

Savings and
investments

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Investor profile



The Investor profile is a tool designed to help you:

- Determine what type of investor you are
- Decide how to diversify your portfolio across various asset categories to match your investor profile
- Build a portfolio that fits your profile, with the right level of diversification and balance for you

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Your investor profile

Do you know your investor profile? To find out, just answer a few simple questions below about your goals, your tolerance to risk, your investment horizon and knowledge and your overall financial situation. Add up your questionnaire score with your financial security advisor. This will show you your investor profile.

Questions about the investment horizon

1. What is your investment time frame?

- A- Less than 3 years D- 10 to 20 years
 B- 3 to 5 years E- 20 years or more
 C- 5 to 10 years

Questions about the financial situation

2. What is your gross annual income (before taxes)?

- A- \$25,000 or less D- \$75,001 to \$100,000
 B- \$25,001 to \$50,000 E- \$100,001 or more
 C- \$50,001 to \$75,000

3. What is your net worth (assets minus liabilities)?

- A- \$25,000 or less D- \$100,001 to \$200,000
 B- \$25,001 to \$50,000 E- \$200,001 or more
 C- \$50,001 to \$100,000

Questions about investment knowledge

4- What is your knowledge of investments?

- A- **No knowledge.**
 B- **Limited:** I know the basic characteristics of the different savings and investment products.
 C- **Good:** I know the different types of investments and I understand that stocks are more risky than bonds.
 D- **Excellent:** I follow stock markets and I am very well versed in stocks, mutual funds, segregated funds and bonds.

Questions about investment goals

5- What is your primary investment goal?

- A- **Security:** Protecting my capital is most important to me.
 B- **Income:** I would like to earn income from this investment.
 C- **Balance:** I am looking for an investment that offers a balance of income and growth.
 D- **Growth:** I want my capital to grow.
 E- **Maximum growth:** I want to focus on long-term growth and I am prepared to expose my portfolio to market fluctuations in exchange for higher returns.

Name: _____

Date of birth (YYYY/MM/DD): _____

My investor profile is: _____

Plan no / Contract no: _____

Contract type: _____

Comments: _____

Questions about risk tolerance

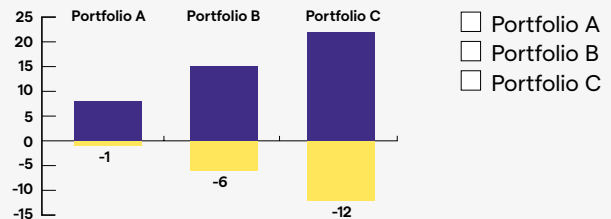
6- How would you describe your tolerance to risk when it comes to investing your money?

- A- **Low:** I don't want my capital to fluctuate with the ups and downs of the financial markets.
 B- **Low to medium:** I would prefer my capital to be stable but I am willing to accept a certain degree of risk in the hope of obtaining better returns in the long term.
 C- **Medium:** To take advantage of the potential for growth that certain products offer, I accept that the value of my investments will fluctuate up or down.
 D- **Medium to high:** I want to maximize my long-term returns and I understand that the amounts I invest may substantially fluctuate up or down.
 E- **High:** To take full advantage of the highest potential returns, I am willing to accept that my investments may suffer significant losses that I may not be able to recover.

7. If one of your investments dropped by 20% within 6 to 9 months, what would you do?

- A- I would sell the whole investment to avoid further market fluctuations.
 B- I would sell a portion of the investment.
 C- I would hold on to the investment and hope market returns go back up.
 D- I would invest further in this investment while the value is low.

8. Here is the best and worst return for each of the following portfolios during a given year. Which portfolio would you choose?



How to calculate the score of the Investor Profile questionnaire

Give yourself the following score based on your answer:

Question #	A	B	C	D	E
1	0	2	6	10	15
2	0	2	6	10	15
3	0	2	6	10	15
4	0	4	6	10	-
5	0	2	6	10	15
6	0	2	6	10	15
7	0	4	6	10	-
8	0	3	5	-	-

Score: _____

Profile: _____

I acknowledge that I have read and understood the Profile Selector and received a copy of it.

Client's signature: _____

Date: _____

Agent's signature: _____

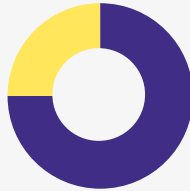
Date: _____

Asset Allocations Based on Investor Profile

Conservative profile (0-21 points)

What matters to you most is preserving your capital. You look primarily for investments that provide a regular income and preserve your capital.

Asset Category	%
■ Fixed Income	75
■ Equity	25



Growth Profile (56 to 75 points)

You are looking for better-than-average growth. You are prepared to tolerate a high level of risk for higher potential returns.

Asset Category	%
■ Fixed Income	25
■ Equity	75



Moderate Profile (22 to 35 points)

You wish to grow your capital and can tolerate a moderate level of market volatility. You are willing to accept slight fluctuations in your investment returns.

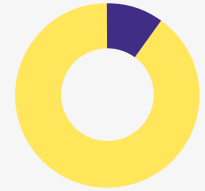
Asset Category	%
■ Fixed Income	60
■ Equity	40



Aggressive Profile (76 points and above)

You are comfortable with riskier investments and are not easily fazed by fluctuations in your portfolio. You are prepared to expose your portfolio to market fluctuations in exchange for potentially higher returns.

Asset Category	%
■ Fixed Income	10
■ Equity	90



Balanced Profile (36 to 55 points)

You want an investment that offers a balance of income and growth. You are looking for long- and medium-term capital appreciation.

Asset Category	%
■ Fixed Income	40
■ Equity	60



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Important notice: An investor profile ("Profile") is designed to help you determine which types of investments may be suitable for you based on your investment objectives, investment horizon and risk tolerance. The Profile is not intended to be a source of investment, financial, tax, legal or other advice. The Profile does not replace the advice of your financial security advisor, who is responsible for taking into consideration your financial and personal situation in order to identify your specific needs and recommend investments tailored to your objectives. Beneva may not be held liable for any investment strategies you choose with your financial security advisor or for any harm that may result directly or indirectly from using the Profile.

Note: Asset allocation is provided for information purposes only.

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