

PERSONAL AND CONFIDENTIAL



My Investor Profile

Know You / Advise You / Guide You

Client Name: _____

Asset allocation is a key element of your financial strategy. Before deciding on the optimal asset mix for your portfolio, you should determine the investor profile that is best suited to **your situation**.

Your objectives also form the basis of your investment plan as they define the time frame required to achieve your goal.

This document addresses key considerations, including your investment knowledge, your investing experience and your **risk tolerance**. Your answers to the following questions will help determine your profile – prudent, moderate or aggressive, which will allow your representative to develop a customized **strategy based on your objectives**.

We recommend that you update this profile on an ongoing basis or as your personal or financial situation evolves.

Know you.

To know you is to go beyond a simple questionnaire. What values guide you? What are your dreams, your ambitions?

Advise you.

We are there to help you navigate in this complex and ever-evolving world.

Guide you.

Anything can happen along the way! Your advisor will help you make the right decisions.

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On a scale of 1 to 10, how would you describe your investment experience?

(service received, results obtained, etc.)



Why?

Univeris Client No. (if applicable): _____

My Personal Information

*Civic No.: _____ *Street: _____ *Apt./Suite.: _____

*City: _____ *Province: _____ *Postal Code: _____

*Date of Birth (yyyy-mm-dd): _____ *SIN (optional): _____ - _____ - _____

*Occupation: _____ *Employer: _____

*Annual Income: _____ Employer Address: _____

*Years of Service: _____ *Citizenship: _____

*Marital Status: _____ *Spouse's Name: _____

*Spouse's Occupation: _____ *Spouse's Employer: _____

*No. of Dependents: _____ Age of Children: _____

Home Phone: _____ Work Phone: _____

Cellular Phone: _____ Email Address: _____

**These fields are mandatory upon account application. Proof of identity will be required upon account application.*

My Current Situation

Do you have the following

Plan in case of incapacity

Yes

No

☐☐

Last update: _____ Type: _____

Marriage contract

☐☐

Last update: _____ Type: _____

Will

☐☐

Last update: _____ Type: _____

Disability insurance

☐☐

Last update: _____

Coverage: \$

Critical illness insurance

☐☐

Last update: _____

Coverage: \$

Long term care

☐☐

Last update: _____

Coverage: \$

Retirement strategy

☐☐

Last update: _____

Pension plan

☐☐

Type: _____ Value: \$ _____

Life insurance

☐☐

1 - _____ Type: _____ Coverage: \$

2 - _____ Type: _____ Coverage: \$

3 - _____ Type: _____ Coverage: \$

Unused RRSP: \$ _____ Unused TFSA: \$ _____

Note:

My Goals



Saving for My Retirement

Required amount: \$ _____

Time frame? _____



Preparing for My Retirement

Required amount: \$ _____

Time frame? _____



Enjoying My Retirement

Required amount: \$ _____

Time frame? _____



Saving for My Child's Education

Required amount: \$ _____

Time frame? _____



Buying Property

Required amount: \$ _____

Time frame? _____



Other Goal: _____

Required amount: \$ _____

Time frame? _____



Other Goal: _____

Required amount: \$ _____

Time frame? _____

Notes

My Balance Sheet

Assets	Liquid**	Non liquid
Non-registered Investments		
Bank account	\$	
Guaranteed investments	\$	\$
Mutual funds	\$	\$
_____ (Other)	\$	\$
Registered investments		
TFSA	\$	\$
RRSP, LIRA, RRIF, LIF		\$
Pension plan		\$
_____ (Other)		\$
Capital assets		
Principal residence		\$
Secondary residence		\$
Real estate		\$
Business		\$
_____ (Other)		\$
Other assets		
Vehicle		\$
_____ (Other)	\$	\$
TOTAL ASSETS	Liquid \$	Non liquid \$

Liabilities	
Mortgage	\$
Car loan	\$
Personal loan	\$
Credit card /Line of credit	\$
Guarantee	\$
Commercial liabilities	\$
Tax	\$
_____ (Other)	\$
TOTAL LIABILITIES	\$

*TOTAL LIQUID ASSETS	\$	
	+	
*TOTAL NON LIQUID ASSETS	\$	
	-	
*TOTAL LIABILITIES	\$	
	=	
*NET WORTH	\$	

*These fields are mandatory upon account application.

** Liquid: Not subject to restrictions and readily converted to cash without significant penalty or tax impact.

My Budget

Monthly ☐ Annual ☐

Expenses		
Housing		
Rent/Mortgage	\$	
Home insurance	\$	
Municipal taxes	\$	
School/Other taxes	\$	
Other housing expenses	\$	
TOTAL - HOUSING	\$	
Utilities		
Electricity	\$	
Heating	\$	
Telephone	\$	
Cable	\$	
Internet	\$	
Other utilities	\$	
TOTAL - UTILITIES	\$	
Transportation		
Public transit	\$	
Car loan/Lease	\$	
Gas	\$	
Car insurance	\$	
Other transportation fees	\$	
TOTAL - TRANSPORTATION	\$	
Other expenses		
Groceries	\$	
Restaurants	\$	
Entertainment	\$	
Insurance	\$	
Sports	\$	
Childcare	\$	
Travel	\$	
Drugstore	\$	
Clothing	\$	
Alimony/Child support	\$	
Other expenses	\$	
TOTAL - OTHER EXPENSES	\$	
Debt repayment		
Credit cards	\$	
Line of credit	\$	
Other loans	\$	
TOTAL - DEBT REPAYMENT	\$	
TOTAL - EXPENSES	\$	

Income	
Net income	\$
Other net income	\$
TOTAL - INCOME	\$
Savings	
Emergency fund	\$
RESP	\$
RRSP	\$
TFSA	\$
Other savings	\$
TOTAL - SAVINGS	\$

TOTAL INCOME	\$
	-
TOTAL SAVINGS	\$
	-
TOTAL EXPENSES	\$
	=
AVAILABLE AMOUNT	\$
EXCESS AMOUNT TO ACHIEVE OBJECTIVES	\$

My Investor Profile

Knowledge

1. Do you understand the difference among the following investment types: GICs, bonds, equities and mutual funds?

- A Not really, I am just starting to become familiar with investments.
- B A little bit, I know that some investments are riskier than others.
- C Yes I do, I understand the risk and return levels involved with these types of investments, as well as their fluctuations in value over time.

Score

Experience

2. What types of investment products have you purchased in the past?

- A Very few investments, mostly GICs, Treasury bonds and other guaranteed investments.
- B Various kinds of investments, mostly bonds and balanced funds.
- C More volatile investments, mostly equities.

Score

3. Have you experienced downward fluctuations in the past?

- A Yes, and I was not comfortable with them / No, I have never experienced downward fluctuations.
- B Yes, moderate fluctuations, and I was comfortable with them.
- C Yes, significant fluctuations, and I was comfortable with them.

Score

Emotional factor

4. When you think of "risk" in your investment portfolio, what word comes to mind?

- A Loss
- B Uncertainty
- C Opportunity

Score

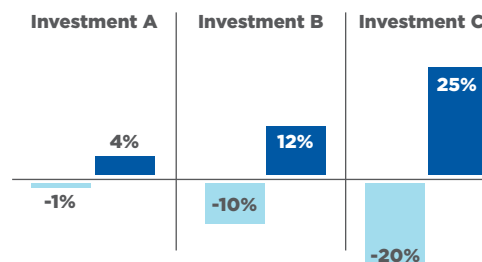
5. How concerned are you about the fluctuation of your investments?

- A Very concerned
- B Somewhat concerned
- C Not at all

Score

Risk tolerance

6. Below are three investments and their associated potential returns. Which one do you prefer?



- A Investment A
- B Investment B
- C Investment C

*None, I don't tolerate any risk associated with my investments

Score

7. Knowing that riskier investment can earn a higher rate of return in the long term but also imply higher volatility, what short-term drop would you be prepared to tolerate?

- A Less than 5%
- B Between 5% and 15%
- C More than 15%

Score

Ability to stay the course

8. North American equity markets recorded a drop of more than 30% over a 3-month period in 2008. If you held an investment which dropped by 30% in 3 months, what would you do?

- A I would sell the remaining balance of this investment to avoid further losses.
- B I would keep this investment to hopefully get higher returns in the future.
- C I would buy more of this investment when prices are lower.

Score

* If you cannot tolerate any decrease in your portfolio, you should choose cash equivalents (e.g. GICs, money market funds, cash)

Calculate your score

A = 1 point B = 3 points C = 5 points

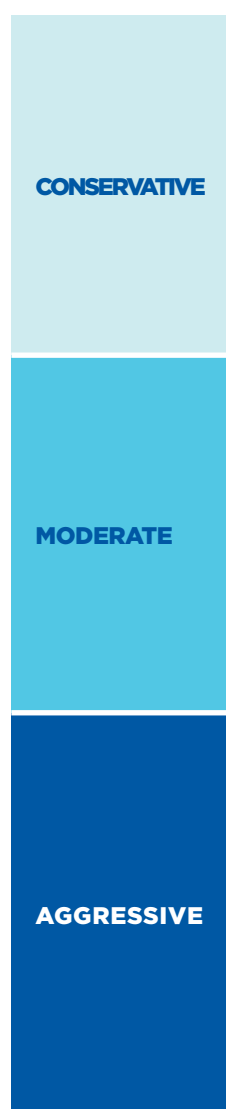
MY RESULT

My Result

Where do you stand?

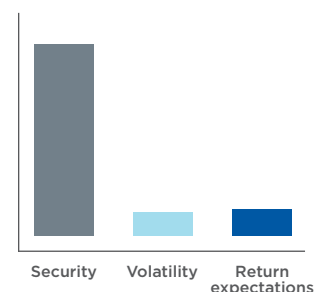


Profile



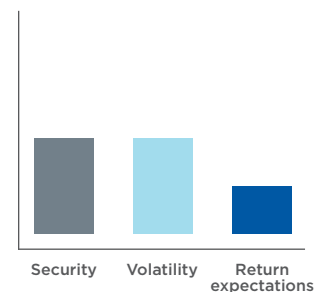
Between 8 and 18 points

- You prefer safer investments over riskier investments.
- You are not comfortable with fluctuations in the value of your investments.
- You are prepared to accept lower returns.



Between 19 and 29 points

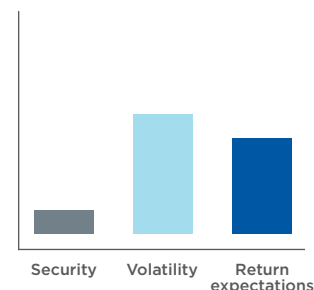
- You are prepared to take calculated risks to obtain higher returns.
- You believe it is important to have a well-diversified portfolio to benefit from the higher growth which is usually associated with riskier investments.
- You want to limit the risk by choosing investments whose income is relatively stable.



Between 30 and 40 points

- You are prepared to take calculated risks to obtain higher returns.
- You are looking for higher growth in your portfolio.
- You are prepared to accept significant fluctuations in the value of your portfolio from one year to the next.
- You tell yourself that riskier investments tend to pay off.

Note: Aggressive investors should have a thorough understanding of how stock markets work and not let their emotions guide their decisions.



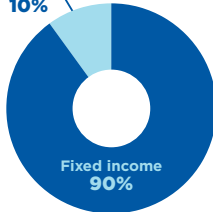
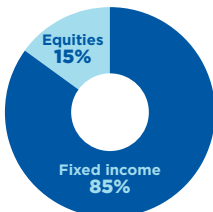
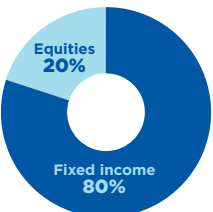
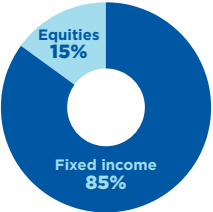
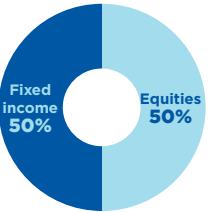
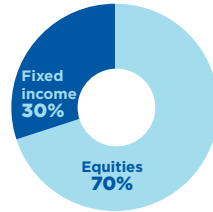
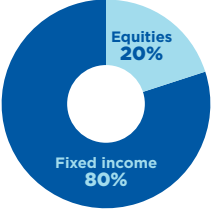

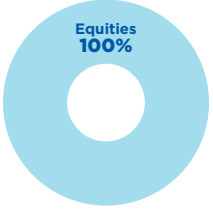
Your representative will help you choose the best investment instruments to achieve your objectives.

Examples – Asset Allocation and Risk Level

Your representative could recommend a different asset mix from the one included in the chart below based on your financial situation or objectives.

Very short-term objective

Regardless of your risk profile, if your time horizon is less than 2 years, you should invest exclusively in cash equivalents.

		SHORT-TERM OBJECTIVE 2 to 4 years	MEDIUM-TERM OBJECTIVE 5 to 9 years	LONG-TERM OBJECTIVE 10 years +
CONSERVATIVE	Target asset allocation	<p>Time horizon is the most important consideration.</p>  <p>Equities 10% Fixed income 90%</p>	<p>Risk profile is the most important consideration.</p>  <p>Equities 15% Fixed income 85%</p>	<p>Risk profile is the most important consideration.</p>  <p>Equities 20% Fixed income 80%</p>
	Maximum risk threshold	<p>Low Unlimited</p> <p>Low to Moderate 20%</p> <p>Moderate 10%</p> <p>Moderate to High 0%</p> <p>High 0%</p>	<p>Low Unlimited</p> <p>Low to Moderate 25%</p> <p>Moderate 15%</p> <p>Moderate to High 0%</p> <p>High 0%</p>	<p>Low Unlimited</p> <p>Low to Moderate 25%</p> <p>Moderate 20%</p> <p>Moderate to High 0%</p> <p>High 0%</p>
MODERATE	Target asset allocation	<p>Time horizon is the most important consideration.</p>  <p>Equities 15% Fixed income 85%</p>	<p>Risk profile and time horizon are the most important considerations.</p>  <p>Fixed income 50% Equities 50%</p>	<p>Risk profile is the most important consideration.</p>  <p>Fixed income 30% Equities 70%</p>
	Maximum risk threshold	<p>Low Unlimited</p> <p>Low to Moderate 25%</p> <p>Moderate 15%</p> <p>Moderate to High 0%</p> <p>High 0%</p>	<p>Low Unlimited</p> <p>Low to Moderate Unlimited</p> <p>Moderate 50%</p> <p>Moderate to High 0%</p> <p>High 0%</p>	<p>Low Unlimited</p> <p>Low to Moderate Unlimited</p> <p>Moderate 70%</p> <p>Moderate to High 10%</p> <p>High 0%</p>
AGGRESSIVE	Target asset allocation	<p>Time horizon is the most important consideration.</p>  <p>Equities 20% Fixed income 80%</p>	<p>Risk profile and time horizon are the most important considerations.</p>  <p>Fixed income 20% Equities 80%</p>	<p>Risk profile is the most important consideration.</p>  <p>Equities 100%</p>
	Maximum risk threshold	<p>Low Unlimited</p> <p>Low to Moderate 25%</p> <p>Moderate 20%</p> <p>Moderate to High 0%</p> <p>High 0%</p>	<p>Low Unlimited</p> <p>Low to Moderate Unlimited</p> <p>Moderate 80%</p> <p>Moderate to High 10%</p> <p>High 10%</p>	<p>Low Unlimited</p> <p>Low to Moderate Unlimited</p> <p>Moderate Unlimited</p> <p>Moderate to High 20%</p> <p>High 20%</p>

If you cannot tolerate any decrease in your portfolio, you should choose cash equivalents

(e.g. GICs, money market funds, cash)

My Profile: Conservative ☐ Moderate ☐ Aggressive ☐

Action Plan

Specific Requirements and Comments

Next Follow-up Date: _____

Client Signature: _____ Date: _____

Representative Signature: _____ Date: _____

Important Information

The *My Investor Profile* questionnaire was designed to guide you in the creation, management and understanding of your investment strategy. Your representative is responsible for recommending suitable investment strategies based on the information you provided, and, as a client, you are responsible for making the final investment decisions. In the event of a change to your personal or financial situation, please notify your representative and provide him/her with your updated information. This is important as any change in your personal or financial situation may require an adjustment to your portfolio in order to keep it in line with your investment goals and risk tolerance.

Glossary

Bond: Debt security under which the issuer agrees to make interest payments to the holder over an agreed-upon period of time and repay the investment at maturity.

Equity: Stock or security which represents ownership in a company and a claims on this company's assets and earnings.

Fluctuation: Downward or upward changes in your portfolio value.

Guaranteed Investment Certificate (GIC): Product issued by most financial institutions at an agreed upon interest rate for a given period.

Investment Strategy: An investment strategy is designed to limit the risk by dividing portfolio holdings among different investment types or financial products in order to achieve financial goals within a set time horizon.

Mutual Fund: Financial instrument in which many investors pool their money together under the care of professional investment managers who invest it on their behalf. The money is invested in securities, including stock, bonds or other financial securities.

Registered Education Savings Plan (RESP): An RESP is a savings plan which allows you to accumulate funds to help pay for a child's or a grandchild's post-secondary education.

Registered Retirement Savings Plan (RRSP): An RRSP is a plan which allows investments to grow tax-free. It is primarily used to accumulate savings for retirement.

Risk Tolerance: Capacity of an investor to withstand uncertainties associated with the fluctuation in the value of his/her investments.

Tax-Free Savings Account (TFSA): Registered savings plan which allows your money invested to grow tax-free.

Volatility: Fund volatility indicates the price range in which the fund can fluctuate, either downward or upward, over time. Volatility is a key component of risk: the higher the volatility, the higher the risk.

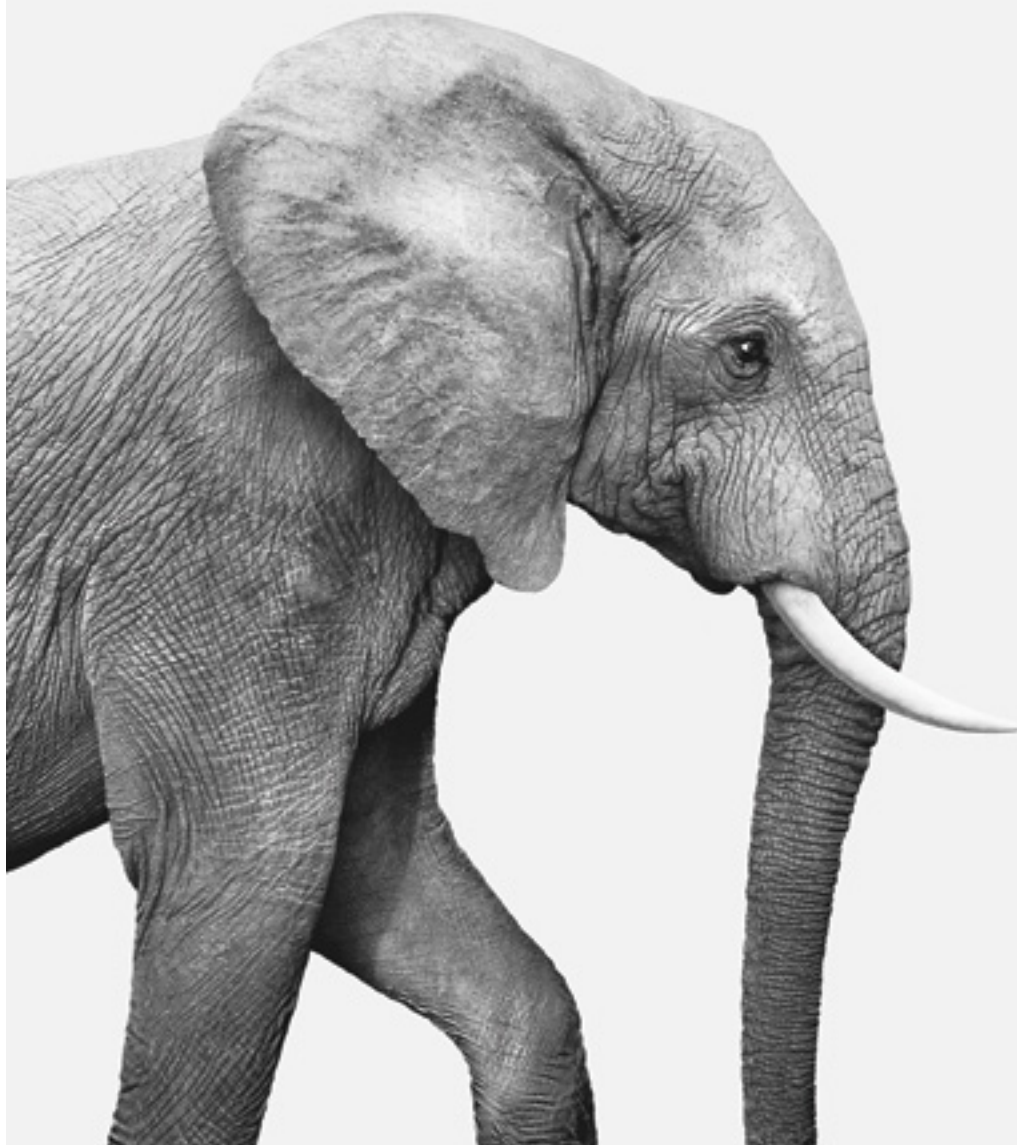
Will: Legal document which sets out how you want your property distributed after your death and the portion to which your heirs are entitled.

Fund Type Risk Scale

	INVESTMENT FUND TYPES*	VOLATILITY
LOW	Mostly Money Market Securities <ul style="list-style-type: none"> • Money Market • Canadian Short Term Fixed Income 	
LOW TO MODERATE	Mostly Fixed Income Securities <ul style="list-style-type: none"> • Canadian Long Term Fixed Income • Canadian Neutral Balanced 	
MODERATE	Mostly Equities <ul style="list-style-type: none"> • Canadian Equity • U.S. Equity • Global Equity 	
MODERATE TO HIGH	Mostly Targeted Equities <ul style="list-style-type: none"> • Asia Pacific Equity • Small/Mid Cap Equity 	
HIGH	Mostly Specialized Equity <ul style="list-style-type: none"> • Emerging Markets Equity • Risk Capital 	

*These examples are for your information only; risk ratings disclosed in the Fund Fact sheet should prevail.

**For more information,
please contact
your Investia advisor.**



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Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. Investors will pay management fees and expenses, may pay advice fees and may experience a gain or loss. Recommended portfolios are subject to change.