

# Client asset allocation profile

## RBC Guaranteed Investment Funds

### Determining Which Portfolio Solution Is Right For You

The investment that best meets your needs depends on your risk tolerance, time horizon and investment objectives. A carefully constructed asset mix of cash, fixed-income and equity investments is necessary to help withstand volatility and achieve consistent long-term performance. Working through this model will help your advisor provide you with investment recommendations and select a solution to meet your needs. As your personal and financial goals change, it may be valuable to review your profile annually to ensure your needs continue to be met.



### Your Financial Goals

Clearly identifying your financial goals is the first step. Please list your investment objectives in the space below.

Your financial goals	Priority (1, 2, 3, etc.)	Time horizon (in years)	Amount required to meet this goal (\$)	Amount available to invest towards this goal	
				Now (\$)	Monthly (\$)

### Your Profile

Your answers to the following questions will help your advisor provide you with investment recommendations that are appropriate for your specific needs and goals. For the purpose of this review, consider your most important financial goals as you complete the questions that follow. Please choose one answer per question, total your individual points and indicate your score in the space provided.

### Your Current Situation

**1. Your age:**

- 7 under 30
- 7 30 to 39
- 7 40 to 49
- 5 50 to 59
- 2 60 to 69
- 1 70 or over

score

**2. Your family situation:**

- 6 I'm single and earning an income
- 6 We are a two-income household
- 2 We are a single-income household
- 1 I am/We are retired

score

**3. Your dependants:**

- 5 No children or dependent family members
- 3 1 child or dependent family member
- 2 2 or more children and/or dependent family members

score

4. **Your annual income, before taxes. Please include your income from all sources (i.e., salary, commissions, investment income and other sources of income):**

**Individual income**

**OR**

**Household income**

- 1 under \$25,000
- 3 \$25,000 to \$49,999
- 4 \$50,000 to \$74,999
- 5 \$75,000 to \$99,999
- 6 \$100,000 and above

- 1 under \$50,000
- 3 \$50,000 to \$99,999
- 4 \$100,000 to \$149,999
- 5 \$150,000 to \$199,999
- 6 \$200,000 and above

score

5. **Your net worth (i.e. the total of your assets [what you own], minus your liabilities [what you owe]). Please include the value of your home, cottage, savings, investments and other significant assets. Deduct mortgages, other loans or liabilities:**

**Individual net worth**

**OR**

**Household net worth**

- 1 under \$25,000
- 3 \$25,000 to \$49,999
- 4 \$50,000 to \$74,999
- 5 \$75,000 to \$99,999
- 6 \$100,000 and above

- 1 under \$50,000
- 3 \$50,000 to \$99,999
- 4 \$100,000 to \$149,999
- 5 \$150,000 to \$199,999
- 6 \$200,000 and above

score

### Your Time Horizon

6. **When will you need your money?**

- 0 within 1 year
- 2 in 1 to 3 years
- 5 in 4 to 9 years
- 9 in 10 years or more

score

7. **What is the likelihood that you will make a partial withdrawal (up to  $\frac{1}{3}$  of your investment) before your target date?**

- 1 Definitely will
- 2 Likely will
- 3 Not sure whether I will or not
- 5 Probably will not
- 7 Definitely will not

score

8. **Which statement most clearly describes your investment objective(s)?**

- 0 Security and regular income are the priorities for my investment
- 1 I require regular income from my investments and a consistent rate of return
- 3 I have a need for income, but I'm also interested in some growth
- 5 I want a combination of modest income and long-term growth
- 6 My priority is primarily long-term growth
- 7 My priority is aggressive growth over the long term

score

### Your Comfort with Risk

9. **Your investment experience. The majority of your investments fall into the following category:**

- 0 I have not started to invest yet
- 0 GICs, term deposits and Canada Savings Bonds or bonds
- 5 A combination of mutual funds and GICs
- 7 Mutual funds only, or a combination of mutual funds and individual stocks and bonds
- 8 Individual stocks and bonds

score

**10. Your comfort with different investments:**

- 0 I will only consider investments which guarantee that the amount I invest (my capital) is safe
- 1 Until now, I have had only GICs and Canada Savings Bonds, but I am willing to look at other investment choices that are appropriate for me
- 4 I understand that the higher the risk, the higher the potential returns. I would like some of my money to earn higher returns, but I'd like a higher level of security for the rest of my investments
- 6 I am comfortable with investments which may fluctuate from time to time
- 7 I can accept times when there are declines in the value of my investment

score

**11. Assume you have just invested \$10,000 and intend to leave your money where it is for 10 years. When you review your first statement, you see that the value of your investment has dropped to \$9,000. What would you do?**

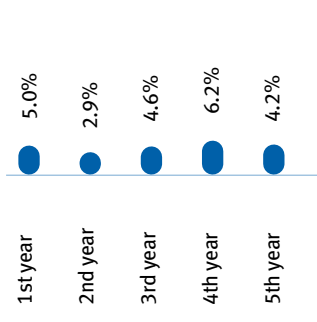
- 1 Sell my investment immediately
- 2 Monitor my investment closely and sell if the value has not recovered in three to four months
- 4 Leave my money where it is
- 6 Take advantage of the low price and invest more money, if possible

score

**12. Your comfort with risk: assume you have \$10,000 to invest. Typically, the higher the level of risk, the higher your potential returns. Each of the following four portfolios shows a range of potential\* annual rates of return. Select the one with which you would feel most comfortable.**

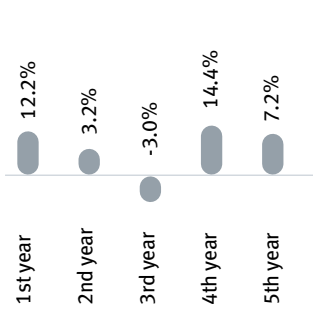
1 Investment #1

Annual rates of return\* [4.6%\*]



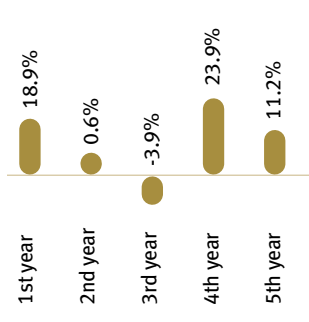
3 Investment #2

Annual rates of return\* [6.6%\*]



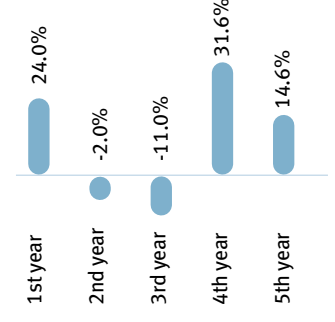
5 Investment #3

Annual rates of return\* [8.5%\*]



7 Investment #4

Annual rates of return\* [10.3%\*]



\* The year-end investment values and five-year annual rates of return scenarios represent the potential performance of four hypothetical investments which have different risk profiles. They are not intended to reflect future returns of any specific investment.

score

Total score

**Your Investment Profile**

This chart summarizes your investment profile and recommends a suitable course of action based on the responses you have provided. Please find your score within the chart below.

Category	Recommended investment	Scoring range (# of points)
1	Money Market/Fixed Income	8 – 31
2	RBC® Select Conservative GIP	32 – 44
3	RBC Select Balanced GIP	45 – 57
4	RBC Select Growth GIP	58 – 69
5	RBC Select Aggressive Growth GIP	70 – 81

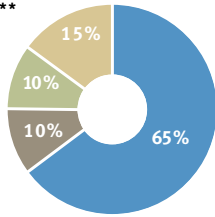
If you fall within the first range (Money Market/Fixed Income), RBC Insurance® offers the following choices:

- RBC Canadian Money Market GIF\*    ■ RBC Canadian Short Term Income GIF    ■ RBC Bond GIF    ■ RBC Global Bond GIF
- RBC PH&N Total Return Bond GIF

■ Fixed income    ■ Canadian equities    ■ U.S. equities    ■ International equities

### RBC SELECT CONSERVATIVE GIP\*\*

TARGET ALLOCATION\*\*\*

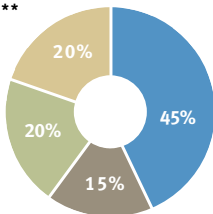


**CLIENT PROFILE:**

- RBC Select Conservative GIP clients will pursue moderate income and moderate capital growth.
- This portfolio will invest primarily in Canadian fixed-income securities and have the potential to generate income.
- This portfolio is suitable for clients who plan to hold their investment over the medium to long term and can tolerate below average investment risk.

### RBC SELECT BALANCED GIP

TARGET ALLOCATION\*\*\*

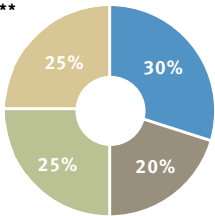


**CLIENT PROFILE:**

- RBC Select Balanced GIP clients will pursue long-term capital growth with a secondary focus on modest income.
- This portfolio invests in a diversified mix of Canadian, U.S. and international equity funds. The fixed-income portion invests primarily in Canadian fixed-income funds.
- This portfolio is suitable for clients who plan to hold their investment over the medium to long term and can tolerate below average investment risk.

### RBC SELECT GROWTH GIP

TARGET ALLOCATION\*\*\*

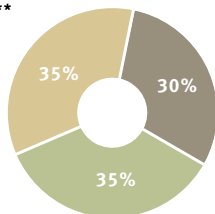


**CLIENT PROFILE:**

- RBC Select Growth GIP clients will seek long-term capital growth.
- This portfolio invests in a diversified mix of Canadian, U.S. and international funds.
- This portfolio is suitable for clients who plan to hold their investment over the long term and can tolerate average investment risk.

### RBC SELECT AGGRESSIVE GROWTH GIP

TARGET ALLOCATION\*\*\*



**CLIENT PROFILE:**

- RBC Select Aggressive Growth GIP clients will seek maximum long-term capital growth.
- This portfolio invests in a diversified mix of Canadian, U.S. and international funds.
- This portfolio is suitable for clients who plan to hold their investment for the long term and can tolerate above average investment risk.

\* GIF refers to Guaranteed Investment Fund. \*\* GIP refers to Guaranteed Investment Portfolio. \*\*\* The portfolio target allocations and underlying funds are subject to change without notice.

PRINT CLIENT NAME

SIGNATURE

DATE

ADVISOR NAME

FIRM



Insurance

This questionnaire is provided as a guide only, and is not to be considered investment advice. It is the responsibility of your advisor to determine your individual investment needs and to recommend investments that are appropriate for you. Please consult your advisor before investing to ensure suitability. **Any amount that is allocated to a segregated fund is invested at the risk of the contract holder and may increase or decrease in value.** RBC Guaranteed Investment Funds are individual variable annuity contracts and are referred to as segregated funds. RBC Life Insurance Company is the sole issuer and guarantor of the guarantee provisions contained in these contracts. The underlying mutual funds and portfolios available in these contracts are managed by RBC Global Asset Management Inc. Details of the applicable Contract are contained in the RBC GIF Information Folder and Contract at [www.rbcinsurance.com/segregatedfunds](http://www.rbcinsurance.com/segregatedfunds)