

Live *your* dream.

Individual Client Profiler

AN IMPORTANT STEP IN DETERMINING YOUR
INVESTMENT STRATEGY



**Investment
Planning Counsel®**

IPC INVESTMENT CORPORATION

Investment success often hinges on an investor's ability to adhere to a long-term strategy. This confidence comes from having a strategy that accurately reflects your investment objectives, timeframe, and how comfortable you are with changes in the value of your investments.

Individual Client Profiler

To do this, we use questions developed with the expertise of a leading investment consulting firm. The questions inquire about your investment experience, time horizon and potential response to different investment scenarios.

This allows insight into your investment objectives and tolerance for investment risk. Through careful analysis of your answers, your personal and financial profile will emerge, allowing our team to design an investment portfolio that aligns with your profile and offers you the peace of mind you need to reach your financial goals.

1

Which statement best describes your knowledge about investing?

- [5] **Sophisticated:** In-depth knowledge, knowing many of the factors that may influence performance. These individuals have experienced the effects of a full investment market cycle on their portfolio.
- [4] **Good:** A working knowledge, knowing that financial markets regularly go up and down, and understanding the importance of portfolio diversification as a way to reduce risk.
- [3] **Fair:** Some understanding of the differences between stocks, bonds and cash instruments (like GICs and T-Bills) and that mutual funds are mostly made up of these three components.
- [2] **Limited:** Aware of stocks, bonds and mutual funds, but not how they work.

2

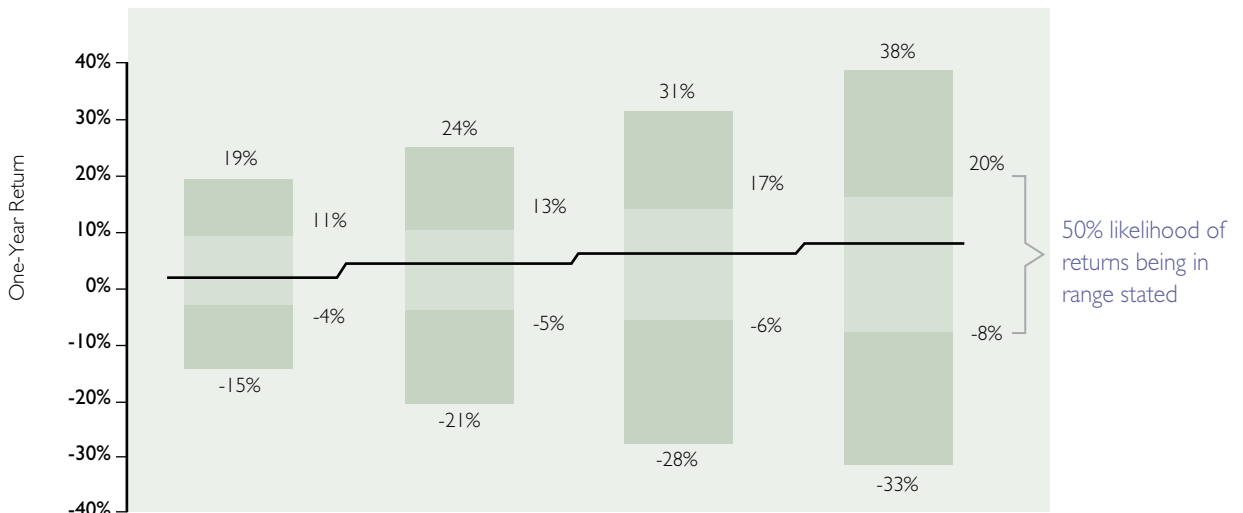
When will you start to make withdrawals from your portfolio, or anticipate withdrawing a quarter or more of your original capital?

- [2] in 2 years or less
- [4] in 3-5 years
- [6] in 6-9 years
- [10] in 10 or more years

3

The illustration below shows the most likely range and average gain or loss of four different investments within one year. As you can see, with broader ranges comes the potential for increased gains or losses.

Given this relationship between the size of the range and portfolio returns, which investment would you choose?



[0] Investment A [10] Investment B [20] Investment C [30] Investment D

Average Annual Return

6%

7%

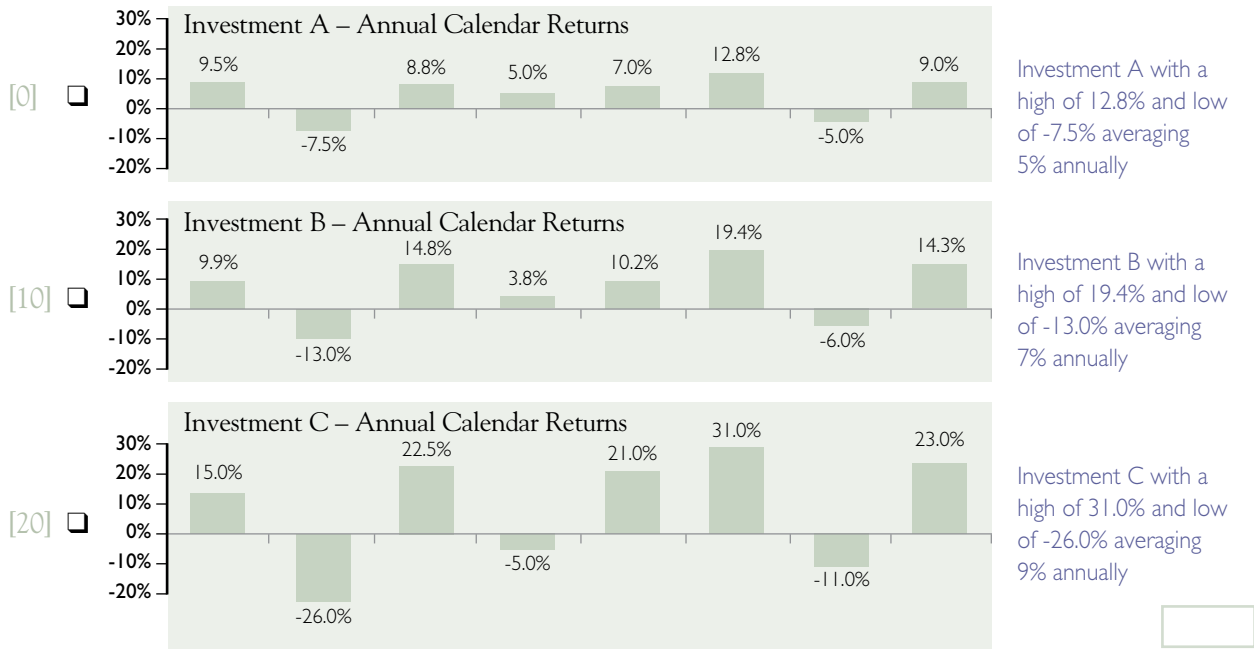
8%

9%

Sub Total

4

The three illustrations below show the annual return for three investments over an eight-year period. Knowing the gains and losses of these three investments over this period of time, which one would you be most comfortable choosing?



5

Choose the answer that best describes your response to the following statement:

“I am comfortable with investments that will periodically decline in value, as long as there is potential to adequately meet my financial goals.”

- [30] Strongly agree
- [20] Agree
- [10] Somewhat agree
- [0] Disagree

6

Over the past year the value of your well-diversified portfolio declined by 30%, despite four years of strong performance. How would you react?

- [30] I would invest more while the prices are low
- [20] I would do nothing
- [10] I would make no changes to my account until the price recovers, then re-evaluate
- [0] I would immediately cash in my portfolio to stop my investment value from decreasing further

7

You have \$50,000 to invest and must choose one of the investments below. The investments that offer a greater end value also have a greater chance of loss. Which of these hypothetical portfolios would you choose?

Value at the end of a typical year of investing and the likelihood of experiencing a loss:

- [0] Investment A \$52,500 And a potential loss once every six years
- [10] Investment B \$54,000 And a potential loss once every five years
- [20] Investment C \$55,500 And a potential loss once every four years
- [30] Investment D \$56,500 And a potential loss once every three years

Sub Total

8

Over any one year period, how much of a decline in the value of your portfolio would make you feel uncomfortable and cause you to consider reducing all or some of your investments?

[0] Any decline in value

[20] 20%

[10] 10%

[30] More than 33%

9

When investing, you can choose from three basic kinds of investments:

(a) Investments that offer capital protection and may provide modest investment returns, such as Canada Savings Bonds, and GICs.

(b) Investments that attempt to provide periodic cash flow, such as bonds and income trusts. Periodic cash flows may vary, and your original capital may increase or decrease in value over time.

(c) Stocks, that have the potential for faster rates of long-term growth of capital than that available in (a) and (b) above and can generate dividend income. However, your original capital is subject to potential loss due to changes in stock prices.

Mutual funds can be made up of one or all of the above in various combinations depending on an investor's risk tolerance. So, thinking of a, b, or c above, which of the following best describes your investment needs?

[30] I want investments that provide mostly long-term growth

[20] I want investments that provide a mix of cash flow and growth

[10] I want investments that provide a mix of mostly cash flow and some growth

[0] I want investments that focus on primarily safety of capital

10

What is your annual income?

[-4] 0-\$50,000

[0] \$50,001-\$100,000

[0] \$100,001-\$150,000

[4] more than \$150,000

Sub Total

Findings *and* Recommendations

Your Total Score is

Please note: a score of 0 for Question 9 may indicate a very low tolerance for variability of returns. An investment portfolio with 0% allocation to equities may be most appropriate.

Score:	Strategic Portfolio Consideration:	Asset Allocation:
0 – 11	Money Market Fund	100% Cash Equivalent
12 – 33	Fixed Income Fund	100% Income
34 – 73	Conservative Strategy	60% Income / 40% Equities
74 – 143	Balanced Strategy/Regular Payment Strategy	40% Income / 60% Equities
144 – 189	Growth Strategy	20% Income / 80% Equities
190 – 219	All Equity Strategy	100% Equities

Score:	Managed Portfolio Consideration:	Asset Allocation:
34 – 89	Managed Yield Asset Allocation Strategy	70% Income / 30% Equities [†]
74 – 179	Managed High Yield Asset Allocation Strategy	65% Income / 35% Equities [†]
84 – 164	Income Asset Allocation Strategy	40% Income / 60% Equities [†]
104 – 189	Managed Asset Allocation Strategy	40% Income / 60% Equities [†]
104 – 189	World Asset Allocation Strategy	40% Income / 60% Equities [†]

[†]These percentages reflect the Portfolios' neutral weight position. The asset allocation of each Portfolio is actively managed and will shift within the following ranges in response to market conditions:

Managed Yield Asset Allocation Strategy: 60-100% Income / 0-40% Equities

Managed High Yield Asset Allocation Strategy: 35-95% Income / 5-65% Equities

Income Asset Allocation Strategy: 20-80% Income / 20-80% Equities

Managed Asset Allocation Strategy: 20-80% Income / 20-80% Equities

World Asset Allocation Strategy: 20-80% Income / 20-80% Equities

You acknowledge any investment recommendations are based on the assumption that the information provided in this questionnaire is accurate.

Client Name: _____ Date: _____

Your individual client profile indicates you may be suited for:

Client Signature: _____

Branch Manager Signature: _____



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