

## Dealer Investor Profile questions

Complete the following questions with your client and enter their answers into ClientXPRESS in order generate their Dealer Investor Profile. It automatically filters to the client's KYC, which you will need to complete in AccountXPRESS and have signed or eApproved by your client.

1. Which statement best describes your knowledge of investing?

(For joint plans, the answer must be based on the primary account holder's knowledge)

- a. I have virtually no knowledge or experience with investing.
- b. I have some basic knowledge of the financial markets and have limited experience with investing.
- c. I am familiar with various investment strategies and am an experienced investor.
- d. I have an extensive knowledge of the financial markets and have a significant amount of experience investing.

2. Considering your main goal for this plan, when do you expect you will need to withdraw all or a significant portion (i.e. 50% or more) of the money from this particular account?

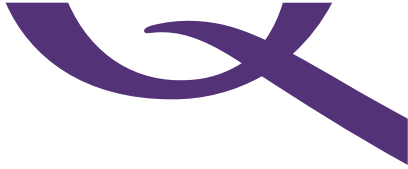
(For joint plans, all account holders must come to a consensus on the answer)

- a. 1-3 years
- b. 4-5 years
- c. 6-10 years
- d. Over 10 years

3. What is your primary goal for this portfolio?

(For joint plans, all account holders must come to a consensus on the answer)

- a. The safety of my investment is my only priority.
- b. I want to keep my money relatively safe and earn interest & dividend income.
- c. I am looking to invest in funds that focus on earning mainly interest/dividend income while also achieving modest asset growth.
- d. I primarily want my investment to grow, while also earning modest interest and/or dividend income.
- e. My primary goal is to invest in funds that focus on achieving maximum asset growth.



4. What is your annual gross income (from all sources)?

(For joint plans, the answer must be based on the primary account holder's information)

- a. Less than \$30,000
- b. \$30,000 - \$60,000
- c. \$60,001 - \$90,000
- d. \$90,001 - \$120,000
- e. Over \$120,000

5. How would you classify your current/future income source(s)?

(For joint plans, answer must on the overall stability of income for all account holders)

- a. Stable
- b. Somewhat stable
- c. Unstable

6. What is your estimated net worth (What you own minus what you owe)?

(For joint plans, answer must be based on the primary account holder's information)

- a. Under \$50,000
- b. \$50,000 - \$99,999
- c. \$100,000 - \$200,000
- d. Over \$200,000

7. Liquid assets are assets that you can redeem for cash quickly and easily for the purpose of covering a shortfall, an unexpected expense or a short-term goal. What is the value of your liquid assets?

(For joint plans, the answer must be based on the primary account holder's information)

- a. Under \$25,000
- b. \$25,000 - \$49,999
- c. \$50,000 - \$100,000
- d. Over \$100,000

8. This investment account represents approximately what percentage of your total savings and investments?

(For joint plans, the answer must be based on the combined information for all account holders)

- a. Less than 25%
- b. 25% - 50%
- c. 51% - 75%
- d. More than 75%

9. What is your age group?

(For joint plans, the answer must be based on the youngest account holder)

- a. Under 35
- b. 35-54
- c. 55-64
- d. 65 or older

10. From September 2008 through November 2008, North American stock markets lost over 30%. If a similar situation occurred today, where your \$100,000 investment dropped to \$70,000 over a three-month period, for this account you would:

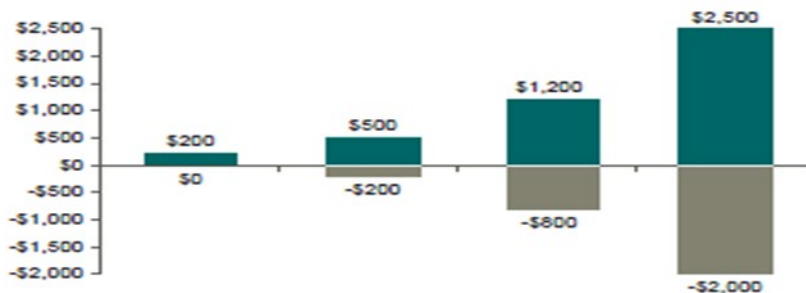
(For joint plans, all account holders must come to a consensus on the answer)

- a. Sell all of the remaining investment to avoid further losses.
- b. Sell a portion of the remaining investment to protect some of the capital.
- c. Hold onto the investment and not sell any of it in the hope that the investment will recover.
- d. Buy more of the investment now that the prices are lower.

11. The chart below shows a range of potential gains and losses over a one-year period for four different investments of \$10,000. Given the potential for gain or loss in any one year, which investment would you likely invest your money in?

(For joint plans, all account holders must come to a consensus on the answer)

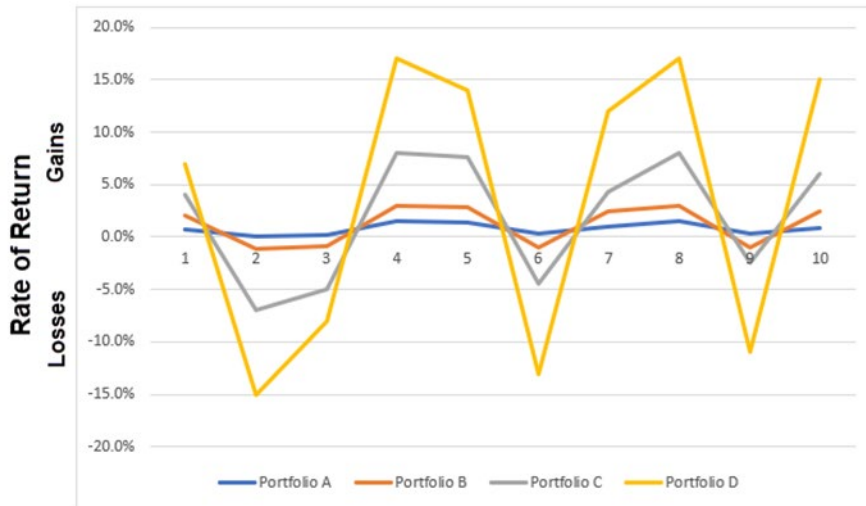
- a. EITHER a loss of \$0 OR a gain of \$200
- b. EITHER a loss of \$200 OR a gain of \$500
- c. EITHER a loss of \$800 OR a gain of \$1,200
- d. EITHER a loss of \$2,000 OR a gain of \$2,500



12. Investments with higher returns typically involve greater risk. The chart below shows hypothetical annual returns (annual gains and losses) for four different investment portfolios over a 10-year period. Keeping in mind how the returns fluctuate, which investment portfolio would you be most comfortable holding in this account?

(For joint plans, all account holders must come to a consensus on the answer)

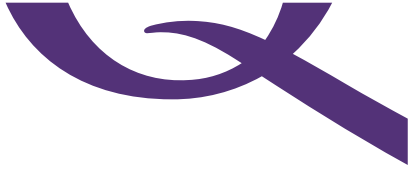
- a. Portfolio A - Small gains each year, no losses
- b. Portfolio B - Small to moderate gains most years, some small to moderate losses in other years
- c. Portfolio C - Moderate gains most years, some moderate losses in other years
- d. Portfolio D - Large gains in some years, some moderate to large losses in the other years.



13. In making financial and investment decisions for this goal, you are:

(For joint plans, all account holders must come to a consensus on the answer)

- a. Very conservative and try to minimize risk (volatility in my portfolio) and avoid the possibility of any loss
- b. Conservative but willing to accept a small amount of risk
- c. Willing to accept a moderate level of risk and tolerate some short-term volatility in my portfolio (that will translate into a loss only if sold) to achieve potentially higher returns
- d. Aggressive and typically take on significant risk and are willing to tolerate higher, short-term volatility in my portfolio (that will translate into a loss only if sold) for the potential of achieving higher returns



14. The value of an investment portfolio will generally go up and down over time. Assuming that you have invested \$10,000, in this goal, how much of a decline in your investment portfolio could you tolerate in a 12-month period?

(For joint plans, all account holders must come to a consensus on the answer)

- a. I could not tolerate any loss
- b. -\$300 (-3%)
- c. -\$1,000 (-10%)
- d. -\$2,000 (-20%)
- e. More than -\$2,000 (more than -20%)

15. When you are faced with a major financial decision about this goal, are you more concerned about the possible losses or the possible gains?

(For joint plans, all account holders must come to a consensus on the answer)

- a. Always the possible losses
- b. Mainly the possible losses, with a lesser focus on gains
- c. Mainly the possible gains, with a lesser focus on losses
- d. Always the possible gains

16. Will you be borrowing money (i.e. taking out a loan or using a line of credit) to fund this purchase? (Note: if a non-registered plan is being opened, additional documentation will be required)

(For joint plans, if any account holder is borrowing money for this investment, answer Yes)

- a. Yes
- b. No

---

Signature

---

Date