

Investor Profile Questionnaire

Name _____ Date _____

These questions are designed to help determine whether a BMO Guaranteed Investment Fund option may be suitable for you. The questions pertain to your current financial situation, investment goals and objectives and your attitude towards risk. The questions are meant as a guide only.

Part 1 – You and Your Current Financial Situation

1. How old are you?

- ☐ Under 30 [5]
☐ 30 – 39 [4]
☐ 40 – 49 [3]
☐ 50 – 59 [2]
☐ 60 and older [0]
- ▶ your score

Record your score here SCORE _____

2. What is your family situation?

- ☐ I'm single and earning an income [4]
☐ We are a two-income household [3]
☐ We are a single-income household [2]
☐ I am/We are retired [1]

SCORE _____

3. Do you have any dependants?

- ☐ No children or dependent family members [4]
☐ 1 child or dependent family member [2]
☐ 2 or more children and/or dependent family members [1]

SCORE _____

4. What is your annual income, before taxes? Please include your income from all sources. (salary, commissions, investment income and other sources of income)

Individual Income

or

Household Income

- ☐ Under \$25,000 [1]
☐ \$25,000 to \$49,999 [2]
☐ \$50,000 to \$74,999 [3]
☐ \$75,000 to \$99,999 [4]
☐ \$100,000 and above [5]

- ☐ under \$50,000 [1]
☐ \$50,000 to \$99,999 [2]
☐ \$100,000 to \$149,999 [3]
☐ \$150,000 to \$199,999 [4]
☐ \$200,000 and above [5]

SCORE _____

5. What is your estimated net worth?

If you don't know, you can calculate this amount by taking the value of everything you own, including real estate, and subtracting anything that you owe, such as loans and mortgages or ask your advisor for assistance.

- ☐ Under \$50,000 [1]
☐ \$50,000 - \$99,999 [2]
☐ \$100,000 - \$149,999 [3]
☐ \$150,000 - \$199,999 [4]
☐ \$200,000 and over [5]

SCORE _____

Part 2 – Assessing Your Investment Goals and Objectives

6. What is the intent of your portfolio?

- | | | |
|--|-------|-------------|
| <input type="checkbox"/> Generate income for today | [0] | |
| <input type="checkbox"/> Generate income at a later date | [2] | |
| <input type="checkbox"/> Provide for my dependants (I do not anticipate using these funds) | [3] | |
| <input type="checkbox"/> Fund a large purchase in the future | [4] | SCORE _____ |

7. What is the major goal for your portfolio?

- | | | |
|---|-------|-------------|
| <input type="checkbox"/> To ensure that my portfolio remains secure | [1] | |
| <input type="checkbox"/> To see my portfolio grow and to avoid fluctuating returns | [2] | |
| <input type="checkbox"/> To balance growth and security, and to keep pace with inflation | [3] | |
| <input type="checkbox"/> To provide growth potential, and to accept some fluctuation in returns | [4] | |
| <input type="checkbox"/> To provide the sole objective of potential long-term growth | [5] | SCORE _____ |

Part 3 – Your Investment Horizons

8. When will you need access to all or a portion of this investment portfolio?

- | | | |
|---|-------|-------------|
| <input type="checkbox"/> 5 years or less | [0] | |
| <input type="checkbox"/> 6 - 10 years | [1] | |
| <input type="checkbox"/> 11 - 15 years | [2] | |
| <input type="checkbox"/> 16 - 20 years | [3] | |
| <input type="checkbox"/> 21 - 25 years | [4] | |
| <input type="checkbox"/> 25 years or more | [5] | SCORE _____ |

9. What is the likelihood that you will make a partial withdrawal (up to one third of your investment) before your maturity date?

- | | | |
|---|-------|-------------|
| <input type="checkbox"/> Definitely will | [1] | |
| <input type="checkbox"/> Likely will | [2] | |
| <input type="checkbox"/> Not sure whether I will or not | [3] | |
| <input type="checkbox"/> Probably will not | [4] | |
| <input type="checkbox"/> Definitely will not | [5] | SCORE _____ |

10. Which statement most clearly describes your investment objectives?

- | | | |
|---|-------|-------------|
| <input type="checkbox"/> Security and regular income are the priorities for my investment | [0] | |
| <input type="checkbox"/> I require regular income from my investments and a consistent rate of return | [1] | |
| <input type="checkbox"/> I have a need for income, but I'm also interested in some growth | [3] | |
| <input type="checkbox"/> I want a combination of modest income and long-term growth | [4] | |
| <input type="checkbox"/> My priority is primarily long-term growth | [5] | SCORE _____ |

Part 4 – Assessing Your Attitude Towards Risk

11. When it comes to understanding your investments, how would you rate your knowledge?

- ☐ Very limited (little knowledge) [0]
☐ Basic knowledge (understand the difference between stocks, bonds and GICs) [1]
☐ Fair amount of knowledge (aware of different investment options and their risks) [2]
☐ Considerable knowledge (understand different investment philosophies) [3]
☐ Extensive knowledge (complete understanding of investments products and strategies) [4]
- SCORE _____

12. What is your comfort level with different investments?

- ☐ I will only consider investments which guarantee that the amount I invest is safe [0]
☐ Until now, I have had only GICs and Canada Savings Bonds, but I am willing to look at other investment choices that are appropriate for me [1]
☐ I understand that the higher the risk, the higher the potential returns, I would like some of my money to earn higher returns, but I'd like a higher level of security for the rest of my investments [3]
☐ I am comfortable with investments which may fluctuate from time to time [4]
☐ I can accept times when there are declines in the value of my investment [5]
- SCORE _____

13. Over any one-year period, what is the maximum drop in value of your investment portfolio that you would be comfortable with?

- ☐ 0% [0]
☐ 1 - 6% decline [2]
☐ 6 - 11% decline [3]
☐ 11 - 15% decline [4]
☐ 15 - 21% decline [5]
- SCORE _____

14. Which of the following portfolios would you be likely to invest in?

- ☐ **Portfolio A** – Earns an investment return of either 5% or a loss of 0% [0]
☐ **Portfolio B** – Earns an investment return of either 15% or a loss of 5% [2]
☐ **Portfolio C** – Earns an investment return of either 25% or a loss of 10% [3]
☐ **Portfolio D** – Earns an investment return of either 35% or a loss of 15% [4]
☐ **Portfolio E** – Earns an investment return of either 40% or a loss of 20% [5]
- SCORE _____

15. Which one of the following four hypothetical portfolios would you feel most comfortable with?

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	
Portfolio A	5%	-1%	5%	6%	3%	<input type="checkbox"/> [2]
Portfolio B	14%	-5%	-3%	9%	9%	<input type="checkbox"/> [3]
Portfolio C	21%	-9%	-5%	17%	7%	<input type="checkbox"/> [4]
Portfolio D	27%	-12%	-9%	28%	6%	<input type="checkbox"/> [5]

SCORE _____

Total Your Point Score:

Part 1 Score + Part 2 Score + Part 3 Score + Part 4 Score = Total Score

[] + [] + [] + [] = _____
 Part 1 Score Part 2 Score Part 3 Score Part 4 Score Your Total Score

Add up your total score to determine your investment profile.

Your Investment Profile	BMO Guaranteed Investment Funds to consider
8 – 35 points Conservative Investor <ul style="list-style-type: none"> Your primary objective is preservation of capital; You cannot tolerate fluctuating returns; and/or You have a relatively short period of time to allow your investments to recover from any negative years. 	BMO Aggregate Bond Index ETF GIF BMO Conservative ETF Portfolio GIF BMO Fixed Income ETF Portfolio GIF BMO Income ETF Portfolio GIF
36 – 48 points Balanced Investor <ul style="list-style-type: none"> You are willing to tolerate some market fluctuations, but have a moderate risk tolerance; and/or You have a shorter time period before needing these funds. 	BMO Asset Allocation GIF BMO Balanced ESG ETF GIF BMO Balanced ETF Portfolio GIF BMO Canadian Income & Growth GIF BMO Concentrated Global Balanced GIF BMO Global Income & Growth GIF BMO Monthly Income GIF BMO Monthly High Income II GIF BMO Sustainable Global Balanced GIF BMO Sustainable Global Multi-Sector Bond GIF BMO Tactical Balanced GIF
49 – 73 points Growth Investor <ul style="list-style-type: none"> You are willing to tolerate some market fluctuations and allow some time to recover from any market downturns; and/or You are a relatively experienced investor who is looking for moderate growth and diversification. 	BMO Concentrated Global Equity GIF BMO Dividend GIF BMO Global Dividend Opportunities Fund GIF BMO Global Equity GIF BMO Global Innovators GIF BMO Growth ETF Portfolio GIF BMO Equity Growth ETF Portfolio GIF BMO Low Volatility Canadian Equity ETF GIF BMO Low Volatility International Equity ETF GIF BMO Low Volatility U.S. Equity ETF GIF BMO MSCI EAFE Index ETF GIF BMO NASDAQ 100 Equity Index ETF GIF BMO S&P/TSX Capped Composite Index ETF GIF BMO S&P 500 Index ETF GIF BMO Sustainable Opportunities Global Equity GIF

Your investment profile is based on answers regarding your current financial situation, investment goals and objectives as well as your attitude towards risk. Please review and confirm your answers by signing below.

Client Name (please print) _____

Client Signature _____ Date _____

As your advisor, I confirm that we have worked together to determine that based on your current financial situation investment goals and objectives as well as your attitude towards risk, a BMO Guaranteed Investment Fund option is a suitable investment for you.

Advisor Signature _____ Date _____



Disclaimer: This questionnaire is provided by BMO Life Assurance Company. The results of this questionnaire are derived from information that you have provided to your advisor and only serve as a reference of one of the considerations when making a decision to purchase a BMO Guaranteed Investment Fund contract. This questionnaire and the results are not an offer to sell or a solicitation for an offer to buy any financial products and services and they should not be considered as investment, legal, insurance or tax advice. Any amount that is allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

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