

Investment Risk Profiler

This tool will help you determine what kind of investor you are and how much risk you are comfortable with as you save. Answer each of the following questions, keeping your objective in mind.

1. Which statement best describes your comfort level with fluctuations in the value of your investments?

- a) I'd be very upset if my investments dropped in value over any period of time. **(1 point)**
- b) I'm willing to accept a lower, more predictable rate of return as long as fluctuations in the value of my investments are small. **(10 points)**
- c) I'm willing to accept some fluctuations in the value of my investments as I'm seeking a higher rate of return. **(20 points)**
- d) I want the highest rate of return possible, and understand the value of my investments can fluctuate significantly. **(30 points)**

2. How long will you leave this money invested before you'll need a significant portion of it for your stated objective?

- a) Less than 5 years **(1 point)**
- b) 5-10 years **(10 points)**
- c) 11-20 years **(20 points)**
- d) More than 20 years **(30 points)**

3. How likely is it that you'll need access to a large portion of this money earlier than expected? (E.g. taking early retirement)*

- a) Very likely **(1 point)**
- b) Somewhat likely **(10 points)**
- c) Unlikely **(20 points)**
- d) I won't need access to any of the money in this plan early. **(30 points)**

* Early retirement is defined by pension legislation and can vary by jurisdiction.

4. Which of the following pattern of returns would you be most comfortable with? Assume an initial amount of \$5,000 invested for 10 years.

- a) Your investment grows without losses to \$8,100. However, in one of the years the value of your portfolio does not increase. **(1 point)**
- b) Your investment grows to \$10,100 in year 10, but slightly declines in value in two of the years. **(10 points)**
- c) Your investment grows to \$12,400, but significantly declines in value in three of the years and was worth only \$3,500 after the first year. **(20 points)**

5. With the four results below, how would you invest \$10,000?

- a) A guaranteed return of \$500. **(1 point)**
- b) The potential of earning \$800 but the risk of earning only \$300. **(10 points)**
- c) The potential of earning \$1,200 but the risk of earning nothing. **(20 points)**
- d) The potential of earning \$2,500 but the risk of losing \$1,000. **(30 points)**

6. If your investment dropped in value by 20% in one month, how would you react?

- a) I'd cash in my investment immediately. **(1 point)**
- b) I'd make no changes until the value recovers and then re-evaluate. **(10 points)**
- c) I'd do nothing. I understand my investments will fluctuate from day to day, but believe they will grow over the long term. **(20 points)**
- d) I'd invest more while the prices are low. **(30 points)**

7. How would you describe your investing personality?

- a) I don't like risk and can only tolerate moderate losses. **(1 point)**
- b) I'm willing to take some risk and can tolerate one year of poor returns. **(10 points)**
- c) I can tolerate more than one year of poor returns. **(20 points)**

8. Which of the following statements best describes your investment knowledge?

- a) I'm a novice investor. **(1 point)**
- b) I have some knowledge. **(10 points)**
- c) I have good working knowledge. **(20 points)**
- d) I consider myself an investment pro. **(30 points)**

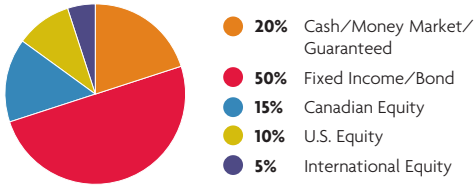
Add up your points for your total score:

My total score is

Your risk profile

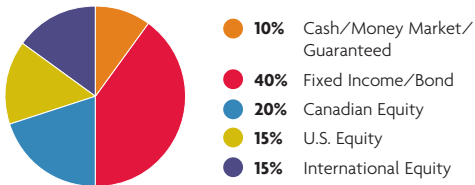
Match your total score from the Investment Risk Profiler to one of the risk profiles below.

You can find out more about the investment options in your plan by reviewing the Fund Sheets provided to you online or on paper.



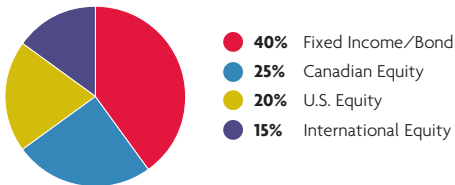
A score of 35 points or less — Conservative

You have a need for a predictable flow of income or have a relatively short investment horizon. Your tolerance for volatility is low and your primary goal is capital preservation.



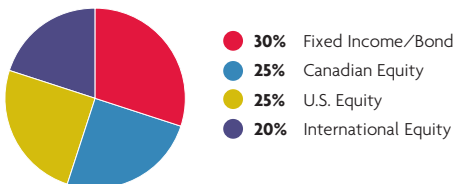
A score of 36 to 85 points — Moderate

You seek a regular flow of income and stability, while generating some capital growth over time. Your tolerance for volatility is moderate and your primary goal is capital preservation with some income.



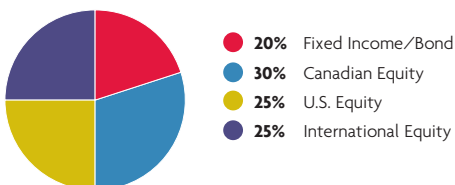
A score of 86 to 145 points — Balanced

You're looking for long-term capital growth and a stream of regular income. You're seeking relatively stable returns, but will accept some volatility. You understand that you can't achieve capital growth without some element of risk.



A score of 146 to 190 points — Growth

You can tolerate relatively high volatility. You realize that over time, equity markets usually outperform other investments. However, you're not comfortable having all your investments in equities. You're looking for long-term capital growth with some income.



A score of 191 points or over — Aggressive

You can tolerate volatility and significant fluctuations in the value of your investment because you realize that historically, equities perform better than other types of investments. You're looking for long-term capital growth and are less concerned with shorter-term volatility.

LOWER RISK



HIGHER RISK