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F51-122A(18-01)

Your investor profile

How you decide to allocate your assets is the very heart of your financial strategy. It is therefore important that you take the time to determine what type of investor you are before deciding how best to allocate your assets.

The first step is to fill out Your Investor Profile. This document will help you evaluate many elements to consider when investing, such as your investment goals, investment horizon, your tolerance to risk and your knowledge of investments. The answers you provide will allow you to determine the investor profile (Prudent, Moderate, Balanced, Growth or Aggressive) that best meets your goals and most accurately reflects your attitude toward risk.

We recommend that you review your investor profile periodically or whenever changes take place in your personal or financial situation.

iA Financial Group

January 2018

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Your investor profile

F51-122A

☐ **New application for an Annuity Contract**
(Write NP number)

NP

☐ **Existing Annuity Contract**
(Write existing Contract number)

Type of registration

☐ Registered Retirement Saving Plan (RRSP)
☐ Retirement Income Fund (RIF)
☐ Restricted Locked-In RSP
☐ Life Income Fund (LIF)
☐ Locked-In Retirement Account (LIRA)
☐ Prescribed Retirement Income Fund (PRIF)
☐ Non-registered
☐ Locked-In RSP
☐ Restricted Life Income Fund (RLIF)
☐ Registered Education Savings Plan (RESP)
☐ Tax-Free Savings Account (TFSA)

Information

Last and first name Date of birth Y M D	
Profession	Employer Since Y M D
Last financial planning Date Y M D	Last will and estate planning Date Y M D
Financial objectives:	

Questionnaire

Investment Horizon

1. How old are you?

☐ Over 71	1 point
☐ Between 65 and 70	2 points
☐ Between 55 and 64	5 points
☐ Between 41 and 54	10 points
☐ Between 18 and 40	20 points

2. When do you plan to start withdrawing at least 25% of your savings?

☐ In less than 1 year	1 point
☐ Between 1 and 3 years	2 points
☐ Between 4 and 5 years	5 points
☐ Between 6 and 9 years	10 points
☐ In over 10 years	20 points

3. Over the next five years, you plan to:

☐ Make regular withdrawals from your capital (Home Buyers' Plan, retirement, etc.).	1 point
☐ Withdraw all your investment earnings and a portion of your capital.	2 points
☐ Withdraw all your investment earnings without touching your capital.	5 points
☐ Withdraw only a portion of your investment earnings.	10 points
☐ Accumulate savings with your investment earnings (no withdrawals).	20 points

Financial Situation

4. What is your gross annual income? (before taxes)

☐ $25,000 and less	1 point
☐ $25,001 to $35,000	2 points
☐ $35,001 to $50,000	5 points
☐ $50,001 to $100,000	10 points
☐ $100,001 and over	20 points

5. What is your net worth? (assets minus liabilities)

☐ $25,000 and less	1 point
☐ $25,001 to $50,000	2 points
☐ $50,001 to $100,000	5 points
☐ $100,001 to $200,000	10 points
☐ $200,001 and over	20 points

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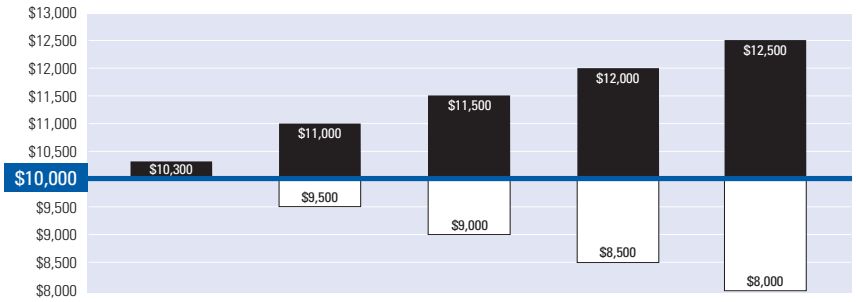
Risk Tolerance

6. Indicate your level of tolerance toward the risks related to the investment of your money.

☐ Very low	I do not like the idea of risking my money. My sole objective is to safely conserve my investments and shelter these amounts from market fluctuations.*	1 point
☐ Low	While a drop in the value of my investments bothers me, I can tolerate occasional drops to a maximum of 5%, knowing that I will earn more investment earnings in the long term.	2 points
☐ Moderate	I am prepared to tolerate a short-term drop of between 5% to 10% of the value of my investments as long as I can count on higher investment earnings in the long term.	5 points
☐ High	I am comfortable with a short-term drop of between 10% to 20% of the value of my investments because I know that in the long term, my investment earnings will allow me to make up for this drop and obtain higher earnings.	10 points
☐ Very high	I hope to achieve long-term growth. A short-term drop (less than 1 year) of 20% of the value of my investments does not worry me.	20 points

* If you cannot tolerate any decrease in your capital, look for investments without any downward risk.

7. You have the possibility of investing $10,000 for one year. After one year, in what range would you accept the final potential value of your investment?.



☐ Gains only, between $10,000 and $10,300*	1 point
☐ Between $9,500 and $11,000	2 points
☐ Between $9,000 and $11,500	5 points
☐ Between $8,500 and $12,000	10 points
☐ Between $8,000 and $12,500	20 points

* If you cannot tolerate any decrease in your capital, look for investments without any downward risk.

Investment Knowledge

8. What is your level of knowledge about investments?

☐ Very low	I am just starting to become familiar with investments.	1 point
☐ Low	I know that certain investments are riskier than others.	2 points
☐ Moderate	I know about different investment types and their risks (e.g., equities are riskier than bonds).	5 points
☐ Advanced	I understand the earnings potential and risks involved with these types of investments and their fluctuations in value over time.	10 points
☐ Very advanced	I keep a constant eye on stock markets (equities, bonds, funds, real estate, etc.) and I have in-depth knowledge of such investments.	20 points

Points calculations

From 8 to 26 points = Prudent profile
From 27 to 55 points = Moderate profile
From 56 to 89 points = Balanced profile
From 90 to 119 points = Growth profile
From 120 to 160 points = Aggressive profile

Points for this profile

Your investor profile results

★ All the fields in this section are mandatory.

Choice of investments

Does your choice correspond to your investor profile? Yes ☐ No ☐

If the investments selected do not reflect those suggested by the established profile, please state the reasons why:

☐ I wish to benefit from certain coverages. I understand that the choice of funds offered to me will be reduced and I accept that my investments will differ from those suggested by my profile.

☐ Other. Specify:

Client's initials

I have reviewed this investor profile, I recognize it is accurate and I confirm having received a copy of it.

Client's signature: _____ Signed in _____, on _____

Agent's signature: _____

BM initials

Copy 1: Head Office Copy 2: Agent Copy 3: Client

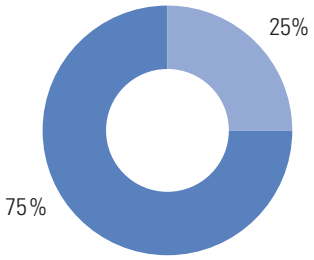
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The Importance of Good Asset Allocation

One of the factors that has the most influence on the return generated by your portfolio is its asset allocation. Therefore, when you establish the distribution of assets in your contract, it is very important to choose a combination of income and equity that corresponds to your investor profile and risk tolerance level. You must also take into account any other investments you may have elsewhere.

Prudent Profile • From 8 to 26 points

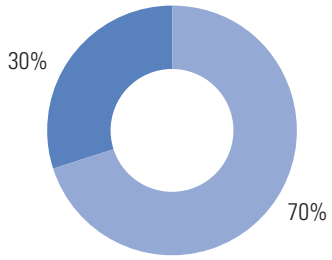
Capital security is important to you. You have low tolerance for volatility. You are mainly seeking investments that offer a regular income and capital preservation.



Possible variations	Income	Equity
	65-100%	0-35%

Growth Profile • From 90 to 119 points

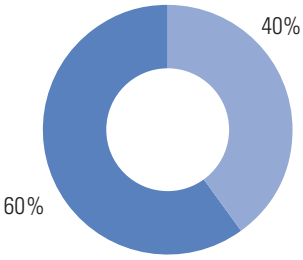
You are seeking above average growth and are ready to accept a high level of risk. You are a patient investor and do not allow yourself to be influenced by fluctuations in your portfolio.



Possible variations	Income	Equity
	20-40%	60-80%

Moderate Profile • From 27 to 55 points

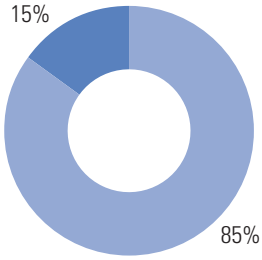
You are seeking a certain level of capital appreciation and your tolerance for risk is moderate. You favour investments that offer a relatively stable income.



Possible variations	Income	Equity
	50-70%	30-50%

Aggressive Profile • From 120 to 160 points

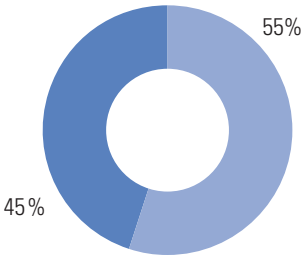
You have a strong tolerance for risk and market fluctuations do not worry you. You are seeking superior portfolio growth and are willing to accept substantial variations in the value of your portfolio from one year to the next.



Possible variations	Income	Equity
	0-25%	75-100%

Balanced Profile • From 56 to 89 points

You are seeking a balance between income and capital appreciation. Your risk tolerance level is average. You are targeting medium- and long-term capital appreciation.



Possible variations	Income	Equity
	35-55%	45-65%

One category of funds in particular–Focus Funds–is specifically designed to respect your investor profile at all times through automatic monthly rebalancing of your portfolio. Talk to your agent to find out more about these funds.

Income: bonds, money market, guaranteed interest funds and daily interest funds

Equities: Canadian, U.S., international and global equities

Important

This document is designed to guide you in the establishment of your investment strategy. Although we have taken steps to provide you with the most accurate evaluation possible, you are responsible for choosing your own investment strategy. iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) is not liable for any losses resulting from the use of this questionnaire.

Your investor profile

To learn more about our investment fund options, refer to the document "Funds Overview – Fund Codes and Management Expense Ratio MER" (F13-1000A).

You can also consult document F13-1005A for information about our Prestige Series.



F51-122A(18-01)

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