

# Investor Profile Questionnaire



Making the right investment choice about your universal life investment portfolio always starts with an understanding of your personal goals and objectives. Working with your advisor, use the following simple questionnaire to assess your investment objectives and tolerance of investment risk in your universal life insurance plan.

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Answer each question carefully, tallying the points awarded for each question. When you have completed the questionnaire, determine your total score. This score will assist you in understanding your investment profile and will provide you with a list of suggested managed portfolios from BMO Insurance's universal life investment options. Once you have reviewed the suggested options, simply select the portfolio that you feel is best for you. If you require additional information about these portfolios, ask your advisor.

**IMPORTANT!**

**Keep a copy of this Questionnaire and review it with your advisor on a regular basis to ensure that your investment choice continues to be aligned with your goals and objectives.**

The Investor Profile Questionnaire is designed to assist you in identifying the type of investor you are and is not intended to take the place of professional advice.

The suggested asset allocations contained herein depend on subjective factors such as your risk tolerance and financial situation and are therefore only general guidelines for your universal life investment portfolio.

Universal life indexed accounts are investment accounts that credit an interest amount mirroring the net rate of return of underlying investments, less a fee. BMO Insurance policyholders do not purchase units in any index or a legal interest in any security.

Information contained in this document is for illustrative purposes and is subject to change without notice. Refer to an up-to-date policy illustration for this plan for a current statement of benefits.

Part 1 – You and Your Current Financial Situation					Score
<b>1. How old are you?</b>					
Under 30 [ 6 ]	30 – 39 [ 5 ]	40 – 49 [ 4 ]	50 – 59 [ 2 ]	60 and older [ 0 ]	[ _____ ]
<b>2. What is your estimated net worth?</b>					
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 ]	\$100,001 – \$150,000 [ 3 ]	\$200,001 – \$300,000 [ 5 ]			[ _____ ]
\$50,001 – \$100,000 [ 2 ]	\$150,001 – \$200,000 [ 4 ]	Over \$300,000 [ 6 ]			
<b>3. How would you classify your family's overall financial situation?</b>					
No savings and significant debt [ 0 ]	Save quite regularly and have paid off most debts [ 3 ]			[ _____ ]	
Little savings and a fair amount of debt [ 1 ]	Few debts and are quite financially secure [ 4 ]				
Some savings and some debts [ 2 ]					
<b>4. When you retire, what additional sources of income do you believe that you will receive?</b>					
Choose all that apply:				[ _____ ]	
Canada Pension Plan and Old Age Security [ 4 ]	Spouse's pension plan [ 4 ]				
RRSP or pension plan from an employer [ 4 ]	None of the above [ 0 ]				
<b>5. When it comes to understanding your investments, how would you rate your knowledge?</b>					
Very limited (little knowledge) [ 0 ]				[ _____ ]	
Basic knowledge (understand the differences 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 investment products and strategies) [ 4 ]					
<b>Part 1 – Subtotal: Current Financial Situation</b> Enter the total points for Questions 1 to 5					[ _____ ]

Part 2 – Assessing Your Investment Goals and Objectives			Score
<b>6. When will you need access to all or a portion of this investment portfolio?</b>			
5 years or less [ 0 ]	11 – 15 years [ 2 ]	21 – 25 years [ 5 ]	[ _____ ]
6 – 10 years [ 1 ]	16 – 20 years [ 4 ]	25 years or more [ 6 ]	
<b>7. What is the primary purpose for this portfolio?</b>			
<i>Security</i> – The safety of my capital is my first priority [ 0 ] <i>Inflation Protection</i> – While I do want my portfolio to grow, I’m uncomfortable with fluctuating returns [ 2 ] <i>Growth &amp; Security</i> – I want a balance between growth and safety with some protection from the impact of inflation [ 3 ] <i>Growth</i> – I’m primarily interested in growth and less concerned about fluctuating returns [ 4 ] <i>Maximum Growth</i> – My sole objective is maximum growth over the long term [ 5 ]			[ _____ ]
<b>Part 2 – Subtotal: Goals and Objectives</b> Enter the total points for Questions 6 and 7			[ _____ ]

Part 3 – Assessing Your Attitude Towards Risk			Score
<b>8. Over any one <i>one-year period</i>, what is the maximum drop in value of your investment portfolio that you would be comfortable with?</b>			
0% [ 0 ]	6 – 11% decline [ 3 ]	15 – 21% decline [ 8 ]	[ _____ ]
1 – 6% decline [ 2 ]	11 – 15% decline [ 6 ]		
<b>9. Which of the following portfolios would you be likely to invest in?</b>			
<b>Portfolio A</b> – Earns an investment return of either 5% or a loss of 0% [ 0 ] <b>Portfolio B</b> – Earns an investment return of either 15% or a loss of 5% [ 2 ] <b>Portfolio C</b> – Earns an investment return of either 25% or a loss of 10% [ 3 ] <b>Portfolio D</b> – Earns an investment return of either 40% or a loss of 15% [ 6 ] <b>Portfolio E</b> – Earns an investment return of either 50% or a loss of 20% [ 8 ]			[ _____ ]

Part 3 – Assessing Your Attitude Towards Risk <i>(cont'd)</i>							Score																																			
<b>10. Which one of the following four hypothetical portfolios would you feel most comfortable with?</b>																																										
<table border="1"> <thead> <tr> <th></th> <th>Year 1</th> <th>Year 2</th> <th>Year 3</th> <th>Year 4</th> <th>Year 5</th> <th></th> </tr> </thead> <tbody> <tr> <td><b>Portfolio A</b></td> <td>5%</td> <td>-1%</td> <td>5%</td> <td>6%</td> <td>3%</td> <td><b>[ 2 ]</b></td> </tr> <tr> <td><b>Portfolio B</b></td> <td>14%</td> <td>-5%</td> <td>-3%</td> <td>9%</td> <td>9%</td> <td><b>[ 3 ]</b></td> </tr> <tr> <td><b>Portfolio C</b></td> <td>21%</td> <td>-9%</td> <td>-5%</td> <td>17%</td> <td>7%</td> <td><b>[ 6 ]</b></td> </tr> <tr> <td><b>Portfolio D</b></td> <td>27%</td> <td>-12%</td> <td>-9%</td> <td>28%</td> <td>6%</td> <td><b>[ 8 ]</b></td> </tr> </tbody> </table>								Year 1	Year 2	Year 3	Year 4	Year 5		<b>Portfolio A</b>	5%	-1%	5%	6%	3%	<b>[ 2 ]</b>	<b>Portfolio B</b>	14%	-5%	-3%	9%	9%	<b>[ 3 ]</b>	<b>Portfolio C</b>	21%	-9%	-5%	17%	7%	<b>[ 6 ]</b>	<b>Portfolio D</b>	27%	-12%	-9%	28%	6%	<b>[ 8 ]</b>	[ ____ ]
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<b>11. Given the fluctuations of any investment portfolio, how long would you be willing to wait for your investments to regain any lost value?</b>																																										
<div> <div>Less than three months [ 0 ]</div> <div>Six months to one year [ 4 ]</div> </div> <div> <div>Three to six months [ 2 ]</div> <div>One to two years [ 8 ]</div> </div>							[ ____ ]																																			
<b>Part 3 – Subtotal: Attitude towards Risk</b> Enter the total points for Questions 8 to 11							[ ____ ]																																			

Total Your Point Score	Total Score
Part 1 Score: [ ____ ]    +    Part 2 Score: [ ____ ]    +    Part 3 Score: [ ____ ]	
Add up your total score and turn this page to determine your investment profile and to select an appropriate investment portfolio for your universal life plan (next page).	[ ____ ]

## Your Investment Profile and Suggested Investment Options

### Total Score:

[ \_\_\_\_\_ ]

From previous page.

Your investment profile is based on answers regarding your current financial situation, investment goals and objectives as well as your attitude towards risk. Match your accumulated total score to determine your profile. Please review the following statements and confirm your agreement by signing below.

Your Total Score	Your Investment Profile
3 – 37 points	<b>Conservative Investor</b> <ul style="list-style-type: none"> <li>Your primary objective is preservation of capital;</li> <li>You cannot tolerate fluctuating returns; <i>and/or</i></li> <li>You have a relatively short period of time to allow your investments to recover from any negative years.</li> </ul>
38 – 46 points	<b>Balanced Investor</b> <ul style="list-style-type: none"> <li>You are willing to tolerate some market fluctuations, but have a moderate risk tolerance; <i>and/or</i></li> <li>You have a shorter time period for your investments to grow.</li> </ul>
47 – 55 points	<b>Growth Investor</b> <ul style="list-style-type: none"> <li>You are willing to tolerate some market fluctuations and allow some time to recover from any market downturns; <i>and/or</i></li> <li>You are a relatively experienced investor who is looking for moderate growth and diversification.</li> </ul>
56 – 75 points	<b>Aggressive Investor</b> <ul style="list-style-type: none"> <li>You are a knowledgeable investor and not concerned about short-term fluctuations in the market; <i>and/or</i></li> <li>You have a relatively long period of time before use these investments.</li> </ul>
<p>I agree that my investment profile is in line with the one stated above. I would like to select an investment portfolio that is aligned with this profile for my BMO Insurance universal life policy. I understand the risks associated with this investment profile and that these risks can have an impact of the value of my universal life insurance policy. I will notify my advisor of any changes that may impact my investment objectives and resulting investment profile.</p> <p>I prefer not to select investment options that fall into the investment profile category stated above for my BMO Insurance policy and am selecting a different mix of investment options.</p>	
Client Signature:	Date (dd/mm/yy):

As your advisor, I confirm that we have worked together to determine your risk profile and the investment options that are best suited for your universal life insurance policy.

Advisor Signature:	Date (dd/mm/yy):
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## Our Commitment to You

BMO Life Assurance Company, a part of BMO Financial Group, appreciates the opportunity to help you meet your financial needs.

We are committed to respecting and protecting your privacy and confidentiality of the personal information you have entrusted to us.

It is important for you to understand what information we will collect, how we will use it, and who may see it.



To view our full privacy policy, please visit the privacy section at [bmoinsurance.com](https://bmoinsurance.com)

For more information on the Universal Life investment options currently offered by BMO Insurance, visit [bmoinvestpro.ca](https://bmoinvestpro.ca)

## Let's connect

For more information about our products, please consult with your insurance advisor or contact us at:



1-800-608-7303



[bmoinsurance.com](https://bmoinsurance.com)



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