

## Investor Risk Profile Questionnaire

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Your investor profile will depend upon your age, your investment time horizon and how you feel about risk. Knowing your profile will assist us in helping you achieve your financial goals.

To determine your investor profile, answer each of the following eight questions. **Your total score will correspond with one of five investor profiles - conservative, moderate, balanced, growth or aggressive.**

- **Circle one answer** for each question
- **Write your score**- shown in brackets at the end of each answer- in the box to the right of each question
- **Tally the scores** you record to each question to get your total

**Your Score**

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**1. When do you plan to start withdrawing from the amounts you are investing?**

- a. Within 3 years (0)
- b. 3-5 years (3)
- c. 6-10 years (5)
- d. 11-15 years (8)
- e. 15+ years (10)

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**2. Which statement is most important to you in achieving your investment goals?**

- a. Preserving the current value of your investment (0)
- b. Producing income with a relative stability of principal (4)
- c. Producing a moderate level of income and/or some growth over time (7)
- d. Maximum growth in the value of my investments (10)

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**3. You have received \$100,000 from an inheritance and, on the advice of a friend, invested in a well-known equity investment fund with a 25-year track record of strong performance. After two years of volatile markets you receive your statement in the mail that your original investment is now worth \$61,000. What would you do?**

- a. Sell of the remaining investment (0)
- b. Sell a portion of the remaining investment (2)
- c. Hold the investment and sell nothing (4)
- d. Buy more of the investment (6)

**4. Please indicate which statement reflects your overall view of managing risk:**

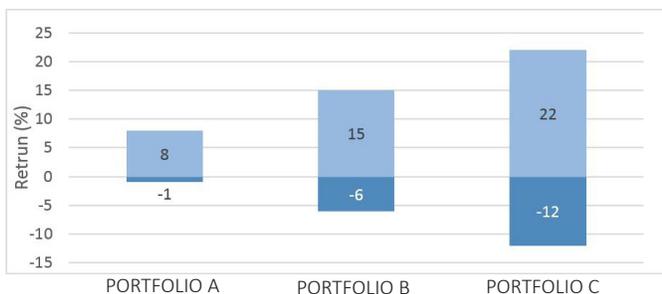
- a. I don't like risk and I am not prepared to expose my investments to any market fluctuations in order to earn higher long-term returns. (0)
- b. I am prepared to experience modest short-term market fluctuations in order to generate growth of capital. (2)
- c. I am prepared to experience average short-term market fluctuations in order to achieve a higher long-term return. (4)
- d. I want to maximize my long-term returns and am comfortable with significant short-term market fluctuations. (6)

**5. If you could increase your chances of improving your investment returns by taking more risk, would you:**

- a. Be unlikely to take more risk (0)
- b. Be willing to take a little more risk with some of your portfolio (2)
- c. Be willing to take a lot more risk with some of your portfolio (4)
- d. Be willing to take a lot more risk with your entire portfolio (6)

**6. The following picture shows three model portfolios and the highest and lowest returns each is likely to earn in any given year. Which portfolio would you be most likely to hold?**

- a. Portfolio A (0)
- b. Portfolio B (3)
- c. Portfolio C (6)



**7. After several years of following your financial plan, you review your progress and determine you are behind schedule and will need to modify your strategy in order to meet your goals.**

**What would you do?**

- a. Keep the same investments you currently hold, but increase your contributions as much as possible. (0)
- b. Slightly increase your exposure to riskier investments and slightly increase your contributions. (3)
- c. Move your entire portfolio to riskier investments, hoping to achieve the highest long-term return. (6)

**8. Which statement best applies to your approach regarding achieving your financial goals on time?**

- a. I must achieve my financial goal by my target date. (0)
- b. I would like to come close to achieving my financial goal by my target date. (2)
- c. If I have not reached my financial goal by my target date, I have the flexibility to delay my target date. (4)
- d. I re-evaluate my financial goals and target date regularly and have the flexibility to adjust them to align with the performance of my investments. (6)

**Your total score**

**Match your score to an investor profile below**

<b>If your score is between...</b>	<b>Your investor profile is...</b>	<b>About your investor style</b>
0-7	Conservative	Protecting your money is your chief concern. You prefer to take a cautious approach to investing and preserve your money.
8-22	Moderate	You want your money to grow, but are more concerned about protecting it. Financial goals may be in your near future so you may prefer to be cautious with your investments and preserve your money.
23-37	Balanced	You want a balance between growth and security although you will accept some risk to have the potential for higher returns over time.
38-48	Growth	You want to increase your money and are somewhat comfortable riding the ups and downs of the market in exchange for the possibility of higher returns over the long term. You may have time on your side until you need the money.
49-56	Aggressive	You want to maximize the long-term growth of your investments. You understand the ups and downs of the markets and are comfortable taking a lot of risk to maximize potential returns. You have plenty of time to wait out market cycles until you need the money.

**My investor profile is:** \_\_\_\_\_

**NEXT STEPS**

Now that you know your investor profile, submit this questionnaire to our office so we can begin building your wealth plan to help you achieve your short-term and long-term objectives within the risk tolerance you are comfortable.

**FOR MORE INFORMATION, PLEASE CONTACT OUR OFFICE OR VISIT OCEAN6.CA**