

# INVESTMENT PERSONALITY QUESTIONNAIRE

This short questionnaire will help you determine the mix of investment funds that best suits your risk tolerance and retirement and savings goals.

Explore your investment personality by answering the following questions and adding your scores.

- 1** What is the purpose of your investments in this plan? Please select the most appropriate one. Score
- (\*) Vacation/new car (10) Retirement savings/income  
 (\*) Down payment for a house (10) To leave an estate for my family  
 (1) My children's education
- \*This questionnaire is not a suitable tool for determining an investment strategy for savings only or for purchases in the near future. It's intended for retirement planning and long-term savings.*
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- 2** People have varying levels of experience when it comes to investing. Please indicate which one of these statements best describes your current situation.
- (2) I have no experience in investing in anything other than term deposits or GICs.  
 (4) I understand basic investment principles but don't know how to translate this into a suitable investment strategy.  
 (6) I have invested a little money in investment funds or other securities.  
 (8) I invest my long-term savings primarily in investment funds.  
 (10) I follow the markets closely and actively manage my investment portfolio.
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- 3** In approximately how many years will you retire from work?
- (0) Already retired (2) 5 to 7 years (8) 11 to 14 years  
 (0) Less than 5 years (6) 8 to 10 years (10) 15 or more years
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- 4** What percentage of the investments in this plan do you expect to spend within the next five years?
- (20) Less than 30% (8) 51% to 70%  
 (16) 31% to 50% (\*) More than 70%
- \*This questionnaire is not suitable for determining an investment strategy when a significant portion of these assets will be withdrawn for income purposes in the near future.*
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- 5** 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 (18) 11 to 19 years  
 (0) 5 to 10 years (30) 20 or more years
- \*This questionnaire is not designed for determining an investment strategy near retirement.*
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- 6** Which statement most accurately describes your overall view on investing money?
- (3) I'm prepared to sacrifice potentially higher long-term investment returns to avoid ups and downs in the growth of my investments.  
 (9) I can tolerate moderate ups and downs in the growth of my investments to achieve potentially higher long-term returns.  
 (15) I'm interested in trying to achieve higher long-term growth of my investments and short-term ups and downs don't concern me.
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- 7** How comfortable are you with accepting more fluctuations in the value of your investments in order to achieve potentially higher returns?
- Comfortable Uncomfortable
- 1 2 3 4 5  
 (30) (24) (18) (12) (6)
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- 8** To what extent do you agree with the following statement: Day-to-day changes in the value of my investments don't bother me.
- Strongly agree Strongly disagree
- 1 2 3 4 5  
 (10) (8) (6) (4) (2)
- 



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 on to my investments. Score

Strongly agree Strongly disagree

1 2 3 4 5

(20) (16) (12) (8) (4)

10 Are you willing to hold on to an investment even when its value suddenly drops?

(10) Definitely (6) Not sure (2) Definitely not

(8) Probably (4) Probably not

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

(4) I want investments that provide regular interest and dividend returns with lower risk of investment loss.

(10) I want a balance of interest and dividend income along with growth in my investment portfolio.

(16) I want some income but I'm more interested in growth in my investment portfolio.

(20) I'm only interested in maximizing growth over the long term.

12 What percentage of your current investments is held in stocks or investment funds containing primarily stocks?

(0) None (4) 26 - 50% (10) More than 75%

(2) 1 - 25% (8) 51 - 75%

13 What is your current age?

(20) Less than 35 (12) 45 - 54 (0) 65+

(20) 35 - 44 (4) 55 - 64

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

(2) Less than \$30,000 (6) \$61,000 - \$90,000 (10) More than \$120,000

(4) \$30,000 - \$60,000 (8) \$91,000 - \$120,000

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

(10) Absolutely certain (6) Not sure (\*) Extremely uncertain

(8) Quite certain (0) Slightly uncertain

*\* If you are extremely uncertain of your future job security and unless participation in your company's retirement plan is compulsory, you may want to first ensure you have a reserve fund of approximately six months' salary to meet your potential short-term 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

(2) (4) (6) (8) (10)

TOTAL SCORE:

Scoring	115 or less	116 - 145	146 - 170	171 - 190	191 +
Your investment personality	Conservative	Moderate	Balanced	Advanced	Aggressive

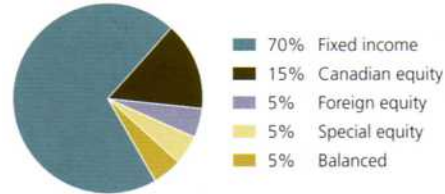
The pie charts illustrate the suggested asset mix of an investment portfolio that matches your investment personality. These portfolios will provide you with an acceptable amount of risk according to your personality, while attempting to maximize return, based on historical and expected returns over a long period of time.

An asset class simply identifies similar types of investments, depending on how they earn a return or what they invest in. It's a good idea to invest no more than 25 per cent of your investments in any one fund. For asset classes where the recommended percentage is more than 25 per cent, consider selecting more than one fund in that asset class.

Once you've determined your investment personality and suitable asset mix, select the appropriate funds for your investment portfolio.

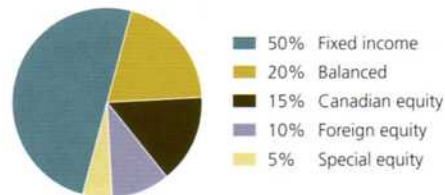
## Conservative

The conservative asset mix is the least aggressive option, with a primary emphasis on income. It's designed for investors who have a short period of time to invest, want a regular income, or have concerns about investment volatility. A small equity component is included to bolster returns above fixed income levels over the long term.



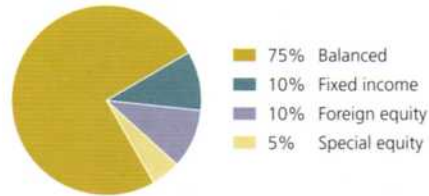
## Moderate

The moderate asset mix is suitable for investors who have a medium period of time to invest and prefer more income than growth. With the largest portion of the asset mix in fixed income investments, and a good portion in equities, the risk is lower than other more aggressive options, but still provides a solid component for growth.



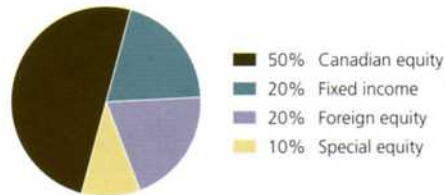
## Balanced

The balanced asset mix is suitable for investors who want a longer-term balance between growth and income at reduced risk. The largest portion of this asset mix is in equities.



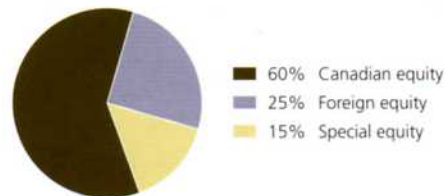
## Advanced

Advanced investors prefer to emphasize growth. The largest portion of this asset mix is in equities and a moderate amount is in fixed income investments. It's appropriate for investors who want some income in the short term, but are more interested in long-term capital appreciation.



## Aggressive

Aggressive investors want the potential for maximum long-term growth. This asset mix consists solely of equity investments, which is appropriate for people with a long period of time to invest and who aren't concerned with short-term investment volatility.



This questionnaire has been developed to assist you in assessing your financial circumstances, investment time frame and attitude toward risk for the purpose of allocating your retirement savings among the broad range of investment options available through The Great-West Life Assurance Company. While reasonable efforts have been made to ensure the accuracy of the information and the calculations contained in this questionnaire, the responsibility for determining the most appropriate allocation to meet your needs remains with you. It is not designed to provide you with legal, tax, financial or other professional advice; and independent advice should be sought. Great-West Life and its subsidiaries, London Life Insurance Company and The Canada Life Assurance Company, are not responsible for any damages resulting from the use of this questionnaire by you or any other person, however caused.