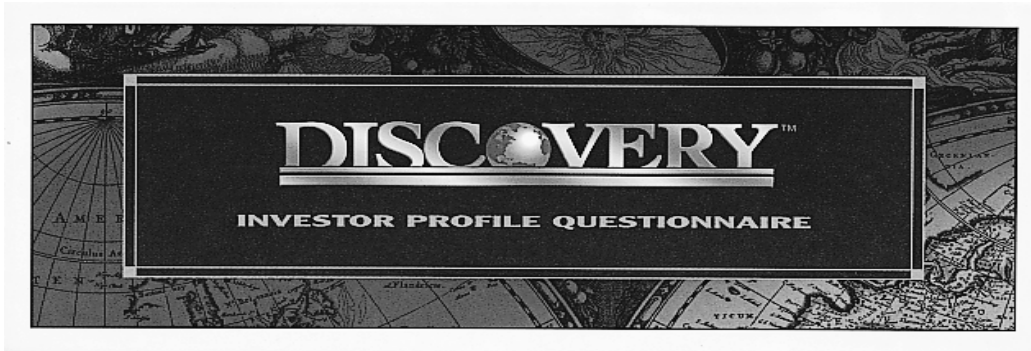


## Discovery Profile



It's easy to achieve your long term investment goals if you know where and how to invest your money today. **DISCOVERY**<sup>TM</sup> determines the amount of risk you are comfortable with and balances it with the amount of time you have to invest. Then it suggests a personal strategy that best suits your investment profile.

Complete the questionnaire in full. (Questions 1 – 16.)

### Questionnaire

#### ***Your Investments***

1. What is the purpose of your investments in this plan? Please select the most appropriate one.

- Vacation / new car\*
- Down payment for a house\*
- My children's education
- Retirement savings / income
- Leave an estate for my family

\* Because you require this money in the near future, **DISCOVERY** is not appropriate for you.

#### ***Your Time Horizon and Income Needs***

2. In approximately how many years will you be retiring from work?

- Already retired
- Less than 5 years
- 5 to 7 years
- 8 to 10 years
- 11 to 14 years
- 15 years or more

## **Discovery Profile**

**3. What percentage of the investments in this plan do you expect to spend within the next 5 years?**

- Less than 30%
- 31% to 50%
- 51% to 70%
- More than 70%\*

\* Because you require this money in the near future, **DISCOVERY** is not appropriate for you.

**4. Based upon the investments you will hold in this plan, approximately how many years do you expect it will be before you will need most of this money?**

- Less than 5 years\*
- 5 to 10 years
- 11 to 19 years
- 20 years or more

\* Because you require this money in the near future, **DISCOVERY** is not appropriate for you.

### **Your Risk Profile**

**5. People have varying levels of experience when it comes to investing. Please indicate which one of these statements best describes your current situation.**

- I have no experience in investing in anything other than Term Deposits or GIC's.
- I understand basic investment principles but do not know how to translate this into a suitable investment strategy.
- I have invested a little money in investment funds or other securities.
- I invest my long-term savings primarily in investment funds.
- I follow the markets closely and actively manage my investment portfolio.

**6. Please indicate which statement most accurately describes your overall view on investing money.**

- I am prepared to sacrifice potentially higher long term investment returns to avoid ups and downs in the growth of my investments.
- I can tolerate moderate ups and downs in the growth of my investments to achieve potentially higher long term returns.
- I am interested in trying to achieve higher long term growth of my investments and am unconcerned about short term ups and downs.

**7. How comfortable are you with accepting more fluctuations in the value of your investments in order to receive potentially higher returns?**

**Comfortable**

**Not Comfortable at All**

1

2

3

4

5

**Discovery Profile**

8. To what extent do you agree with the following statement: Day-to-day changes in the value of my investments do not bother me.

**Strongly Agree**

**Strongly Disagree**

1

2

3

4

5

9. To what extent do you agree with the following statement: Investment losses are a short term situation. I expect that any losses I may incur will be recovered by holding onto my investments.

**Strongly Agree**

**Strongly Disagree**

1

2

3

4

5

10. I am willing to hold onto an investment even when its value suddenly drops.

- Definitely
- Probably
- Not sure
- Probably not
- Definitely not

11. Each of the following statements reflects a specific investment objective. Based on your current situation, please indicate which one best describes you objective.

- I want investments that provide regular interest and dividend returns with lower risk of investment loss.
- I want a balance of interest and dividend income along with growth in my investment portfolio.
- I want some income but am more interested in growth in my investment portfolio.
- I am only interested in maximizing growth over the long term.

12. Which of the following investments do you yourself currently have? If you do have them, please indicate approximately what proportion of your total financial investments is represented for that type. Please ensure that the combined total is 100%.

- Savings account greater than \$5,000 \_\_\_\_\_ %
- Term Deposits, GIC's or Treasury Bills \_\_\_\_\_ %
- Stocks, or investment funds containing primarily stocks \_\_\_\_\_ %
- Bonds, or investment funds containing primarily bonds \_\_\_\_\_ %
- Real estate other than the home you live in \_\_\_\_\_ %
- Other types of financial investments \_\_\_\_\_ %
- None of the above Total: **100** %

## Discovery Profile

### Your Personal Information

**13. What is your current age?**

- Under 35
- 35 – 44 years
- 45 – 54 years
- 55 – 64 years
- 65+ years

**14. Your annual family income falls into which of the following categories:**

- Under \$30,000
- \$30,000 to \$60,000
- \$61,000 to \$90,000
- \$91,000 to \$120,000
- Over \$120,000

**15. Please indicate the level of certainty you feel about your future income security, such as employment or pension income.**

- Absolutely certain
- Quite certain
- Not sure
- Slightly uncertain
- Extremely uncertain\*

\* *If you are extremely uncertain of your future income security, **DISCOVERY** is not appropriate for you. It is only appropriate if you do not intend to use your investments in the short-term, to meet your potential needs.*

**16. To what extent do you choose your investments to minimize your personal income tax?**

**Not at All**

**Primary Reason**

1

2

3

4

5