



GP WEALTH MANAGEMENT

INDEPENDENT THINKING WORKING FOR YOU

Investor Profile Questionnaire

Client Name:

Financial Advisor:

Date:

1 Introduction

The purpose of this questionnaire is to help you document your personal financial objectives and then prioritize them as part of a commitment to reach your short, medium and long-term goals. The Net Worth Statement and the Investor Risk Profile section play an important part in the “Know-Your-Client” process and in the development of an Investment Policy Statement as it’s intended to probe and assess your time horizon, investment objectives, and tolerance for risk as it relates to your goals.

2 Objectives and Priorities

	Goals Low-High				
	← 1	2	3	4	→ 5
Short to Medium Term Savings Goals					
Saving to buy or upgrade residence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Saving to purchase a major item: car, boat, vacation property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Saving for a major holiday	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium to Long Term Savings Goals					
Saving for post-secondary education for children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Save or maintain a disciplined savings/investment program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Saving for a normal retirement at the age of-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Saving for an early retirement at the age of-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Achieve financial independence at age-	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drawing a regular income / cashflow from my investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Financial Goals					
Reduce debt	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reduce taxable income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintain estate for spouse/children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maintain adequate disability insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change my career	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments

From the list above identify your five most important financial objectives?

Time Horizon

1		
2		
3		
4		
5		

3 Net Worth Statement

		Client	Spouse				
Liquid Assets	Cash (Savings)/Short Term Deposits	_____	_____				
	Life Insurance Cash Value	_____	_____				
	TFSA	_____	_____				
	RRSP/RIF	_____	_____				
	DPSP's	_____	_____				
	Education Funds	_____	_____				
	Non-Registered (GIC/Bonds/Mutual Funds/Stocks)	_____	_____				
	Other	_____	_____				
	Total (Liquid Assets)	_____	_____				
	Fixed Assets	Residence	_____	_____			
Real Estate/Recreational Property		_____	_____				
LIRA/LIF/LRIF		_____	_____				
Pension Plans (DCC/DBP)		_____	_____				
Business Interest		_____	_____				
Tax Shelters /Other		_____	_____				
Vehicles		_____	_____				
Furnishings /Collectibles/Furs/Jewellery		_____	_____				
Other		_____	_____				
Total (Fixed Assets)		_____	_____				
Short Term Liabilities	Credit Cards	_____	_____				
	Lines of Credit	_____	_____				
	Accrued Taxes/Other	_____	_____				
Long Term Liabilities	Mortgages	_____	_____				
	Automobile Loans	_____	_____				
	Investment Loans	_____	_____				
	Other	_____	_____				
Total (Liabilities)	_____	_____					
Net Worth (with Spouse)	_____	_____	_____	_____			
	Liquid Assets	+	Fixed Assets	-	Liabilities	=	Net Worth

Details of Mortgage, Bank Loans and Other Debts

Owner	Purpose/Lender	Amount	Payment	Rate	Maturity	Tax Deduct
(Example) Spouse	Car, CIBC	\$10,000	\$250.00	12%	04/2020	No
① _____	_____	_____	_____	_____	_____	_____
② _____	_____	_____	_____	_____	_____	_____
③ _____	_____	_____	_____	_____	_____	_____
④ _____	_____	_____	_____	_____	_____	_____

4 Investment Profile

The questionnaire consists of 15 questions and is divided into 5 categories: Investment Time Horizon, Investment Knowledge and Investment Objectives with one question in each category, Risk Capacity with 6 questions and Risk Attitude with 6 questions. The Investment Profile questions should be completed for each of your savings objectives. Once you check the reply that is most appropriate for each question, follow the instructions to determine your profile and a suggested investment asset mix or portfolio.

- Short term savings Other savings Education savings Retirement savings

List all Plan ID# related to objective: _____

Investment Time Horizon

The length of your investment time horizon impacts the types of investments that may be suitable for you. If for instance you had a time horizon of greater than three years, you would have a greater degree of flexibility when building a portfolio (although risk tolerance and investment objectives must also be considered). If you have a short time horizon, more conservative investments like GICs or money market funds may be a more suitable option for you.

1. When do you expect a need to withdraw a significant portion (30% or more) from your investment portfolio?

- | | |
|---|---|
| (1) <input type="checkbox"/> Less than 1 year | (4) <input type="checkbox"/> 5-10 years |
| (2) <input type="checkbox"/> 1-3 years | (5) <input type="checkbox"/> 10 years or more |
| (3) <input type="checkbox"/> 3-5 years | |

Subtotal

Investment Knowledge

If you have a high level of investment knowledge, you have a good understanding of the relative risk of various types of investments and understand how the level of risk taken affects potential returns. If you have very little knowledge of investments and financial markets, speculative and high-risk investments and strategies are likely not suitable options for you.

2. Which statement best describes your knowledge of investments?

- | | |
|--|--|
| (1) <input type="checkbox"/> I have very little knowledge of investments and financial markets and consider myself "Novice". | (3) <input type="checkbox"/> I have average investment knowledge; understand different investment products, follow financial markets and consider myself "Good". |
| (2) <input type="checkbox"/> I have some knowledge of investments and financial markets and consider myself "Fair". | (4) <input type="checkbox"/> I have extensive investment knowledge; understand different investment products and follow financial markets closely and consider myself "Sophisticated". |

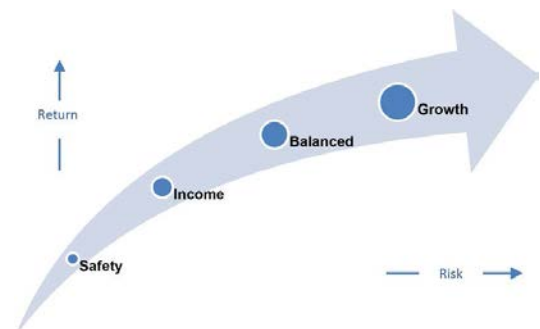
Subtotal

Investment Objectives

Investment objectives are the goal or result you want to achieve from investing. Understanding your investment goals helps determine the types of investments best suited to meet your needs. The investment products used to meet different goals have varying levels of risk and potential returns.

3. What is your primary goal for this portfolio?

- (1) I want to keep the money I have invested safe from short-term losses or readily available for short-term needs. (Safety)
- (2) I want to generate a steady stream of income from my investments and I am less concerned about growing the value of my investments. (Income)
- (3) I want to generate some income with some opportunity for the investments to grow in value. (Income and Growth)
- (4) I want to generate long-term growth from my investments. (Growth)



Subtotal

Risk Capacity (Questions 4-9)

Your financial situation including your assets, debt and the amount and stability of your income are all important when determining how much risk you can take with your investments. In addition, the larger the portion of your total assets that you are investing, the more conservative you might wish to be with this portion of your portfolio.

4. What is your annual income (from all sources)?
- (0) Less than \$25,000 (5) \$75,000 - \$99,999
(2) \$25,000 - \$49,999 (7) \$100,000 - \$124,999
(4) \$50,000 - \$74,999 (10) \$125,000 or more
5. Your current and future income sources are?
- (1) Unstable
(4) Somewhat stable
(8) Stable
6. How would you classify your overall financial situation?
- (0) No savings and significant debt.
(2) Little savings and a fair amount of debt.
(5) Some savings and some debt.
(7) Some savings and little or no debt.
(10) Significant savings and little or no debt.
7. Estimate your net worth by adding Liquid Asset (cash and investments) plus Fixed Assets (home and other real estate less total Liabilities (mortgages, personal loans, credit card debt and all other debts)?
- (0) Less than \$50,000 (6) \$250,000 - \$499,999
(2) \$50,000 - \$99,999 (8) \$500,000 - \$999,999
(4) \$100,000 - \$249,999 (10) \$1,000,000 or more
8. Your investment account/plan(s) represents approximately what percentage of your total savings and investments?
- (10) Less than 25% (4) 51%-75%
(5) 25%-50% (2) More than 75%
- (Total savings and investments include all the money you have in cash savings, GICs, savings bonds, mutual funds, stocks and bonds)
9. What is your age group?
- (20) Under 35 (3) 55-64
(8) 35-54 (1) 65 or older
- (Your age is an important consideration when constructing an investment portfolio. A younger investor may have a portfolio that is primarily invested in equities to maximize potential growth if they also have a higher risk tolerance and long investment time horizon. An investor who is retired or near retirement may often be less able to withstand losses and may have a portfolio that is invested to maximize income and capital preservation.)

Subtotal

Risk Attitude (Questions 10-15)

Your comfort level with risk is important in determining how conservatively or aggressively you should invest. Generally speaking, you need to consider accepting more risk if you want to pursue higher returns. If you decide to seek those potentially higher returns, you face the possibility of greater losses.

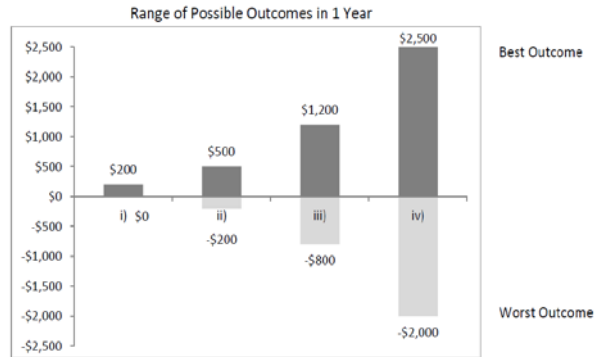
10. In making financial and investment decisions you are:
- (0) Very conservative and try to minimize risk and avoid the possibility of any loss.
(4) Conservative but willing to accept a small amount of risk.
(6) Willing to accept a moderate level of risk and tolerate losses to achieve potentially higher returns.
(10) Aggressive and typically take on significant risk and are willing to tolerate large losses for the potential of achieving higher returns.
11. The value of an investment portfolio will generally go up and down over time. Assuming you invest \$10,000, how much of a decline in your investment portfolio could you tolerate in a 12-month period?
- (0) I could not tolerate any loss.
(3) -\$300 (-3%)
(6) -\$1,000 (-10%)
(8) -\$2,000 (-20%)
(10) More than -\$2,000 (more than -20%)

12. When you are faced with a major financial decision, are you more concerned about the possible losses or the possible gains?

- (0) Always the possible losses.
- (3) Usually the possible losses.
- (6) Usually the possible gains.
- (10) Always the possible gains.

13. The chart across shows the greatest one year loss and the highest one year gain on four different investments of \$10,000. Given the potential gain or loss in any one year, which investment would you likely invest your money in:

- (0) (i) EITHER a loss of \$0 OR a gain of \$200
- (3) (ii) EITHER a loss of \$200 OR a gain of \$500
- (6) (iii) EITHER a loss of \$800 OR a gain of \$1,200
- (10) (iv) EITHER a loss of \$2,000 OR a gain of \$2,500

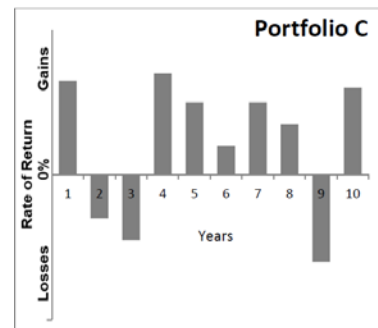
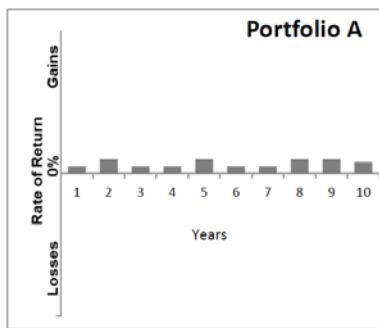


14. From September 2008 through November 2008, North American stock markets lost over 30%. If you currently owned an investment that lost over 30% in 3 months you would:

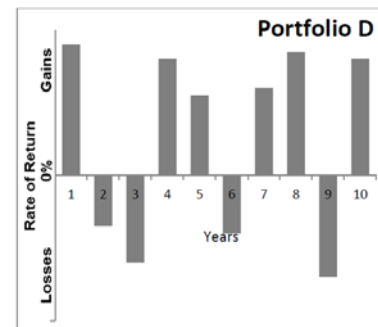
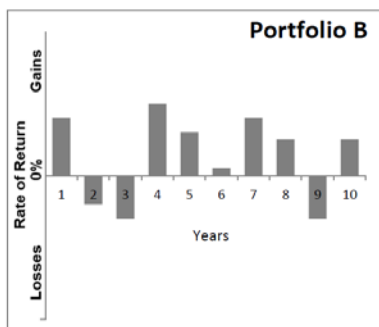
- (0) Sell all of the remaining investment to avoid further losses.
- (3) Sell a portion of the remaining investment to protect some of your capital.
- (5) Hold onto the investment and not sell any of the investment in the hopes of higher future returns.
- (10) Buy more of the investment now that prices are lower.

15. Investments with higher returns typically involve greater risk. The 4 charts below show a hypothetical annual return (annual gains and losses) for four different investment portfolios over a 10-year period. Keeping in mind how the returns fluctuate, which investment portfolio would you be most comfortable holding?

- (0) Portfolio A
- (6) Portfolio C



- (4) Portfolio B
- (10) Portfolio D



Subtotal

Determine your profile

On the table below circle your answers to the time horizon, investment knowledge and investment objectives questions and your total scores for the risk capacity and risk attitude questions. Your suggested portfolio based on your investor profile is determined by the circle that is in the column furthest to the left in the table.

Categories	Suggested Asset Mix				
	(A) Short Term Conservative Income	(B) Conservative Income	(C) Income and Growth	(D) Growth	(E) Aggressive Growth
Time Horizon (Question 1)	(1)	(2)		(3),(4)	(5)
Investment Knowledge (Question 2)			(1)	(2)	(3),(4)
Investment Objective (Question 3)	(1)	(2)	(3)		(4)
Risk Capacity (Question 4-9)		< 15	15-25	26-40	> 40
Risk Attitude (Question 10-15)	< 20	20-24	25-30	31-45	>45

Investor profile and suggested asset mix

A. SHORT TERM CONSERVATIVE INCOME

You have a very low tolerance for risk and are unable to tolerate any investment losses or you have a very short investment time horizon. You prefer knowing that your capital is safe and are willing to accept lower returns to protect your capital.



	Min	Target	Max
Equities			
Canadian Equity	0.00 %	0.00 %	0.00 %
U.S. Equity	0.00 %	0.00 %	0.00 %
International Equity	0.00 %	0.00 %	0.00 %
Fixed Income			
Canadian Fixed Income	0.00 %	0.00 %	0.00 %
Global Fixed Income	0.00 %	0.00 %	0.00 %
Cash			
Cash	100.00 %	100.00 %	100.00 %

General Plan KYC Guidelines

Time Horizon: < 3 years
Investment Objective: 100% Safety
Risk Tolerance: 100% Very Low

B. CONSERVATIVE INCOME

You have a low tolerance for risk and potential loss of capital or a short investment time horizon. You are willing to accept some short-term fluctuations and small losses in your investment portfolio in exchange for modest returns. The primary objective of your investment portfolio will be to provide income by investing primarily in funds that invest in fixed-income securities. While capital appreciation is not a priority, a small portion of the portfolio may be invested in equity funds to provide the potential for some growth to offset the impact of inflation.



	Min	Target	Max
Equities			
Canadian Equity	0.00 %	6.68 %	20.00 %
U.S. Equity	0.00 %	6.66 %	20.00 %
International Equity	0.00 %	6.66 %	20.00 %
Fixed Income			
Canadian Fixed Income	0.00 %	40.00 %	80.00 %
Global Fixed Income	0.00 %	40.00 %	80.00 %
Cash			
Cash	0.00 %	0.00 %	0.00 %

General Plan KYC Guidelines

Time Horizon: > 3 years
Investment Objective: Income with up to 20% in Growth
Risk Tolerance: 80% Low to Low/Medium with up to 20% in Medium

INVESTOR PROFILE AND SUGGESTED ASSET MIX (CONT'D)

C. INCOME AND GROWTH

You have a moderate tolerance for risk and loss of capital. You are willing to tolerate some fluctuations in your investment returns and moderate losses of capital. You have at least a medium-term investment time horizon. The objective of your portfolio will be to provide a combination of income and long-term capital growth and therefore the portfolio will include at least 40% in fixed income investments.



	Min	Target	Max
Equities			
Canadian Equity	0.00 %	20.00 %	60.00 %
U.S. Equity	0.00 %	20.00 %	60.00 %
International Equity	0.00 %	20.00 %	60.00 %
Fixed Income			
Canadian Fixed Income	0.00 %	20.00 %	40.00 %
Global Fixed Income	0.00 %	20.00 %	40.00 %
Cash			
Cash	0.00 %	0.00 %	0.00 %

General Plan KYC Guidelines

Time Horizon: > 3 years
 Investment Objective: Growth with at least 40% in Income
 Risk Tolerance: 40% Low to Low/Medium with up to 60% in Medium to High

D. GROWTH

You have moderate to high tolerance for risk and loss of capital. You are willing to tolerate large fluctuations in your investment returns and moderate to large losses of capital in exchange for potential long-term capital appreciation. You do not have any significant income requirements from your investments. You have at least a medium-term investment time horizon.



	Min	Target	Max
Equities			
Canadian Equity	0.00 %	27.00 %	80.00 %
U.S. Equity	0.00 %	27.00 %	80.00 %
International Equity	0.00 %	26.00 %	80.00 %
Fixed Income			
Canadian Fixed Income	0.00 %	10.00 %	20.00 %
Global Fixed Income	0.00 %	10.00 %	20.00 %
Cash			
Cash	0.00 %	0.00 %	0.00 %

General Plan KYC Guidelines

Time Horizon: > 3 years
 Investment Objective: Growth with up to 20% in Income
 Risk Tolerance: 20% Low to Low/Medium with up to 80% in Medium to High

E. AGGRESSIVE GROWTH

Your tolerance for risk, portfolio volatility and investment losses is very high. You are willing to tolerate potentially significant and sustained price fluctuations and large losses of capital. You have extensive investment knowledge. You have no income requirements from your investments and have a long investment time horizon.



	Min	Target	Max
Equities			
Canadian Equity	0.00 %	34.00 %	100.00 %
U.S. Equity	0.00 %	33.00 %	100.00 %
International Equity	0.00 %	33.00 %	100.00 %
Fixed Income			
Canadian Fixed Income	0.00 %	0.00 %	0.00 %
Global Fixed Income	0.00 %	0.00 %	0.00 %
Cash			
Cash	0.00 %	0.00 %	0.00 %

General Plan KYC Guidelines

Time Horizon: > 3 years
 Investment Objective: Up to 100% in Growth
 Risk Tolerance: 100% Medium up to 100% High