



FIRST CAPITAL  
FINANCIAL



WORLD SOURCE  
FINANCIAL MANAGEMENT INC.

# Investor Insights



## Investment Questionnaire

Date:

Prepared For:

This questionnaire is designed to help construct a portfolio tailored to meet your investment goals. Your responses will help you and your advisor develop the portfolio best suited to your needs. Please keep in mind that the questionnaire results are based on your **current** situation and goals. If your needs or circumstances change, you may need to rebalance your investments. Gaining an understanding of your time horizon, risk tolerance, investment objectives and income requirements is critical to help create a portfolio which will help you reach your investment goals. Please answer each of the questions as honestly as you can. Where more than one answer applies, please choose the one which best matches your situation.

Your goal(s) can often be linked to one or more of the plan types that are available to you. Please indicate the plan types for which you have similar goals and objectives. For each of these plan type(s), please identify what your goal(s) is by checking the goal(s) that best matches your situation. Note that multiple goals may be associated with each plan type.

Plan Type	Retirement	Income Generation	Education	Estate	OTHER
OPEN					
RRSP/LIRA					
RRIF/LIF					
RESP					
TFSA					
RDSP					
OTHER					

## Quantifying Your Investment Goals (Objectives)

Investment objectives are the goal or result you want to achieve from investing. Understanding your investment goals helps determine the types of investments best suited to meet your needs. The investment products used to meet different goals have varying levels of risk and potential returns.

### Plan Type(s):

How much will be invested in these plan(s)?

\$

1. What is your primary investment goal?

Growth	Income	Growth & Income

2. Do you have a specific goal (such as the purchase of a car) that part, or all, of this plan will be used to fund within the next three years. If so, how much of your plan(s) will you require to fund that goal?

None	5%	10%	20%	Other

Alternatively you may express this amount as a dollar amount:

\$

3. Do you expect to need your plan(s) to produce any income or additional cash flow? If so, how much income do you expect to need on an annual basis from this plan(s)?

None	5%	10%	20%	Other

Alternatively you may express this amount as a dollar amount:

\$

4. In your opinion how much of your plan(s) should be invested to reduce short term losses as opposed to being invested for long term growth?

None	5%	10%	20%	Other

Alternatively you may express this amount as a dollar amount:

\$

# Time Horizon

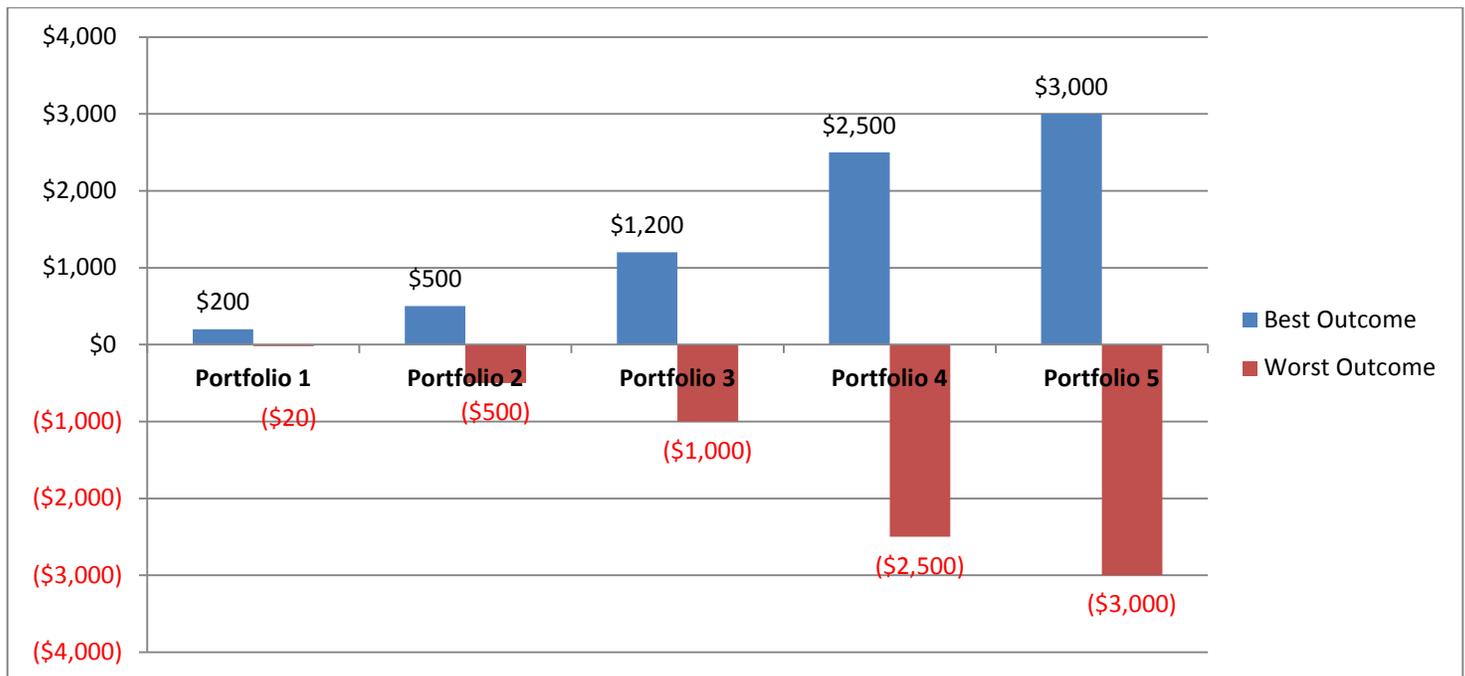
Your investment time horizon is the period from now until when you will need to access a significant portion (more than 1/3) of the money that you have invested. Please indicate your time horizon for your plan(s). Note that your time horizon may also be linked to the goal(s) that you have for your plan(s). If you have a very short time horizon, more conservative investments like GICs or money market funds may be the only suitable option for you.

Plan Type(s)	1-3 Years	4-5 Years	6-9 Years	Over 10 Years

# Risk Tolerance

Risk tolerance is the extent to which you, as an investor, are comfortable with the risk of losing money on an investment. If you are unwilling to take the chance that an investment might drop in price, you have little or no risk tolerance. On the other hand, if you are willing to invest in investments that fluctuate in value, you have a greater risk tolerance. Please keep in mind that the probable consequence of limiting investment risks is that you are vulnerable to inflation risk and a resulting loss of purchasing power.

1. Are you willing to accept some risk in order to achieve your goals? Yes \_\_\_\_\_ No \_\_\_\_\_
  
2. The example below shows the greatest one year loss and the highest one year gain on five different investments of \$10,000. Given the potential gain or loss in any one year, which investment would you likely invest your money in? Note: Your loss or gain could be lower or higher than shown in this example.



I am not comfortable with any volatility in my portfolio	Portfolio 1	Portfolio 2	Portfolio 3	Portfolio 4	Portfolio 5

3. From September 2008 through November 2008, North American stock markets lost over 30%. If you had owned an investment that lost over 30% in three months you would have likely made the decision to:

Sell all of your investments into cash	Move to a more conservative asset mix	Review your portfolio's asset mix and adjust the mix accordingly	Be disciplined and stay the course	Invest more money into your portfolio

4. Your financial situation including your assets, debt and the amount and stability of your income are all important when determining how much risk you can take with your investments. In addition, the larger the portion of your total assets that you are investing, the more conservative you might wish to be with this portion of your portfolio. Please take a moment to consider your financial circumstances (i.e. age, employment stability, amount of assets and debt) and consider the effect that a substantial financial loss (30% or more of the value of your savings) would have on your life style. If this account(s) was subject to a financial loss of 30% or more it would:

Severely impact your lifestyle	Moderately impact your lifestyle	Temporarily impact your lifestyle	Have little effect on your lifestyle	Have no effect on your lifestyle

5. Effective portfolios can often be created by combining risky investments with less risky investments. Low risk investments include Canada Savings Bonds, GIC's, Money Market mutual funds as well as some Bond funds. You may want to consider investments in this risk category if you have a short to medium term goal that you want to fund or if you want to reduce the volatility of your portfolio. Investments of this nature typically demonstrate low volatility and are for investors who are willing to accept lower returns in exchange for greater safety of capital. How much of your plan(s), if any, do you believe should be allocated to low risk investments?

0%	5%	10%	OTHER

6. Effective portfolios can often be created by combining risky investments with less risky investments. High risk investments may include venture capital funds or funds that invest in specific market sectors or geographic areas such as emerging markets, as well as science and technology. These investments are defined as investments that demonstrate high price volatility and may also have structural risks that may cause significant short term fluctuations in portfolio value in exchange for potentially higher long term returns. How much of your plan(s), if any, are you prepared to allocate to high risk investments?

0%	5%	10%	OTHER

**Submit for results**

# INVESTMENT SUITABILITY

*The answers on this questionnaire are a preliminary determination of your tolerance for risk. We will work together to determine your final risk, time horizon and objectives profile.*

## Plan Type(s):

Your goals for your plan(s) are:

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## Your Risk Tolerance

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Based on our discussions and your responses to questions associated with your risk tolerance, it has been determined that your tolerance for investment risk is:

An understanding of your personal risk tolerance provides the basis for an investment strategy that you are comfortable maintaining through all investment market environments. The risk tolerance levels applicable to you are defined here:

## Your Time Horizon

Knowing your time horizon is extremely important with respect to the types of investments that are recommended to you. You have indicated that your time horizon is:

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## Your Investment Objectives

Based on our discussions and your responses to questions associated with your investment objectives, it has been determined that your investment objectives can be broken down as follows:



***This Questionnaire is designed to help facilitate a discussion with your advisor in order to learn more about your investment goals and attitude. It is not intended to create an automatic risk profile when setting up a new account. Please work with your advisor to determine your overall risk, time horizon and objectives profile.***

*This questionnaire is not considered to be investment advice. It is to be used solely as a helpful tool to assist investors in choosing the portfolio that best suits their investment needs. No future investment instructions for your advisor are to be intended by the use of this document. All trades must be authorized by you at the time of trade. Worldsource Financial Management Inc. is not acting as an investment advisor with respect to the use of the Investor Questionnaire and the information contained herein is not intended to be legal, accounting, tax, investment or other professional advice. Neither past performance nor asset allocation suggestions are a guarantee of future returns. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read your funds' Simplified Prospectus, Fund Fact Sheet or Offering Memorandum carefully before investing. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated.*