BRIAN J EVE | Investment Advisor | Certified Financial Planner

Personalized Portfolio Advice

Managing the risk in your portfolio with prudence, care, and consistent attention. Achieving your objectives with peace of mind.

Risk Profile Questionnaire for: ____

Date completed: ____

Structuring your investment portfolio is a balancing act between your financial needs, time horizon, and attitude toward risk to tolerate fluctuations in your account.

Please answer all these questions and select the 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.

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.

1. Your age is:

   - ☐ [25] 30 and under
   - ☐ [15] 31 to 40
   - ☐ [8] 41 to 55
   - ☐ [4] 56 to 65
   - ☐ [0] Over 65

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

   - ☐ [0] Under $50,000
   - ☐ [2] $50,001 to $100,000
   - ☐ [8] $100,001 to $200,000
   - ☐ [10] $200,001 to $500,000
   - ☐ [12] Over $500,000

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%
   - ☐ [2] 5%
   - ☐ [4] 10%
   - ☐ [6] 15%
   - ☐ [8] 20% or more

4. You expect your current income level (at a minimum) to continue for the:

   - ☐ [0] Next 3 years
   - ☐ [4] Next 6 years
   - ☐ [8] Next 10 years
   - ☐ [15] Next 15 years
   - ☐ [20] Next 15 years or more

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:

- ☐ [0] Very insecure and unstable
- ☐ [4] Somewhat insecure and unstable
- ☐ [8] Moderately secure and stable
- ☐ [12] Secure and stable
- ☐ [15] Very secure and stable

INVESTMENT OBJECTIVES & 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 our 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 insure 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:

- ☐ [0] Maintain the purchasing power of your original investment.
- ☐ [2] Generate regular cash flow to meet ongoing expenses.
- ☐ [4] Grow your account and draw regular income from the account.
- ☐ [6] Grow your account and not draw any income from the account.
- ☐ [8] Aggressively grow your account to maximize its value.

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?

- ☐ [0] Immediately
- ☐ [2] Within 3 years
- ☐ [4] In 3 to 5 years.
- ☐ [6] In 6 to 10 years.
- ☐ [8] In 10 to 15 years
- ☐ [10] In more than 15 years

8. I am planning to (or it is possible that I may need to) spend all or part of my principal investment over the following time horizon:

- ☐ [0] The near term: 0 to 2 years
- ☐ [2] 3 to 5 years
- ☐ [6] 6 to 10 years
- ☐ [8] I am not planning to spend any of the principal investment until I reach my long- term investment objective but it is possible that unforeseen events may require unanticipated expenditures
- ☐ [12] I am not planning to spend any of the principal investment until I reach my long-term investment objective because, if emergencies arise, I will use other sources of capital.

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. 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:

- ☐[0] It is essential that you meet your financial goal by your target date.
- ☐[4] It would be acceptable if you can come close to your financial goal by your target date.
- ☐[8] 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.
- ☐[10] Your financial goal and the target date are flexible, so you would re-evaluate your financial position and goal regularly.

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

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

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

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

INVESTMENT KNOWLEDGE & 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:

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

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

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

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

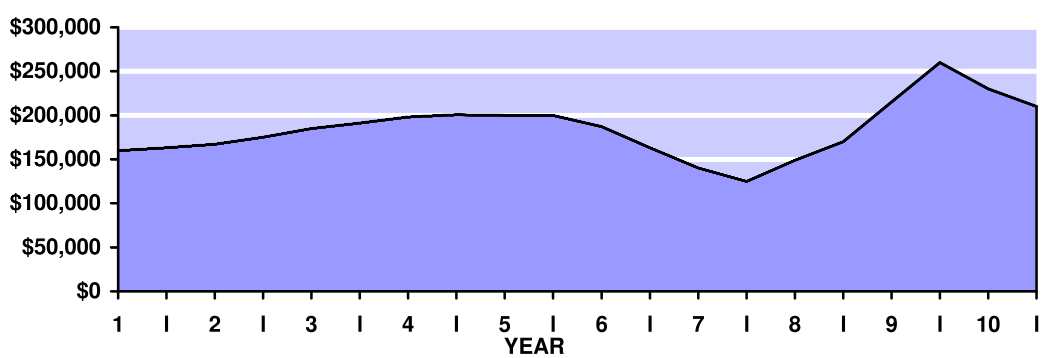
- ☐ [0] Low, you are not very comfortable.
- ☐ [4] Moderate, you are somewhat comfortable.
- ☐ [7] High, you are very comfortable.

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?

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



16. Market declines in the value of my portfolio would concern me if they persisted over the following period of time:

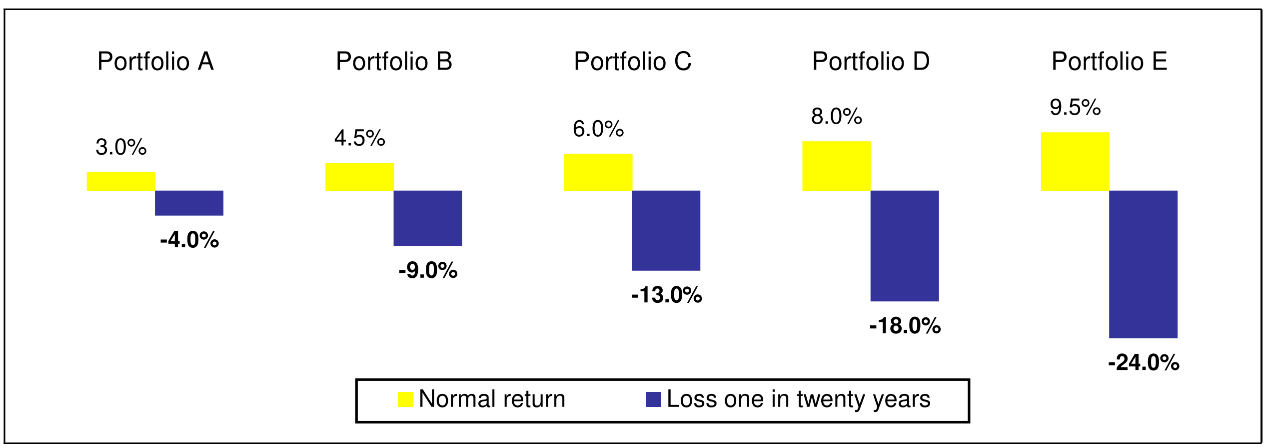
- ☐ [0] I am concerned about any declines in the value of my portfolio regardless of how long or short the period is.
- ☐ [2] A decline in the value of my portfolio over a one year period would concern me.
- ☐ [4] A decline in the value of my portfolio over a period of two years would concern me.
- ☐ [6] A decline in the value of my portfolio over a period longer than two years would concern me.
- ☐ [8] Focused on the long term, I am not concerned about declines in the value of my portfolio regardless of the timing.

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:

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

18. The charts below show the normally expected annual return (yellow bars) for five hypothetical investment portfolios. The blue 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.

☐[0] Portfolio A
☐[6] Portfolio B
☐[8] Portfolio C
☐[12] Portfolio D
☐[16] Portfolio E

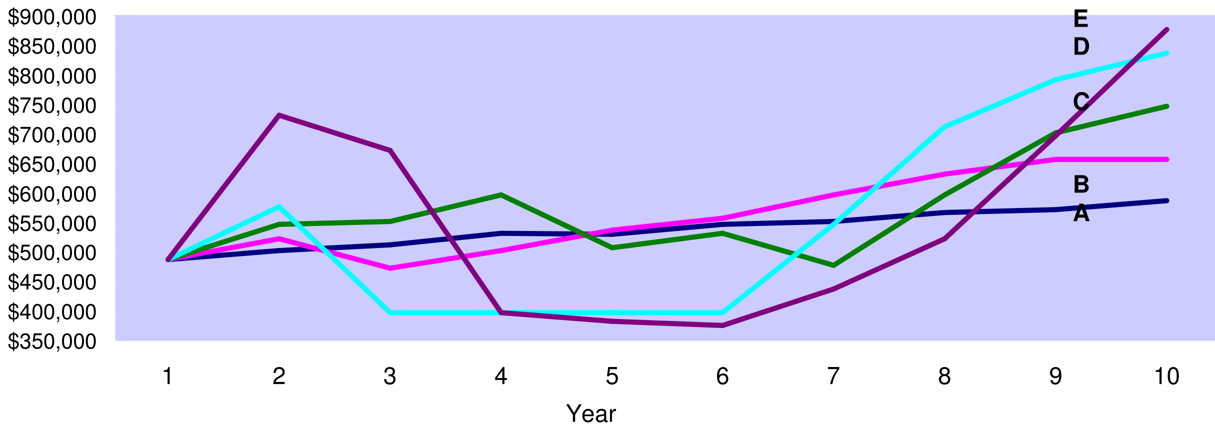


19. You would prefer to have:

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

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.

- ☐ [0] Portfolio A
- ☐ [4] Portfolio B
- ☐ [8] Portfolio C
- ☐ [12] Portfolio D
- ☐ [14] Portfolio E



Do you have any Ethical or Moral concerns regarding how your assets are invested?

☐ Yes ☐ No

Details:

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Personalized Portfolio's based on YOUR risk tolerance, objectives, expectations and investment knowledge.

Recommended Portfolio Grid:

Score: ____________________________ Knowledge: _______________________________

Risk Tolerance / MSQ	0 – 48 Defensive	49 – 98 Conservative	99 –149 Traditional	150 – 211 Growth	212 – 240 Aggressive Growth
L 0 - 9					
G 10 - 19					
E 20 - 25					

Outcome: ____

Client Signatures: ____

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