

SAVINGS



F51-122A(23-11) ACC

Your investor profile

How you decide to allocate your assets is the very heart of your financial strategy. It is therefore important that you take the time to determine what type of investor you are before deciding how best to allocate your assets.

The first step is to fill out Your Investor Profile. This document will help you evaluate many elements to consider when investing, such as your investment goals, investment horizon, your tolerance to risk and your knowledge of investments. The answers you provide will allow you to determine the investor profile (Prudent, Moderate, Balanced, Growth or Aggressive) that best meets your goals and most accurately reflects your attitude toward risk.

We recommend that you review your investor profile periodically or whenever changes take place in your personal or financial situation.

Your investor profile

F51-122A

New application for an Annuity Contract
(Write NP number)

NP

Existing Annuity Contract
(Write existing Contract number)

Type of registration

- | | | |
|---|--|---|
| <input type="checkbox"/> Registered Retirement Saving Plan (RRSP) | <input type="checkbox"/> Retirement Income Fund (RIF) | <input type="checkbox"/> Prescribed Retirement Income Fund (PRIF) |
| <input type="checkbox"/> Tax-Free Savings Account (TFSA) | <input type="checkbox"/> Life Income Fund (LIF) | <input type="checkbox"/> Restricted Life Income Fund (RLIF) |
| <input type="checkbox"/> Registered Education Savings Plan (RESP) | <input type="checkbox"/> Locked-In RSP | <input type="checkbox"/> Restricted Locked-In RSP |
| <input type="checkbox"/> First Home Savings Account (FHSA) | <input type="checkbox"/> Locked-In Retirement Account (LIRA) | <input type="checkbox"/> Non-registered |

Information

Last and first name		Date of birth	
		Y	M
Profession		Employer	
		Y	M
Last financial planning		Since	
Date	Y	M	D
Last will and estate planning		Date	
		Y	M
Financial objectives:			

Questionnaire

Investment Horizon	
<p>1. How old are you?</p> <p><input type="checkbox"/> Over 71 1 point</p> <p><input type="checkbox"/> Between 65 and 70 2 points</p> <p><input type="checkbox"/> Between 55 and 64 5 points</p> <p><input type="checkbox"/> Between 41 and 54 10 points</p> <p><input type="checkbox"/> Between 18 and 40 20 points</p> <p style="text-align: right;"><input type="text"/></p>	<p>2. When do you plan to start withdrawing at least 25% of your savings?</p> <p><input type="checkbox"/> In less than 1 year 1 point</p> <p><input type="checkbox"/> Between 1 and 3 years 2 points</p> <p><input type="checkbox"/> Between 4 and 5 years 5 points</p> <p><input type="checkbox"/> Between 6 and 9 years 10 points</p> <p><input type="checkbox"/> In over 10 years 20 points</p> <p style="text-align: right;"><input type="text"/></p>
<p>3. Over the next five years, you plan to:</p> <p><input type="checkbox"/> Make regular withdrawals from your capital (Home Buyers' Plan, retirement, etc.). 1 point</p> <p><input type="checkbox"/> Withdraw all your investment earnings and a portion of your capital. 2 points</p> <p><input type="checkbox"/> Withdraw all your investment earnings without touching your capital. 5 points</p> <p><input type="checkbox"/> Withdraw only a portion of your investment earnings. 10 points</p> <p><input type="checkbox"/> Accumulate savings with your investment earnings (no withdrawals). 20 points</p> <p style="text-align: right;"><input type="text"/></p>	
Financial Situation	
<p>4. What is your gross annual income? (before taxes)</p> <p><input type="checkbox"/> \$25,000 and less 1 point</p> <p><input type="checkbox"/> \$25,001 to \$35,000 2 points</p> <p><input type="checkbox"/> \$35,001 to \$50,000 5 points</p> <p><input type="checkbox"/> \$50,001 to \$100,000 10 points</p> <p><input type="checkbox"/> \$100,001 and over 20 points</p> <p style="text-align: right;"><input type="text"/></p>	<p>5. What is your net worth? (assets minus liabilities)</p> <p><input type="checkbox"/> \$25,000 and less 1 point</p> <p><input type="checkbox"/> \$25,001 to \$50,000 2 points</p> <p><input type="checkbox"/> \$50,001 to \$100,000 5 points</p> <p><input type="checkbox"/> \$100,001 to \$200,000 10 points</p> <p><input type="checkbox"/> \$200,001 and over 20 points</p> <p style="text-align: right;"><input type="text"/></p>



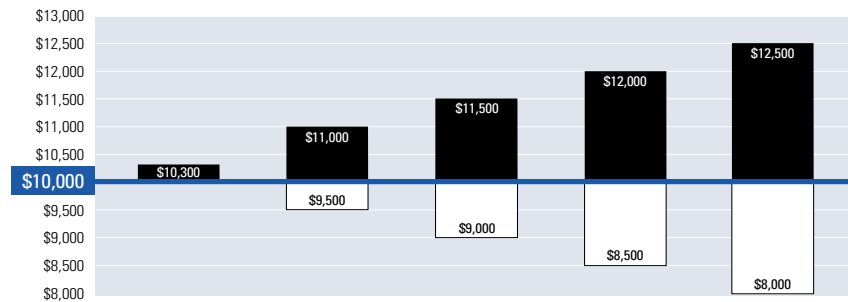
Risk Tolerance

6. Indicate your level of tolerance toward the risks related to the investment of your money.

- Very low I do not like the idea of risking my money. My sole objective is to safely conserve my investments and shelter these amounts from market fluctuations.* 1 point
- Low While a drop in the value of my investments bothers me, I can tolerate occasional drops to a maximum of 5%, knowing that I will earn more investment earnings in the long term. 2 points
- Moderate I am prepared to tolerate a short-term drop of between 5% to 10% of the value of my investments as long as I can count on higher investment earnings in the long term. 5 points
- High I am comfortable with a short-term drop of between 10% to 20% of the value of my investments because I know that in the long term, my investment earnings will allow me to make up for this drop and obtain higher earnings. 10 points
- Very high I hope to achieve long-term growth. A short-term drop (less than 1 year) of 20% of the value of my investments does not worry me. 20 points

* If you cannot tolerate any decrease in your capital, look for investments without any downward risk.

7. You have the possibility of investing \$10,000 for one year. After one year, in what range would you accept the final potential value of your investment?



- Gains only, between \$10,000 and \$10,300* 1 point
- Between \$9,500 and \$11,000 2 points
- Between \$9,000 and \$11,500 5 points
- Between \$8,500 and \$12,000 10 points
- Between \$8,000 and \$12,500 20 points

* If you cannot tolerate any decrease in your capital, look for investments without any downward risk.

Investment Knowledge

8. What is your level of knowledge about investments?

- Very low I am just starting to become familiar with investments. 1 point
- Low I know that certain investments are riskier than others. 2 points
- Moderate I know about different investment types and their risks (e.g., equities are riskier than bonds). 5 points
- Advanced I understand the earnings potential and risks involved with these types of investments and their fluctuations in value over time. 10 points
- Very advanced I keep a constant eye on stock markets (equities, bonds, funds, real estate, etc.) and I have in-depth knowledge of such investments. 20 points

Points calculations

From 8 to 26 points = Prudent profile From 56 to 89 points = Balanced profile From 120 to 160 points = Aggressive profile Points for this profile

From 27 to 55 points = Moderate profile From 90 to 119 points = Growth profile

Your investor profile results

★ All the fields in this section are mandatory.

Choice of investments

Does your choice correspond to your investor profile? Yes No

If the investments selected do not reflect those suggested by the established profile, please state the reasons why:

I wish to benefit from certain coverages. I understand that the choice of funds offered to me will be reduced and I accept that my investments will differ from those suggested by my profile.

Other. Specify:

Client's initials

I have reviewed this investor profile, I recognize it is accurate and I confirm having received a copy of it.

Client's signature: _____

Signed in _____, on _____

Agent's signature: _____

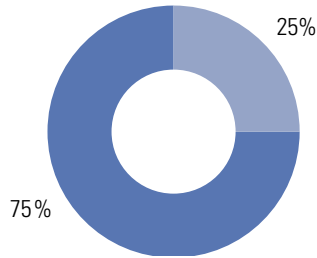
BM initials

The Importance of Good Asset Allocation

One of the factors that has the most influence on the return generated by your portfolio is its asset allocation. Therefore, when you establish the distribution of assets in your contract, it is very important to choose a combination of income and equity that corresponds to your investor profile and risk tolerance level. You must also take into account any other investments you may have elsewhere.

Prudent Profile • From 8 to 26 points

Capital security is important to you. You have low tolerance for volatility. You are mainly seeking investments that offer a regular income and capital preservation.

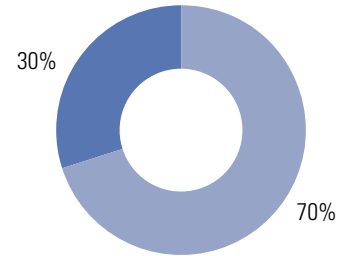


Possible variations



Growth Profile • From 90 to 119 points

You are seeking above average growth and are ready to accept a high level of risk. You are a patient investor and do not allow yourself to be influenced by fluctuations in your portfolio.

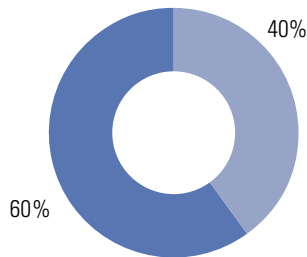


Possible variations

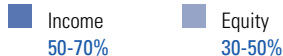


Moderate Profile • From 27 to 55 points

You are seeking a certain level of capital appreciation and your tolerance for risk is moderate. You favour investments that offer a relatively stable income.

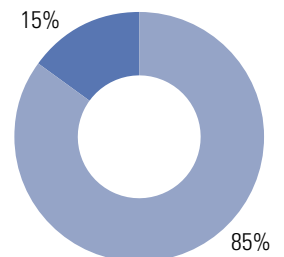


Possible variations



Aggressive Profile • From 120 to 160 points

You have a strong tolerance for risk and market fluctuations do not worry you. You are seeking superior portfolio growth and are willing to accept substantial variations in the value of your portfolio from one year to the next.

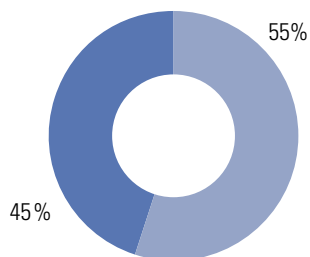


Possible variations



Balanced Profile • From 56 to 89 points

You are seeking a balance between income and capital appreciation. Your risk tolerance level is average. You are targeting medium- and long-term capital appreciation.



Possible variations



One category of funds in particular—Focus Funds—is specifically designed to respect your investor profile at all times through automatic monthly rebalancing of your portfolio. Talk to your agent to find out more about these funds.

Income: bonds, money market, guaranteed interest funds and daily interest funds

Equities: Canadian, U.S., international and global equities

Important

This document is designed to guide you in the establishment of your investment strategy. Although we have taken steps to provide you with the most accurate evaluation possible, you are responsible for choosing your own investment strategy. iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) is not liable for any losses resulting from the use of this questionnaire.

Your investor profile

To learn more about our investment fund options, refer to the document "Funds Overview – Fund Codes and Management Expense Ratio MER" (F13-1000A).



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