

Investment Policy

| | | | |
|------|--|------|--|
| Name | | Date | |
|------|--|------|--|

Investment situation and objectives

Approximate Annual Income (individual)

- A. <30,000
- B. 30,000 – 50,000
- C. 50,001 – 70,000
- D. 70,001 – 100,000
- E. >100,000

How would you describe your current Income stream?

- A. Very secure
- B. Relatively secure
- C. Secure
- D. Somewhat secure
- E. Not secure

Family Net Worth

- A. <20,000
- B. 20,001 – 35,000
- C. 35,001 – 60,000
- D. 60,001 – 100,000
- E. 100,001 – 200,000
- F. >200,000

How would you describe your Investment Knowledge?

- A. Novice – Investors who would not be able to recall individual investments used in their portfolios or why they were chosen for inclusion.
- B. Fair – Investors who could recall individual investments but could not articulate investment objectives or management styles.
- C. Good – Investors who could name individual investments and could articulate investment styles used by various funds and why they are useful in the construction of their portfolio.
- D. Advanced – Investors who could identify individual funds used in their portfolio as well as naming fund managers and investment styles.

Which statement best applies to you?

- A. I must achieve my financial goal by the target date.
- B. I would like to come close to my goal by the target date.
- C. I have the flexibility to move the target date if my goal has not yet been met.
- D. I re-evaluate my goal and target date regularly and have the flexibility to adjust either to align them with the performance of my investments.

Investment philosophy and goals

Philosophy

Which statement best describes your tolerance for investment loss?

- A. Low probability of loss over a one year period, worst expected one year return 6.1% loss.
- B. Low probability of loss over a two year period, worst expected one year return 10.6% loss.
- C. Low probability of loss over a three year period, worst expected one year return 15.7% loss.
- D. Low probability of loss over a four year period, worst expected one year return 18.7% loss.
- E. Low probability of loss over a five year period, worst expected one year return 21% loss.

How important is the minimization of taxation to you?

Would you be prepared to assume additional investment risks in return for tax credits?

Are you aware of the special tax treatment for owning certain 'Flow-Through Shares'?

Would you be willing to explore the possibility of using 'Leverage' as a wealth creation strategy?

What do you think is a realistic expectation for a one year rate of return of this portfolio?

| A. | B. | C. | D. | E. |
|----|----|----|-----|-----|
| 4% | 6% | 8% | 10% | 12% |

If your investment loss was greater than you expected but in line with the index/benchmark what would you want to do? Buy / Sell / Hold

If your investment loss was greater than you expected but the index/benchmark loss was less what would you want to do? Buy / Sell / Hold

When you make investment decisions, do you:

- A. Always make them based on your own feelings and views?
- B. Use professional advice but often apply your own judgment?
- C. Rely entirely on the recommendations of your advisors?

Are you comfortable granting limited trading authorizations so that trades can be completed over the phone?

Goals

What is the stated purpose of this portfolio?

- E. Non Registered
- F. RRSP/LIRA
- G. RRIF/LRIF
- H. RESP
- I. Other

How much do you currently have invested in this portfolio?

How much are you investing every month/year right now?

How long do you expect to continue?

Will you be making a withdrawal from this investment in..

| | | | |
|--------------------|--------------------|---------------------|--------------------|
| Less than one year | One to Three years | Three to Five years | Five years or more |
|--------------------|--------------------|---------------------|--------------------|

You plan to retire at age ____.

What income do you need/expect to have at that time?

What other sources of income will you have at retirement, and in what amounts?

In 10 years' time, what do you feel the total value of your portfolio should be?

How likely is it (scale of 1-10, 10 being the most likely) that you might have to withdraw a significant amount of money from this portfolio before the target date?

What are your Investment Objectives?

- A. Safety – No risk of investment loss over short periods.
- B. Income – Periodic income required from investment portfolio immediately.
- C. Balanced – Combination of investments to provide a reasonable expectation of growth over the longer term.
- D. Growth – Growth of investment over the longer term.
- E. Aggressive Growth – Growth with the use of higher risk equity funds or stocks.
- F. Speculation – Expectation of profit through the buying and selling of securities, hedge funds or other investment vehicles.

ETF's and Index Mutual Funds outperform actively managed funds. True False

Selection of investments

The Mutual Fund Dealer's Association (MFDA) categorizes mutual funds into the following risk categories and requires investors to choose their risk tolerance accordingly.

Note: The risk tolerance questionnaire will give us a greater perspective of what your asset allocation should be.

IFIC Classifications: Risk Rankings

| | |
|--|--|
| <p><u>Very Low</u></p> <p><input type="checkbox"/> Canadian Money Market</p> <p><input type="checkbox"/> US Money Market</p> <p><input type="checkbox"/> Cash</p> | <p><u>Low</u></p> <p><input type="checkbox"/> Canadian Short Term Fixed Income</p> <p><input type="checkbox"/> Canadian Fixed Income</p> <p><input type="checkbox"/> Canadian Inflation Protected Fixed Income</p> |
| <p><u>Low to Moderate</u></p> <p><input type="checkbox"/> Canadian Long Term Fixed Income</p> <p><input type="checkbox"/> Global Fixed Income</p> <p><input type="checkbox"/> High Yield Fixed Income</p> <p><input type="checkbox"/> Canadian Neutral Balanced</p> <p><input type="checkbox"/> Canadian Equity Income Balanced</p> <p><input type="checkbox"/> Canadian Fixed Income Balanced</p> <p><input type="checkbox"/> Global Neutral Balanced</p> <p><input type="checkbox"/> Global Fixed Income Balanced</p> <p><input type="checkbox"/> Tactical Balanced</p> <p><input type="checkbox"/> 2010, 2015, 2020, & 2020+ Target Date Portfolio</p> | <p><u>Moderate</u></p> <p><input type="checkbox"/> Canadian Dividend & Income Equity</p> <p><input type="checkbox"/> Canadian Equity</p> <p><input type="checkbox"/> Canadian Focused Equity</p> <p><input type="checkbox"/> Canadian Income Trust</p> <p><input type="checkbox"/> Global Equity</p> <p><input type="checkbox"/> North American Equity</p> <p><input type="checkbox"/> U.S. Equity</p> <p><input type="checkbox"/> International Equity</p> <p><input type="checkbox"/> European Equity</p> |
| <p><u>Moderate to High</u></p> <p><input type="checkbox"/> Canadian Sm/Mid cap Equity</p> <p><input type="checkbox"/> Canadian Focused Sm/Mid Cap Equity</p> <p><input type="checkbox"/> Healthcare Equity</p> <p><input type="checkbox"/> Asia/Pacific Rim Equity</p> <p><input type="checkbox"/> Japanese Equity</p> <p><input type="checkbox"/> Financial Services Equity</p> <p><input type="checkbox"/> U.S. Sm/Mid Cap Equity</p> <p><input type="checkbox"/> Natural Resources Equity</p> <p><input type="checkbox"/> Precious Metals Equity</p> | <p><u>High</u></p> <p><input type="checkbox"/> Emerging Markets Equity</p> <p><input type="checkbox"/> Asia ex-Japan Equity</p> <p><input type="checkbox"/> Science & Tech Equity</p> <p><input type="checkbox"/> Real Estate Equity</p> <p><input type="checkbox"/> Alternative Strategies</p> <p><input type="checkbox"/> Specialty / Misc</p> <p><input type="checkbox"/> Labour Sponsored Venture Capital (LSVCC)</p> |

| | Current % | Desired % | Min % | Max % |
|------------------|-----------|-----------|-------|-------|
| Very Low | | | | |
| Low | | | | |
| Low to Moderate | | | | |
| Moderate | | | | |
| Moderate to High | | | | |
| High | | | | |

Estate Planning

Personal

Do you have an immediate family member or friend who you feel would be a good choice as an executor or trustee?

Have you asked the person permission?

Are they willing to accept personal liability to settle your estate?

Are they able to spend a significant amount of time on your estate for at least one year?

Is your choice experienced / knowledgeable / impartial?

Does your choice expect to be paid? How much?

Estate

Will the total value of your estate be over \$1 Million?

Do you own real estate in addition to your principle residence?

Are any of your assets located outside the province or country?

Do any of your beneficiaries live outside of the province or country?

Do you own a corporation?

Do you own an active business?

Do you intend to create trusts for beneficiaries that may last for years?

Life Planning

Please respond to each statement where: 1 = Strongly Disagree and 5 = Strongly Agree

| | 1 | 2 | 3 | 4 | 5 |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| I like discussing my investments | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Luck is something you make yourself | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Learning is an important key to financial success | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I would rather Not manage my own finances | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I am often uncomfortable with my investments | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I keep well informed for everyday financial decisions | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I know where I'm going and how to get there | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| I reflect on my past investments to see what I can learn | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Luck is an important factor in financial success | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |