



# INVESTOR PROFILE QUESTIONNAIRE



**Greg P. Frost BA, CFP®, CIM®**

**Investment Advisor**

iA Private Wealth  
Personalized Wealth Management Solutions for Families  
& Business Owners

**Helping You Grow, Protect & Leave a Legacy Since 1988**

**Prepared for:**

\_\_\_\_\_

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

Structuring your investment portfolio is a balancing act between your financial needs, time horizon, attitude toward risk, and ability to tolerate fluctuations in your account. This questionnaire is designed to provide a customized strategy to assist you in meeting your financial goals. **In accordance with IIROC (Investment Industry Regulatory Organization of Canada) regulations, we are required to update your IPS every 3 years.**

Please answer all these questions and select the one answer that best reflects your situation and your attitudes. If your situation or goals change, contact your advisor to review your investments as you may require an adjustment in your portfolio.

The answers to each question are assigned a point score. The point scores are indicated within the brackets in front of each response. You may enter an X or the point value assigned to your answer in the box. You can enter your total score or leave it for us to calculate. Your portfolio will be assigned to one of the four corresponding model portfolios or a custom portfolio according to your total score and unique needs.

## PERSONAL SITUATION

Your personal financial situation impacts your capacity to tolerate fluctuations in your investment account. In particular, the number of years until retirement, your income and savings patterns, and your other investments are relevant in customizing your portfolio. For example, the further you are from retirement, the more capacity you have to tolerate fluctuations in your account.

**1. Your age is:**

☐ 30 & under (25) ☐ 31 to 40 (15) ☐ 41 to 55 (8) ☐ 56 to 65 (4) ☐ Over 65 (0)

**2. Your average annual income from all sources before tax (e.g., pension, employment, investments, etc.) is:**

☐ Under \$50,000 (0)  
☐ \$50,001 to \$100,000 (2)  
☐ \$100,001 to \$200,000 (8)  
☐ \$200,001 to \$500,000 (10)  
☐ Over \$500,000 (12)

**3. Although your income level is a factor in determining your asset mix, your propensity to save also factors into your ability to tolerate fluctuations in your account. You regularly save the following percentage of your income for special expenditures, such as education, mortgage lump sum repayments, retirement, etc.**

☐ 0% (0)  
☐ 5% (2)  
☐ 10% (4)  
☐ 15% (6)  
☐ 20+% (8)

4. **You expect your current income level (at a minimum) to continue for the next:**
- ☐ 3 years (0)
  - ☐ 6 years (4)
  - ☐ 10 years (8)
  - ☐ 15 years (15)
  - ☐ 15+ years (20)
5. **One of the most important factors in assessing your ability to tolerate fluctuations in your investment account is the stability of your annual income, whether it's from employment or some other source. You would describe your financial situation as being:**
- ☐ Very insecure & unstable (0)
  - ☐ Somewhat insecure & unstable (4)
  - ☐ Moderately secure & stable (8)
  - ☐ Secure & stable (12)
  - ☐ Very secure & stable (15)

## INVESTMENT OBJECTIVE AND GOALS

Your investment goals impact the asset allocation that may be appropriate for you. The amount of cash that you anticipate withdrawing, the timing of those withdrawals, and your flexibility around meeting your goal at a specific date are important factors. For example, if you desire to have your investments easily liquidated or accessible, we would typically invest a smaller amount of your portfolio in more volatile investments like equities to ensure that you are not forced to sell securities when their value may be low.

6. **Currently, your main objective for this investment account is to:**
- ☐ Maintain the purchasing power of your original investment (0)
  - ☐ Generate regular cash flow to meet ongoing expenses (2)
  - ☐ Grow your account and draw regular income from the account (4)
  - ☐ Grow your account and not draw any income from the account (6)
  - ☐ Aggressively grow your account to maximize its value (8)

7. **It is important to understand whether you want this account to provide ongoing income in the near future. In general, the more immediate your need for ongoing income, the lower your ability to tolerate fluctuations in your account. When do you plan to draw income regularly from the account?**

☐ Immediately (0)  
☐ Within 3 years (2)  
☐ In 3 to 5 years (4)  
☐ In 6 to 10 years (6)  
☐ In 10 to 15 years (8)  
☐ In more than 15 years (10)

8. **The length of time that you plan to hold your investments is important in determining an appropriate investment strategy for you. Generally, the longer you are able to hold your investments the greater your ability to tolerate fluctuations in your account. You expect to withdraw a significant amount of the original investment (more than one-third):**

☐ Within 3 years (0)  
☐ In 3 to 5 years (2)  
☐ In 6 to 10 years (6)  
☐ In 10 to 15 years (8)  
☐ In more than 15 years (10)

9. **You may be aiming to meet your financial goal by a certain date. For example, if your goal is saving for retirement, you may aim to accumulate \$1 million in 10 years. Or if you are already retired, you may want your money to last until a certain age. In view of your personal circumstances, including other financial resources that may be available to you, select the statement below that best reflects your specific requirements for this investment:**

☐ It is essential that you meet your financial goal by your target date (0)  
☐ It would be acceptable if you can come close to your financial goal by your target date (4)  
☐ Your goal date is flexible and although you prefer to meet your financial goal by your target date, you can extend that date by a couple of years (8)  
☐ Your financial goal and the target date are flexible, so you would re-evaluate your financial position and goal regularly (10)

**10. The specific date when you hope to meet your financial goal is:**

- ☐ Not established, as you don't have this account earmarked to fulfill a specific financial goal (8)
- ☐ Within 3 years (0)
- ☐ In 3 to 5 years (2)
- ☐ In 6 to 10 years (4)
- ☐ In 10 to 15 years (8)
- ☐ In 15+ years (10)

**11. While updating your financial plan, if you find that you will fall short of your financial target, you will:**

- ☐ Cut your expenses and save more in hopes of meeting your target (2)
- ☐ Increase your income to allow you to increase your savings (0)
- ☐ Revise your goal (5)

## **INVESTMENT KNOWLEDGE AND EXPERIENCE**

Your investment knowledge and experience influence your comfort with different types of investments. An investor who has invested in equities and experienced significant fluctuations in an investment portfolio has some familiarity with the behavior of the markets and may be better able to assess the level of market fluctuations that are acceptable.

**12. You would describe your knowledge about investments as being:**

- ☐ Very little knowledge (you are unfamiliar with investing) (0)
- ☐ Some knowledge (you understand the difference between stocks and bonds) (4)
- ☐ Moderate amount of knowledge (understanding that stocks are higher risk than bonds) (6)
- ☐ Good working knowledge (you are familiar with most financial instruments) (8)
- ☐ Extensive knowledge (10)

**13. In the past, you have invested mostly in (choose one):**

- ☐ Savings accounts and GICs (0)
- ☐ Mutual funds investing in bonds (0)
- ☐ Balanced mutual funds (2)
- ☐ Mutual funds investing in stocks (6)
- ☐ Individual stocks and bonds (8)
- ☐ Many different financial instruments, including stocks, bonds, real estate, and higher risk investments (e.g., commodities, options, futures, etc.) (10)

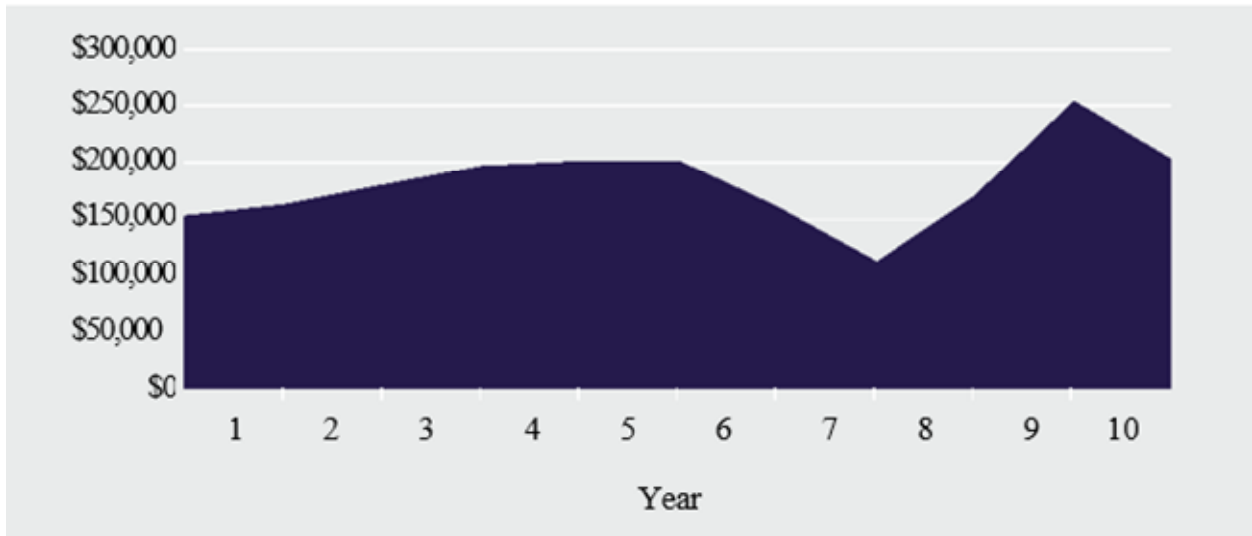
14. Your comfort level in making investment decisions can best be described as:

- ☐ Low, you are not very comfortable (0)
- ☐ Moderate, you are somewhat comfortable (4)
- ☐ High, you are very comfortable (7)

## RISK PREFERENCE

Most investors would like to take little risk but generate large returns from their portfolios. However, in the financial markets there is a trade-off between the risk or volatility in the portfolio and the return associated with the portfolio; the greater the risk, the greater the expected return. Individuals have different levels of risk that they are willing to take and their desired risk level is based on a number of factors such as first-hand experience, fear of not meeting their target, and the discomfort associated with seeing a decline. The psychological impact that your portfolio fluctuations have on you should not be minimized.

15. The chart below shows the returns of a hypothetical investment. Assuming you have owned the investment for ten years, and its performance has been comparable to other investments, what would you do?



- ☐ Buy some more of the investment and take advantage of lower prices (12)
- ☐ Continue to hold the investment expecting the investment to recover based on its previous track record (10)
- ☐ Sell some of the investment and keep the rest (6)
- ☐ Sell all of the investment immediately (0)

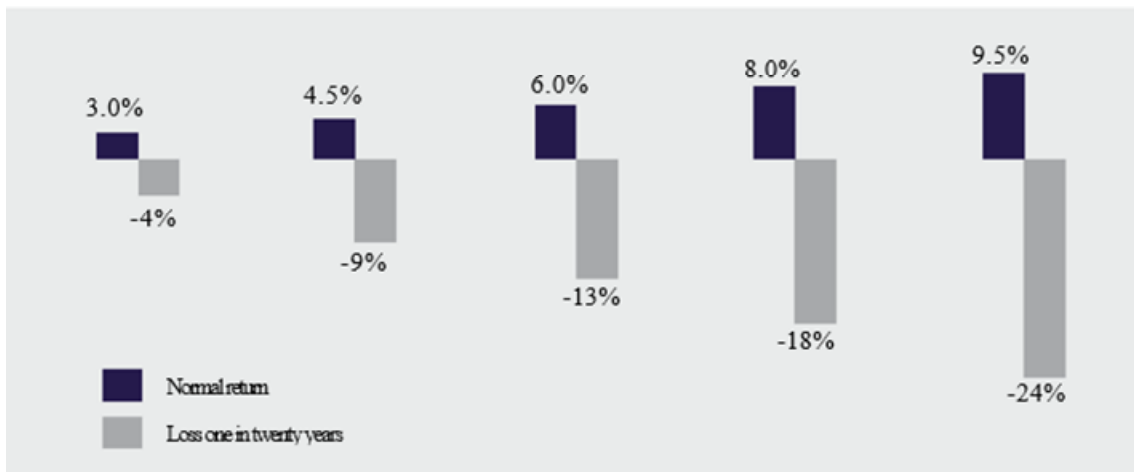
16. **Are you willing to tolerate decreases in the value of your account from one month to the next?**

- ☐ Not at all (0)
- ☐ Somewhat (4)
- ☐ You expect that you will experience decreases in the value of your account (8)

17. **Assuming that your portfolio decreased in value over a one year period consistent with other investments of its kind in a year when markets are performing poorly, you decide to:**

- ☐ Cut your losses, sell your investments and hold cash or purchase GICs with your entire account balance (0)
- ☐ Hold on to half of your account as it is invested and sell the other half to hold cash or purchase GICs (2)
- ☐ Watch the portfolio and if performance does not improve in 6 months, you will reassess the situation (8)
- ☐ Hold the portfolio and make no changes, you understand that markets can have a number of consecutive poorly performing years (12)
- ☐ Invest additional money in the markets to take advantage of the lower current cost (14)

18. **The chart below shows the normally expected annual return (blue bars) for five hypothetical investment portfolios. The grey bars show the potential maximum 1-year loss for each portfolio, which might occur once every 20 years. Select the portfolio that best represents the combination of desired annual return and maximum downside risk that you are willing to take with your investment account.**

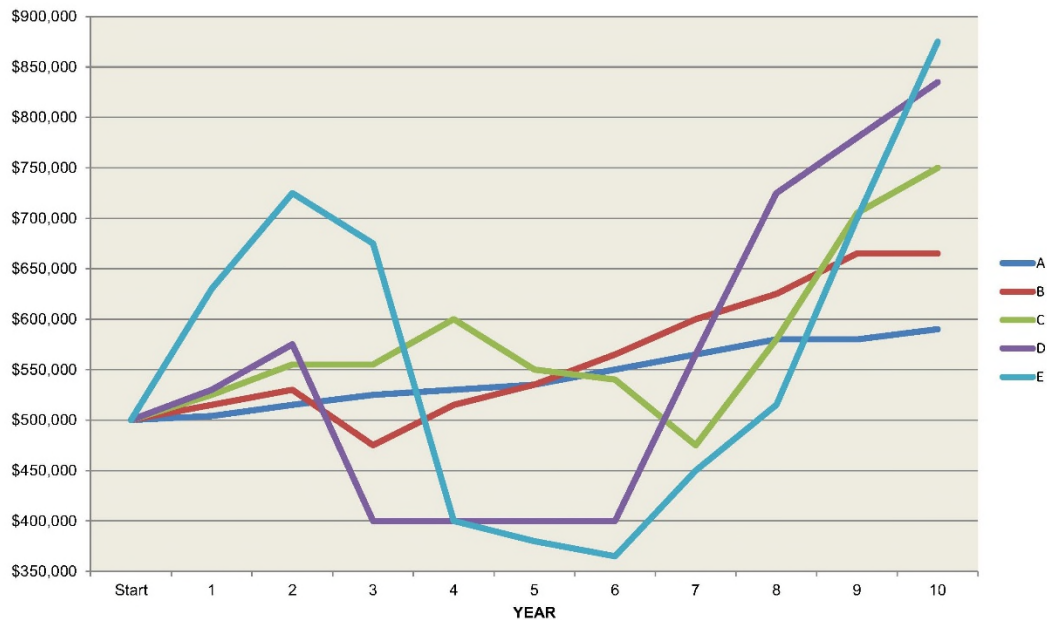


- ☐ Portfolio A (0)
- ☐ Portfolio B (6)
- ☐ Portfolio C (8)
- ☐ Portfolio D (12)
- ☐ Portfolio E (16)

19. **You would prefer to have:**

- ☐ Minor fluctuations in the value of your account, but consistently earn a lower return on your investments (0)
- ☐ Some fluctuations in the value of your account, but earn a modest return (2)
- ☐ Noticeable monthly fluctuations in the value of your account, but earn a higher return (12)
- ☐ Noticeable daily fluctuations in the value of your account, but earn the highest possible return (16)

20. **The chart below shows the likely returns of a hypothetical investment of \$500,000 over a ten-year period. Select the portfolio that best represents the investment that you would prefer to hold, keeping in mind the fluctuations in value associated with each portfolio.**



- ☐ Portfolio A (0)
- ☐ Portfolio B (4)
- ☐ Portfolio C (8)
- ☐ Portfolio D (12)
- ☐ Portfolio E (14)

**Total Score:** \_\_\_\_\_

After reviewing the results of this questionnaire, your financial advisor will ensure that all relevant factors have been considered in order to recommend to you one of the Frost Wealth Management (FWM) Model Portfolios. In addition to selecting the appropriate FWM Model Portfolio, your advisor may further customize your portfolio based on your unique investment objectives and goals not addressed by the Investor Profile Questionnaire.



## ASSET MIX ALLOCATION

The following chart illustrates the breakdown of the four FWM Model Portfolios. The fixed income component of the Portfolio is determined by the nature of the investment, whether registered or non-registered.

| If the total score is: | Recommended FWM Model Portfolio | Equity Weighting | Fixed Income Weighting |
|------------------------|---------------------------------|------------------|------------------------|
| 0 to 7                 | Conservative                    | 30%              | 70%                    |
| 8 to 98                | Income & Growth                 | 40 to 50%        | 50 to 60%              |
| 99 to 182              | Growth & Income                 | 60 to 70%        | 30 to 40%              |
| 182 to 240             | Growth                          | 80 to 100%       | 0 to 20%               |

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