



Investment personality questionnaire

Want to find out how comfortable
you are with investment risk?

Let's take a look.



This can help you determine which investment options to invest in.

Answer these questions to find out how comfortable you are with investment risk

1

What's your main savings goal?

Select one that best describes your current intentions.

POINTS

- ☐ Save money while avoiding investment risk (e.g., gains and losses due to changes in the value of your investments).....2
- ☐ Grow savings while avoiding investment risk 5
- ☐ Grow savings to keep pace with inflation, while accepting some investment risk..... 10
- ☐ Grow savings short-term by accepting investment risk..... 15
- ☐ Grow savings long-term by accepting investment risk..... 20

2

When do you want to start withdrawing these savings?

Select one that best describes your current intentions.

POINTS

- ☐ Start withdrawing anytime or in 1 to 3 years.....0
- ☐ Start withdrawing in 4 to 5 years 5
- ☐ Start withdrawing in 6 to 10 years 10
- ☐ Start withdrawing in 11 to 15 years..... 15
- ☐ Start withdrawing in more than 15 years..... 20

3

Once you start withdrawing these savings, are you likely to withdraw them all at once or over the years?

Select one that best describes your current intentions.

POINTS

- ☐ Withdraw all at once, in one lump sum 3
- ☐ Withdraw over a period of less than 2 years.....3
- ☐ Withdraw over a period of 2 to 5 years.....5
- ☐ Withdraw over a period of 6 to 9 years.....8
- ☐ Withdraw over a period of 10 to 15 years..... 10
- ☐ Withdraw over a period of more than 15 years 15



- 4 Which statement best describes your current knowledge of investing and financial markets?**
- POINTS**
- ☐ I have no knowledge of investing and don't follow financial markets 2
 - ☐ I have some knowledge of investing but don't follow financial markets 5
 - ☐ I have good knowledge of investing and somewhat follow financial markets 8
 - ☐ I have great knowledge of investing and follow financial markets closely 10

- 5 Realizing there will be downturns in financial markets, in the event of a significant loss, how long are you willing to stay invested in financial markets while anticipating a recovery in value?**
- POINTS**
- ☐ Less than 3 months 5
 - ☐ 3 to 6 months 8
 - ☐ 6 months to 1 year 10
 - ☐ 1 to 2 years 15
 - ☐ 2 to 3 years 20
 - ☐ 3 years or more 25

- 6 Assuming you invest \$100,000 for the long term (5 years or longer), what's the maximum drop in value you could tolerate in any given year?**
- POINTS**
- ☐ I'd be uncomfortable with any loss 2
 - ☐ A \$5,000 drop in value is something I could tolerate 5
 - ☐ A \$10,000 drop in value is something I could tolerate 10
 - ☐ A \$15,000 drop in value is something I could tolerate 15
 - ☐ A \$20,000 drop in value is something I could tolerate 20
 - ☐ I could tolerate a drop in value of more than \$20,000 25

- 7 Which of the following statements best describes your investing approach?**
- POINTS**
- ☐ I can't accept any market downturns 5
 - ☐ I can only accept minimal market downturns and prefer to invest in safer, lower-return investments 10
 - ☐ I'm willing to tolerate some ups and downs in the value of my investments to achieve potentially higher-returns in the long run 20
 - ☐ I'm interested in the possibility of high, long-term returns and I'm not concerned about short-term decreases in the value of my investments 30



8

Some investors are more willing than others to accept periodic declines in the value of their investments as a trade-off for potentially higher long-term returns. Which response best describes your feelings about the following statement?

I'm willing to tolerate potentially large and frequent declines in the value of my investment if it increases the likelihood of achieving higher long-term returns.

- | | POINTS |
|---|--------|
| ☐ Strongly disagree..... | 5 |
| ☐ Disagree..... | 10 |
| ☐ Agree..... | 15 |
| ☐ Strongly agree..... | 20 |

Add up the points for each question to get your total score

Match your final total to an investment personality below

= Total score 0

If your final total is between...	Your investment personality is:
59 or less.....	Conservative
60 to 77.....	Moderate
78 to 101.....	Balanced
102 to 128.....	Advanced
129 or more.....	Aggressive

Your investment personality is:

Name

Date

Investment personality

If your total score is:

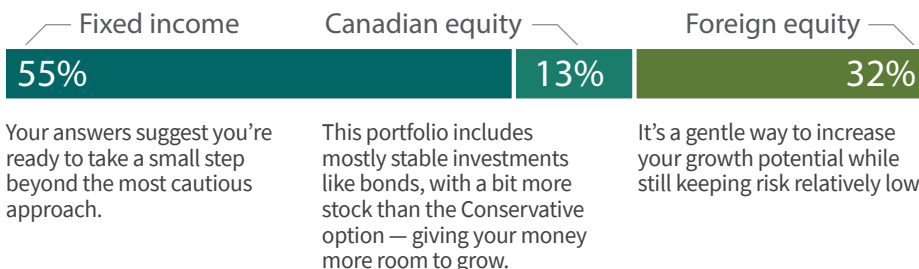
59 or less Conservative

You prefer to keep things steady.



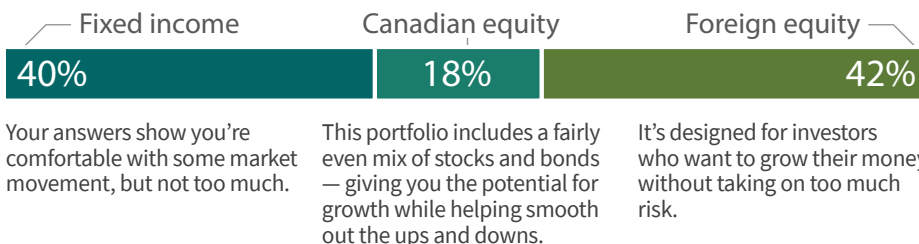
60 to 77 Moderate

You want a bit more growth, but still value stability.



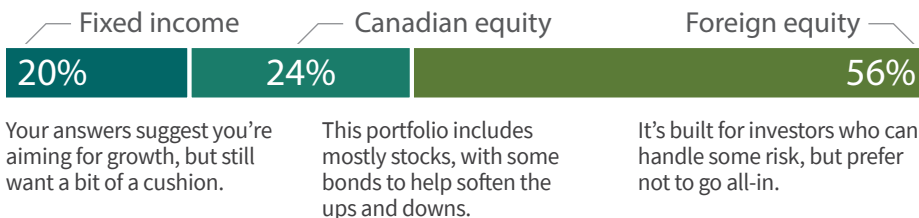
78 to 101 Balanced

You're looking for a middle ground between growth and stability.



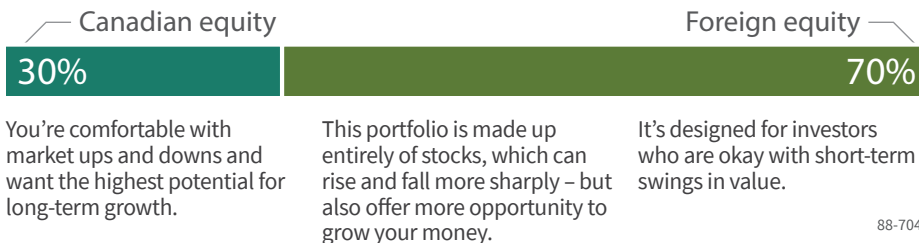
102 to 128 Advanced

You're focused on growth, with some protection.



129 or more Aggressive

You're all-in on growth.



The suggested mix of investments has different asset classes, such as fixed income, Canadian and foreign equity. Use the investment mix percentages to determine how to spread your investments among different funds.



For example, if you're investing \$10,000 in an advance portfolio, \$2,400 or 24% of your savings would go in Canadian equity funds, \$5,600 or 56% to foreign equity funds, and \$2,000 or 20% to fixed income funds.

It's a good idea to invest no more than 25% of your investments in any one fund. For investment mixes where the recommended percentage is more than 25%, you may want to choose more than one fund in that asset class.



You can complete the questionnaire online at canadalife.com/ipq



Call us at **1-800-724-3402** or visit mycanadalifeatwork.com

This questionnaire is intended to help assess financial circumstances, investment timeframe, and comfort with risk for the purpose of selecting investment options for savings. It is not suitable for determining an investment strategy for short-term savings.

Over time, financial objectives, personal circumstances, and risk tolerance may change. It is recommended to revisit the investment personality questionnaire regularly, especially after significant life events such as marriage or career changes.

This questionnaire is intended for reference only and does not constitute legal, tax, financial or other professional advice. No guarantee is provided regarding the accuracy or completeness of the suggestions and recommendations. Independent advice should be sought as needed.

The Canada Life Assurance Company is not responsible for any damages resulting from the use of this questionnaire, however caused.