

Investment selector worksheet

Clarify your current investment goals

Follow these easy steps to select the investment mix that is right for you.

The following questionnaire will assist you in identifying your appropriate investment portfolio. By considering your risk tolerance level, time horizon and personal financial goals, an appropriate investment mix will be determined.

Pick one answer for each question that most accurately describes YOU and check the circle associated with your answer. Then add up your points.

1. What category would you say best describes your investment goals?

- ☐ **Growth** 50 points
I want to get the highest possible rate of return on my portfolio over the long term, and realize that the total value of my investments on occasion may decline significantly.
- ☐ **Conservative growth** 35 points
My first goal is the long-term growth of my investments, but I'm willing to accept a lower return to have less risk of a major decline in the value of my investments.
- ☐ **Income and growth** 20 points
I want my investments to produce a fairly steady stream of income and to grow without major declines in value.
- ☐ **Income and inflation protection** 10 points
My most important goal is to receive steady, consistent income from my investments, but I'd also like my money to keep ahead of inflation over the long-term.
- ☐ **Security** 0 points
I am willing to accept lower returns to minimize the risk of losing any money.

2. How soon do you expect to need the money you are investing?

- ☐ 11 years and over 50 points
- ☐ 5 To 10 years 35 points
- ☐ 3 To 4 years 20 points
- ☐ 1 To 2 years 10 points
- ☐ Less than 1 year 0 points

3. Which of the following would you say best reflects your current knowledge of investments?

- ☐ **Very high** 50 points
I have a thorough knowledge of the three major asset classes, and I have experience in investing in the following: Derivatives, Warrants, ETFs, Foreign Currencies, Hedge Funds, Discretionary Accounts, Margin Accounts, Private Placement, IPOs, Stocks, Bonds, Equity Investment Funds.
- ☐ **High** 35 points
I understand the different categories of investments, the different levels of risk and return associated with each type, and have experience in investing in the following: Stocks, Bonds, Equity Investment Funds, Balanced Funds, Bond Funds, Term Deposits, REPOs, Treasury Bills.

- ☐ **Moderate** 20 points
I am familiar with basic types of investments and I have experience in investing the following: Equity Investment Funds, Balanced Funds, Bond Funds, Term Deposits, REPOs, Treasury Bills.
- ☐ **Low** 10 points
I know something about investments, but do not have an in-depth knowledge. My experience has been limited to the following: Balanced Funds, Bond Funds, Term Deposits, REPOs.
- ☐ **Very low** 0 points
I'm starting to learn something about investing and may have invested in the following: Term Deposits, REPOs.

4. How would you describe your comfort level should the value of your investments decline over short-term periods (ie. up to three years)?

- ☐ **Very high** 50 points
I could tolerate a significant decline in the short-term value of my investments, in anticipation of a positive long-term return.
- ☐ **High** 35 points
A large decline in the short-term value of my investments would not be upsetting, in anticipation of a positive long-term return.
- ☐ **Moderate** 20 points
A modest decline in the short-term value of my investments would not be upsetting, in anticipation of a positive long-term return.
- ☐ **Low** 10 points
Any drop in the value of my investments would make me uncomfortable, but I could tolerate a minor decline from time to time.
- ☐ **Very low** 0 points
My primary concern is the security of my investment.

5. How would you describe your current lifestyle and investment habits?

- ☐ Have accumulated significant investment assets (excluding my home). 50 points
- ☐ Have saved a moderate amount and am continuing to save. 35 points
- ☐ Have increased my income, but am primarily paying down debt. 20 points
- ☐ Have saved a little bit but need to borrow frequently. 10 points
- ☐ Just starting out. 0 points

6. How would you describe your gross annual income (combined for dual income family)?

- ☐ Greater than US\$100,000 50 points
- ☐ US\$75,000 to US\$99,999 35 points
- ☐ US\$50,000 to US\$74,999 20 points
- ☐ US\$25,000 to US\$49,999 10 points
- ☐ Less than US\$25,000 0 points

7. What is the likelihood that you will need to draw on the money you are investing prior to the end of your investment horizon stated in question #2?

- ☐ Not at all likely 50 points
- ☐ Not likely 35 points
- ☐ Somewhat likely 20 points
- ☐ Likely 10 points
- ☐ Very likely 0 points

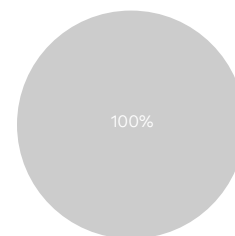
Add your points and match your total to an investor profile on the next page.

Investor profiles

3 basic asset classes ● Cash ● Income ● Growth

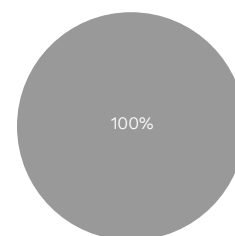
Up to 80 points — Preservation of Capital

- Your primary objective is to protect your principal.
- You can only accept minimal risk that your investments might decline in value, even in the short term.
- You are willing to accept potentially the lowest return in exchange for the highest security.



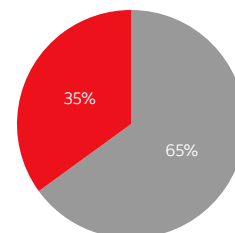
81 to 130 points — Conservative Income

- Your primary objective is to earn a modest income while protecting your principal.
- You are willing to accept modest returns in exchange for greater security.
- You accept that the value of your portfolio will fluctuate modestly from time to time.



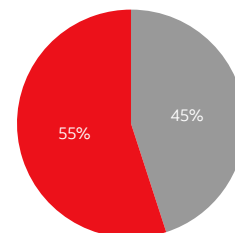
131 to 180 points — Income and Conservative Growth

- Your primary objective is a high level of income with some growth potential.
- You accept that the value of your portfolio will fluctuate modestly from time to time.



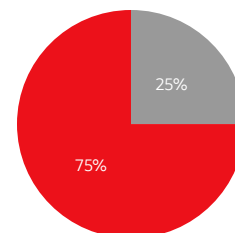
181 to 230 points — Balanced Income and Growth

- Your primary objective is growth with some income and exposure to the three major asset classes.
- You accept that the value of your portfolio will fluctuate moderately from time to time.



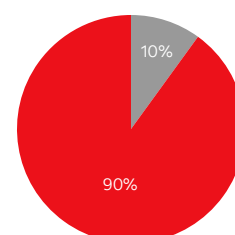
231 to 280 points — Moderate Growth

- Your primary objective is to achieve a high level of growth with some income potential.
- You accept that the total value of your portfolio will fluctuate considerably from time to time.



Over 280 points — Aggressive Growth

- Your primary objective is to achieve the maximum potential growth over the long-term.
- You accept that the total value of your portfolio will fluctuate extremely from time to time.



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