investment choices. Whether you are looking for security, regular income, or short- or long-term growth, an investment vehicle exists that matches your needs and expectations.

#### g) What is your main investment objectives?

- Capital preservation 5 pts
- Capital preservation and regular income 10 pts
- Income and medium- to long-term capital growth 15 pts
- Medium- to long-term growth 20 pts

#### h) What type of portfolio would be best for you?

- Guaranteed and safe investments only 5 pts
- Mainly guaranteed and safe investments; some equity exposure 10 pts
- Balance of guaranteed and safe investments vs. equities 15 pts
- Equities 20 pts

### ✓ Your knowledge of finances

If you are knowledgeable about the investment world, you are aware of the risks related to your investments because you are informed about markets and companies. However, if you have a more limited knowledge of markets and investments, it is preferable to opt for low risk investments that match your investor profile.

#### i) Which statement best describes your investment knowledge?

- I have little knowledge of markets, stocks or other investment vehicles. 5 pts
- I am familiar with most investment products. 10 pts
- I stay on top of the latest financial news and can easily distinguish between financial products. 15 pts
- I have very good knowledge of financial markets and the investment world, and monitor my portfolio closely. 20 pts

✓ **Your level of risk tolerance**

Investment accounts composed in whole or in part of securities are, by definition, risky, as they are subject to stock market volatility and changing economic situations of countries. Therefore, if you want to invest in this kind of account you must be comfortable with the value of your portfolio fluctuating.

**j) Are you comfortable with the idea that your capital may fluctuate and have periods of decline?**

- No, I wouldn't like to incur any losses. I prefer to increase my capital slowly but surely. 5 pts
- No, I would change my portfolio during a market downturn. 10 pts
- Yes, I would accept a decrease in value and some volatility, but I would still be worried. 15 pts
- Yes, because I know that my returns will be favorable in the long term. 20 pts

**k) What would you do if the value of your shares declined sharply?**

- I would sell everything at a loss to avoid further losses. 5 pts
- I would sell part of my shares and keep the rest. 10 pts
- I would keep all my shares, hoping that their value would rise again. 15 pts
- I would buy other shares to capitalize on their low valuations. 20 pts

**l) You want to invest \$10,000. Based on the following one-year returns, which investment would you choose providing its value would be between:**

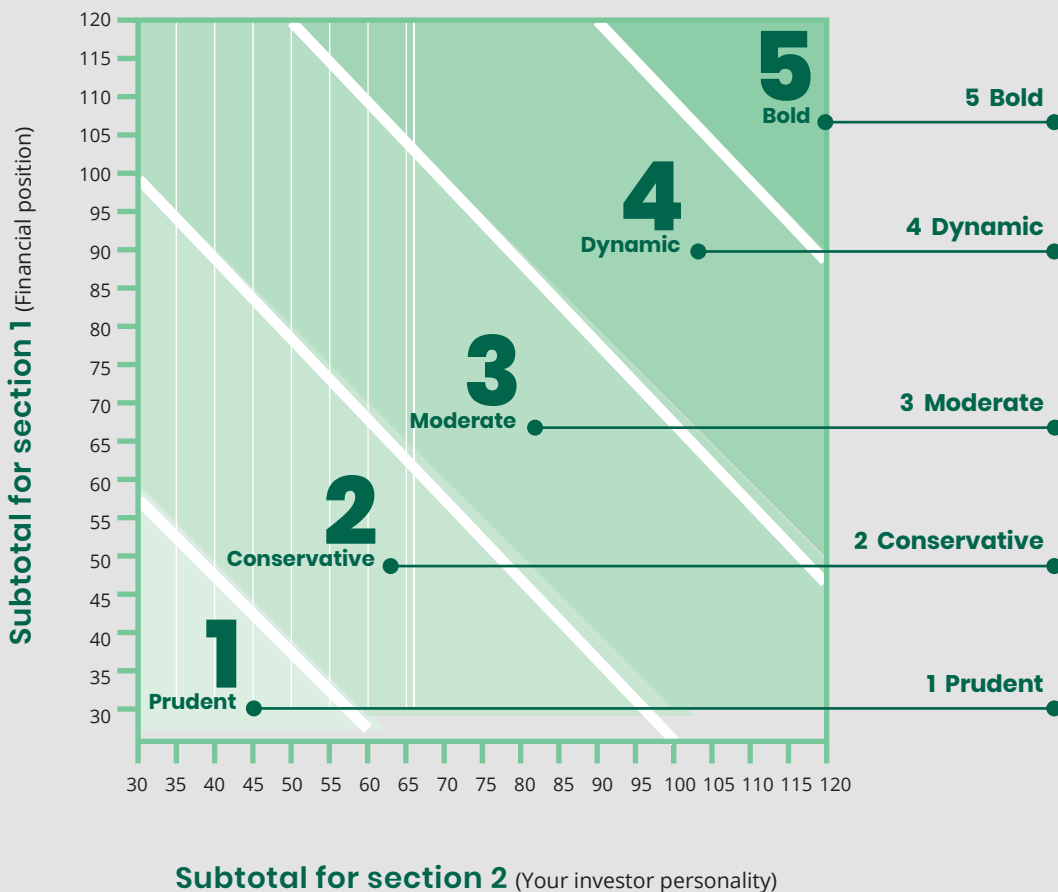
- Investment A (between \$10,300 and \$10,800) 5 pts
- Investment B (between \$9,000 and \$12,000) 10 pts
- Investment C (between \$8,000 and \$14,000) 20 pts

**Subtotal for section 2**



Enter your score from **Section 1 (Financial position)** on the vertical axis and your score from **Section 2 (Your investor personality)** on the horizontal axis.

The accounts we recommend for you, based on your investor profile, are found at the intersection of these two totals.



## 1 The prudent investor

Prudent investors want to keep risk to an absolute minimum but still benefit from slightly higher returns than a Guaranteed Investment Account (GIA) can offer. To do so, they are prepared to tolerate a minimum of investment volatility.

### Recommended accounts:

#### GIAs and Conservative Strategy

● GIA	25%
● Bonds	48.75%
● Canadian equity	12.75%
● Foreign equity	13.5%



## 2 The conservative investor

Conservative investors want to minimize their exposure to risk but still benefit from higher returns than a GIA can offer. They are prepared to tolerate a certain degree of investment volatility.

### Recommended account:

#### Conservative Strategy

● Bonds	65%
● Canadian equity	17%
● Foreign equity	18%



## 3 The moderate investor

Moderate investors are looking for a compromise between investment security and performance, that balances capital preservation offered by fixed-income securities and long-term growth potential of the stock market. To reach their financial goals, they know they have to accept some investment volatility.

### Recommended account:

#### Balanced Strategy

● Bonds	45%
● Canadian equity	27%
● Foreign equity	28%



## 4 The dynamic investor

Dynamic investors want to maximize long-term capital growth while maintaining a certain degree of capital preservation. To do so, they are prepared to tolerate more investment volatility.

### Recommended account:

#### Growth Strategy

● Bonds	30%
● Canadian equity	31%
● Foreign equity	39%



## 5 The bold investor

Bold investors want to maximize long-term capital growth and take full advantage of the opportunities the stock market has to offer. To do so, they are prepared to tolerate a high level of investment volatility.

### Recommended account:

#### Aggressive Strategy

● Bonds	20%
● Canadian equity	35%
● Foreign equity	45%



Please note that for any type of investor profile, it is possible to combine different accounts to achieve an equity and bond allocation that matches your personal situation. We recommend you complete this questionnaire from time to time to ensure that your investments continue to match your changing needs and investor profile.

This questionnaire is based on general financial planning principles. You may use it as a guide for your investment choices, but it does not cover all financial situations. For more information about the investment accounts or to obtain personalized investment advice, please contact a financial security advisor.

Derogation: I acknowledge having asked SSQ, Life Insurance Company Inc. to invest according to the instructions I provided the insurer for the investment accounts I selected, despite the recommendations to the contrary I received on the basis of my investor profile which don't comply with these investments.

X

Signature of financial security advisor

Name of financial security advisor (in capital letters)

Financial security advisor code

Signature date

X

Signature of client

Name of client (in capital letters)

Signature date

Any amount that is allocated to a Strategy account is invested at the risk of the policyowner and the returns may increase or decrease.

**+** For more information about your investment options, please refer to your financial security advisor.

