

Use a pen to mark the score card with your answer. The Investment Philosophy Score Card will help determine your focus for investing objectives and the amount of risk you would allow. There is no 'right answer' to the Score Card. Your score is simply an indication of how you balance risk and opportunity. The results linked to your score illustrate a suggested investment mix selected to suit your profile. It can help simplify the process of choosing investment options available. This investment profile illustration is not a substitute for investment advice from a professional. It's a good idea to review your investment strategy from time to time. A random selection of answers will provide an inappropriate score.

**1 Which of the following statements best describes your financial situation? Please consider your regular expenses and your ability to repay outstanding loans as well as saving for emergencies and retirement.**

		Point Value
<input type="checkbox"/>	<b>A</b> I need this investment to supplement my income.	0
<input type="checkbox"/>	<b>B</b> My financial situation is somewhat unstable.	0
<input type="checkbox"/>	<b>C</b> I do not currently need this investment to supplement my income, however this could change over the next few years.	10
<input type="checkbox"/>	<b>D</b> I do not expect to use this investment to meet current income requirements. However, should an unexpected situation arise, I may need to access some of these funds.	20
<input type="checkbox"/>	<b>E</b> My financial situation is stable and I have sufficient cash flow to meet most of my requirements.	30
<input type="checkbox"/>	<b>F</b> My financial situation is completely secure and I can meet emergency requirements without withdrawing these funds.	40

**2 Which of the following statements best describes your current investment situation? If you do not currently have any investments, choose the response that best describes how you think you would manage your investments.**

		Point Value
<input type="checkbox"/>	<b>A</b> All of my investments to date have been in GICs and Canada Savings Bonds because I need the stream of income and/or the security of capital.	0
<input type="checkbox"/>	<b>B</b> Most of my investments were made to generate income and preserve capital, but now I need some capital growth.	10
<input type="checkbox"/>	<b>C</b> Most of my investments tend to be mutual funds, although they are generally not aggressive funds.	20
<input type="checkbox"/>	<b>D</b> Most of my investments tend to be moderately aggressive mutual funds. My objectives are long-term, therefore I do not often make changes unless my reasons for investing have changed.	30
<input type="checkbox"/>	<b>E</b> I tend to choose aggressive mutual funds for long-term growth.	40

**3 Which of the following best reflects your current knowledge of investments?**

		Point Value
<input type="checkbox"/>	<b>A</b> <b>Very low:</b> I am starting to learn about investing.	0
<input type="checkbox"/>	<b>B</b> <b>Low:</b> I know something about investments, but do not have an in-depth knowledge.	10
<input type="checkbox"/>	<b>C</b> <b>Moderate:</b> I am familiar with basic types of investments.	20
<input type="checkbox"/>	<b>D</b> <b>High:</b> I understand that there are different categories of investments with different levels of risk and return for each type.	35
<input type="checkbox"/>	<b>E</b> <b>Expert:</b> I have a thorough knowledge of the three major asset classes, and am very experienced in investing.	50

**4 Which category would you say best describes your investment goals?**

		Point Value
<input type="checkbox"/>	<b>A</b> <b>Security:</b> My primary concern is the security of my investments.	0
<input type="checkbox"/>	<b>B</b> <b>Income and inflation protection:</b> My most important goal is to receive steady, consistent income from my investments, but I would also like my money to keep ahead of inflation over the long term.	10
<input type="checkbox"/>	<b>C</b> <b>Income and growth:</b> I want my investments to produce a fairly steady stream of income and to grow without major declines in value.	20
<input type="checkbox"/>	<b>D</b> <b>Conservative growth:</b> My first goal is the long-term growth of my investments but I am willing to accept a lower return to have less fluctuation in the value of my investments.	30
<input type="checkbox"/>	<b>E</b> <b>Growth:</b> I want to get the best rate of return on my portfolio over the long term, and realize that the total value of my investments may decline occasionally.	40

**5 Which of the following statements best describes your attitude towards the level of risk or volatility that you are prepared to live with during the same time that these assets will be invested?**

		Point Value
<input type="checkbox"/>	<b>A</b> In general, I would feel most comfortable with investments that tend to generate a more stable return year-to-year, as opposed to those that fluctuate widely in value.	10
<input type="checkbox"/>	<b>B</b> I would prefer a combination of fixed-income securities and blue chip equities, keeping the equities portion to less than ____% of my total portfolio.	20
<input type="checkbox"/>	<b>C</b> I am comfortable with volatility and seek more aggressive investments knowing that in the short-term, this strategy may result in declines in my portfolio value.	30
<input type="checkbox"/>	<b>D</b> I fully accept volatility, seek more aggressive investments and do not worry when the stock market drops significantly.	40

**6 How would you describe your comfort level should the value of your investments fluctuate either up or down during short-term periods (i.e. up to three years)?**

		Point Value
<input type="checkbox"/>	<b>A</b> <b>Very low:</b> My primary concern is the security of my investments.	0
<input type="checkbox"/>	<b>B</b> <b>Low:</b> Any drop in the value of my investments would make me uncomfortable, but I could tolerate a minor decline of less than 5% from time to time.	10
<input type="checkbox"/>	<b>C</b> <b>Moderate:</b> I could tolerate a modest decline, from 5 to 10%, in the value of my investments, provided that I receive a positive long-term return.	20
<input type="checkbox"/>	<b>D</b> <b>High:</b> I could tolerate a moderate decline, from 10 to 20%, in the value of my investments in anticipation of a positive long-term return.	35
<input type="checkbox"/>	<b>E</b> <b>Very high:</b> I could tolerate a decline of 20% or more in the short-term value of my investments, in anticipation of a positive long-term return.	50

## Results

List the point values of the answers you selected for each question in the appropriate box on the right. Then add all the values together to obtain your Total Points. Finally, divide your Total Points by 6 to get your Total Score.

After calculating your Total Score, check the appropriate Score Range in the table below that your score corresponds with. The table illustrates the Investor Category and Risk Level that suits the answers you selected. A description of each level of risk tolerance is also provided.

Question 1 Point Value	
Question 2 Point Value	
Question 3 Point Value	
Question 4 Point Value	
Question 5 Point Value	
Question 6 Point Value	
<b>Total Points</b>	
<b>Divide Total Points by 6</b>	<b>÷ 6</b>
<b>Your Total Score</b>	

Score Range	Investor Category	Risk Level	Description
<input type="checkbox"/> 0 - 9	Cash	No Risk	Your primary concern is earning a modest income while protecting your investment principal. You are willing to accept lower returns in exchange for greater security.
<input type="checkbox"/> 10 - 20	Income / Conservative	Income / Low	You are looking for a combination of growth and income, with an emphasis on income. You would like your investments to produce a fairly steady stream of income and to grow without major declines in value.
<input type="checkbox"/> 20 - 30	Balanced	Moderate	You are looking for a combination of growth and income, with an emphasis on growth. You would like your investments to grow over time without wide fluctuations in your portfolio value.
<input type="checkbox"/> 30 - 40	Growth	Moderate	Your primary objective is to see the value of your investments increase that may reach 20% over the long term. You accept the risk of short-term declines in the value of your overall portfolio, in order to achieve long-term growth in your portfolio.
<input type="checkbox"/> 40 +	High / Aggressive Growth	High	You are willing to take the risks necessary to achieve potentially above-average long-term growth in your portfolio. You accept that the total value of your portfolio may decline substantially from time to time.

	<b>X</b>
Client's Name	Client's Signature
Rep Code	Date