FinaMetrica Profiler and ProPlanner Fact Find

Morningstar Inc.
22 West Washington Street
Chicago, Illinois 60602
312 696-6000 phone

Personal Information

First Name ____________________

Last Name ____________________

Signature ____________________

Date Completed ____________________

Household

Marital Status ____________________

Language ____________________

Inflation Assumption % ____________________

Fees / Return Reduction % ____________________

Address ____________________

City ____________________

Province ____________________

Country ____________________

Postal code ____________________

Family Members

Client 1		Client 2	
First Name		First Name	
Last Name		Last Name	
Gender		Gender	
Date of Birth		Date of Birth	
E-mail		E-mail	
Phone		Phone	

Dependants

First Name		First Name	
Last Name		Last Name	
Relationship		Relationship	
Gender		Gender	
Date of Birth		Date of Birth	

First Name		First Name	
Last Name		Last Name	
Relationship		Relationship	
Gender		Gender	
Date of Birth		Date of Birth	

Engagement

This might be the first time you have sat down and tried to articulate what is important to you. To help you get started, consider the following general goals and identify the items that you are concerned about. Now is also a good time to think about any other concerns you have.

Core Values

Client 1		Client 2	
Value 1	____________	Value 1	____________
Value 2	____________	Value 2	____________
Value 3	____________	Value 3	____________
Value 4	____________	Value 4	____________
Value 5	____________	Value 5	____________

Priorities

- ☐ Planning for retirement
- ☐ Education planning for children or grandchildren
- ☐ Wealth accumulation
- ☐ Estate planning
- ☐ Protecting your family's future
- ☐ Having an active and rewarding lifestyle in retirement
- ☐ Other ____________________________
- ☐ Other ____________________________
- ☐ Other ____________________________

Risk Tolerance – Client 1

Please answer all the questions. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.

1. Compared to others, how do you rate your willingness to take financial risks?
   - ☐ 1. Extremely low risk taker.
   - ☐ 2. Very low risk taker.
   - ☐ 3. Low risk taker.
   - ☐ 4. Average risk taker.
   - ☐ 5. High risk taker.
   - ☐ 6. Very high risk taker.
   - ☐ 7. Extremely high risk taker.
2. How easily do you adapt when things go wrong financially?
   - ☐ 1. Very uneasily.
   - ☐ 2. Somewhat uneasily.
   - ☐ 3. Somewhat easily.
   - ☐ 4. Very easily.
3. When you think of the word "risk" in a financial context, which of the following words comes to mind first?
   - ☐ 1. Danger.
   - ☐ 2. Uncertainty.
   - ☐ 3. Opportunity.
   - ☐ 4. Thrill.
4. Have you ever invested a large sum in a risky investment mainly for the "thrill" of seeing whether it went up or down in value?
   - ☐ 1. No.
   - ☐ 2. Yes, very rarely.
   - ☐ 3. Yes, somewhat rarely.
   - ☐ 4. Yes, somewhat frequently.
   - ☐ 5. Yes, very frequently.
5. If you had to choose between more job security with a small pay increase and less job security with a big pay increase, which would you pick?
   - ☐ 1. Definitely more job security with a small pay increase.
   - ☐ 2. Probably more job security with a small pay increase.
   - ☐ 3. Not sure.
   - ☐ 4. Probably less job security with a big pay increase.
   - ☐ 5. Definitely less job security with a big pay increase.
6. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?
   - ☐ 1. Always the possible losses.
   - ☐ 2. Usually the possible losses.
   - ☐ 3. Usually the possible gains.
   - ☐ 4. Always the possible gains.

7. How do you usually feel about your major financial decisions after you make them?
   - ☐ 1. Very pessimistic.
   - ☐ 2. Somewhat pessimistic.
   - ☐ 3. Somewhat optimistic.
   - ☐ 4. Very optimistic.

8. Imagine you were in a job where you could choose to be paid salary, commission or a mix of both. Which would you pick?
   - ☐ 1. All salary.
   - ☐ 2. Mainly salary.
   - ☐ 3. Equal mix of salary and commission.
   - ☐ 4. Mainly commission.
   - ☐ 5. All commission.

9. What degree of risk have you taken with your financial decisions in the past?
   - ☐ 1. Very small.
   - ☐ 2. Small.
   - ☐ 3. Medium.
   - ☐ 4. Large.
   - ☐ 5. Very large.

10. What degree of risk are you currently prepared to take with your financial decisions?
    - ☐ 1. Very small.
    - ☐ 2. Small.
    - ☐ 3. Medium.
    - ☐ 4. Large.
    - ☐ 5. Very large.

11. You have an opportunity to make an investment that appears to be almost certain to produce a sizeable return. However, you have no funds to put towards this investment. One option is to borrow money for this purpose. How likely is it that you would do this?
    - ☐ 1. Very unlikely.
    - ☐ 2. Somewhat unlikely.
    - ☐ 3. Somewhat likely.
    - ☐ 4. Very likely.

12. How much confidence do you have in your ability to make good financial decisions?
    - ☐ 1. None.
    - ☐ 2. A little.
    - ☐ 3. A reasonable amount.
    - ☐ 4. A great deal.
    - ☐ 5. Complete.

13. Suppose that 5 years ago you bought stock in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the stock dropped drastically and you sold at a substantial loss.
The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy stock now?
- ☐ 1. Definitely not.
- ☐ 2. Probably not.
- ☐ 3. Not sure.
- ☐ 4. Probably.
- ☐ 5. Definitely.

14. Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?
- ☐ 1. Any fall in value would make me feel uncomfortable.
- ☐ 2. 10%.
- ☐ 3. 20%.
- ☐ 4. 33%.
- ☐ 5. 50%.
- ☐ 6. More than 50%.

15. Assume that a long-lost relative dies and leaves you a house which is in poor condition but is located in a suburb that's becoming popular.
As is, the house would probably sell for $300,000, but if you were to spend about $100,000 on renovations, the selling price would be around $600,000. However, there is some talk of constructing a major highway next to the house, and this would lower its value considerably.
Which of the following options would you take?
- ☐ 1. Sell it as is.
- ☐ 2. Keep it as is, but rent it out.
- ☐ 3. Take out a $100,000 mortgage and do the renovations.

16. Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, stocks and real estate would be high-risk/high-return whereas cash and GICs (guaranteed investment certificates) would be low-risk/low-return.)
Which mix of investments do you find most appealing? Would you prefer all low-risk/low-return, all high-risk/high-return, or somewhere in between?

Mix of Investment in Portfolio

Portfolio	High Risk/Return	Medium Risk/Return	Low Risk/Return
☐ 1.	0%	0%	100%
☐ 2.	0%	30%	70%
☐ 3.	10%	40%	50%
☐ 4.	30%	40%	30%
☐ 5.	50%	40%	10%
☐ 6.	70%	30%	0%
☐ 7.	100%	0%	0%

17. You are considering placing one-quarter of your investment funds into a single investment. This investment is expected to earn about twice the GIC (guaranteed investment certificate) rate. However, unlike a GIC, this investment is not protected against loss of the money invested.
    How low would the chance of a loss have to be for you to make the investment?
    - ☐ 1. Zero, i.e. no chance of loss.
    - ☐ 2. Very low chance of loss.
    - ☐ 3. Moderately low chance of loss.
    - ☐ 4. 50% chance of loss.

18. With some types of investment, such as cash and GICs (guaranteed investment certificates), the value of the investment is fixed. However inflation will cause the purchasing power of this value to decrease.
    With other types of investment, such as stocks and real estate, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the value of such as stocks and real estate should certainly increase by more than the rate of inflation.
    With this in mind, which is more important to you - that the value of your investments does not fall or that it retains its purchasing power?
    - ☐ 1. Much more important that the value does not fall.
    - ☐ 2. Somewhat more important that the value does not fall.
    - ☐ 3. Somewhat more important that the value retains its purchasing power.
    - ☐ 4. Much more important that the value retains its purchasing power.

19. In recent years, how have your personal investments changed?
    - ☐ 1. Always toward lower risk.
    - ☐ 2. Mostly toward lower risk.
    - ☐ 3. No changes or changes with no clear direction.
    - ☐ 4. Mostly toward higher risk.
    - ☐ 5. Always toward higher risk.

20. When making an investment, return and risk usually go hand-in-hand. Investments which produce above-average returns are usually of above-average risk.
    With this in mind, how much of the funds you have available to invest would you be willing to place in investments where both returns and risks are expected to be above average?
    - ☐ 1. None.
    - ☐ 2. 10%.
    - ☐ 3. 20%.
    - ☐ 4. 30%.
    - ☐ 5. 40%.
    - ☐ 6. 50%.
    - ☐ 7. 60%.
    - ☐ 8. 70%.
    - ☐ 9. 80%.
    - ☐ 10. 90%.
    - ☐ 11. 100%.

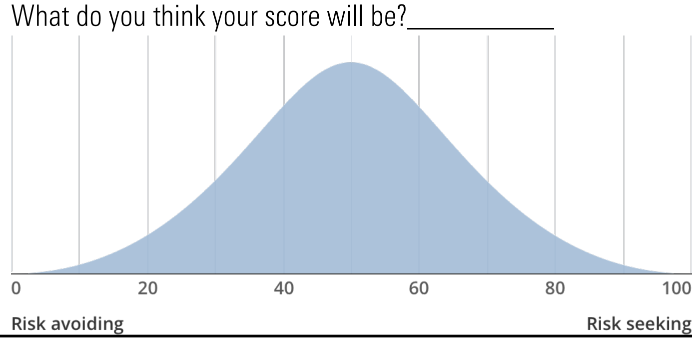
21. Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in one-year GICs (guaranteed investment certificates)?
    - ☐ 1. About the same rate as from GICs.
    - ☐ 2. About one and a half times the rate from GICs.
    - ☐ 3. About twice the rate from GICs.
    - ☐ 4. About two and a half times the rate from GICs.
    - ☐ 5. About three times the rate from GICs.
    - ☐ 6. More than three times the rate from GICs.

22. People often arrange their financial affairs to qualify for a government benefit or to obtain a tax advantage. However a change in legislation can leave them worse off than if they'd done nothing.
    With this in mind, would you take a risk in arranging your affairs to qualify for a government benefit or obtain a tax advantage?
    - ☐ 1. I would not take a risk if there was any chance I could finish up worse off.
    - ☐ 2. I would take a risk if there was only a small chance I could finish up worse off.
    - ☐ 3. I would take a risk as long as there was more than a 50% chance that I would finish up better off.

23. Imagine that you are borrowing a large sum of money at some time in the future. It's not clear which way interest rates are going to move - they might go up, they might go down, no one seems to know. Given the two types of loans below, which are you likely to take?
    - A variable interest rate that will rise and fall as the market rate changes.
    - A fixed interest rate which is 1% more than the variable rate but which won't change as the market rate changes.
    - ☐ 1. Definitely the variable rate.
    - ☐ 2. Probably the variable rate.
    - ☐ 3. Probably the fixed rate.
    - ☐ 4. Definitely the fixed rate.

24. Insurance can cover a wide variety of life's major risks - theft, fire, accident, illness, death etc. Some insurance policies allow you to choose a "deductible" i.e. the amount of loss that the insurance company will not reimburse. The higher the deductible, the lower the cost of insurance. If you were making a choice today, what deductible would you choose?
    - ☐ 1. Very small or no deductible – highest cost of insurance.
    - ☐ 2. Small deductible – high cost of insurance.
    - ☐ 3. Large deductible – low cost of insurance.
    - ☐ 4. Very large deductible – lowest cost of insurance.

25. This questionnaire is scored on a scale of 0 to 100. When the scores are graphed they follow the familiar bell-curve of the Normal distribution shown below. The average score is 50. Two-thirds of all scores are within 10 points of the average. Only 1 in 1000 is less than 20 or more than 80.
    What do you think your score will be?___________



Experience – Client 1

Part of the process of designing investment portfolios is for us to have a good understanding of your general knowledge and experience with investing. Please provide the following information to assist us in this regard.

1. Financial knowledge has been determined to be an important factor in helping people understand the risk of investing. How knowledgeable are you about investing?
   - ☐ 1. I have no or very little knowledge about investing.
   - ☐ 2. I have basic to moderate knowledge about investing.
   - ☐ 3. I am very knowledgeable about investing.

2. What types of investments have you held in the past or currently hold? Select all that apply.
   - ☐ 1. Mutual Funds.
   - ☐ 2. Stocks.
   - ☐ 3. Bonds
   - ☐ 4. GICs + Term Deposits.

3. Have you held a position where financial knowledge and expertise was a core component in the last five years?
   - ☐ 1. Yes.
   - ☐ 2. No.

4. Composure is a measure of your emotional state when markets go up and down in value. How did the last financial downturn affect your investment behaviour?
   - ☐ 1. I have never experienced a financial downturn.
   - ☐ 2. No impact, I didn’t make any changes to my investment plan.
   - ☐ 3. I saw an opportunity and bought more stocks.
   - ☐ 4. I was nervous and sold stocks.

Know Your Client – Client 1

Finally, a few questions about yourself to help us understand the pattern of Risk Tolerance in our community. Please note that this section is optional and is not part of the scoring process.

1. Having in mind income from all sources - work, investment, family and government - into which income bracket does your personal before-tax annual income fall?
   - ☐ 1. Under $70,000.
   - ☐ 2. $70,000 - $89,999.
   - ☐ 3. $90,000 - $119,999.
   - ☐ 4. $120,000 - $149,999.
   - ☐ 5. $150,000 or more.
2. How would you describe your current and expected future income sources?
   - ☐ 1. Stable.
   - ☐ 2. Somewhat stable.
   - ☐ 3. Unstable.
3. Think of your net worth as being what you own, including your family home and other personal-use assets, minus what you owe. Into which bracket does the value of your net worth fall? (If you are married or have a de facto partner, include only your share of jointly owned assets less your share of what you owe jointly.)
   - ☐ 1. Under $200,000.
   - ☐ 2. $200,000 - $399,999.
   - ☐ 3. $400,000 - $1,599,999.
   - ☐ 4. $1,600,000 - $6,399,999.
   - ☐ 5. $6,400,000 or more.
4. My investment capital is
   - ☐ 1. Under $200,000.
   - ☐ 2. $200,000 - $399,999.
   - ☐ 3. $400,000 - $1,599,999.
   - ☐ 4. $1,600,000 - $6,399,999.
   - ☐ 5. $6,400,000 or more.
5. The highest education level I attained, or the closest equivalent, is
   - ☐ 1. Did not complete high school.
   - ☐ 2. Completed high school.
   - ☐ 3. Trade or diploma qualification.
   - ☐ 4. University degree or higher qualification.

Risk Tolerance – Client 2

Please answer all the questions. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.

1. Compared to others, how do you rate your willingness to take financial risks?
   - ☐ 1. Extremely low risk taker.
   - ☐ 2. Very low risk taker.
   - ☐ 3. Low risk taker.
   - ☐ 4. Average risk taker.
   - ☐ 5. High risk taker.
   - ☐ 6. Very high risk taker.
   - ☐ 7. Extremely high risk taker.
2. How easily do you adapt when things go wrong financially?
   - ☐ 1. Very uneasily.
   - ☐ 2. Somewhat uneasily.
   - ☐ 3. Somewhat easily.
   - ☐ 4. Very easily.
3. When you think of the word "risk" in a financial context, which of the following words comes to mind first?
   - ☐ 1. Danger.
   - ☐ 2. Uncertainty.
   - ☐ 3. Opportunity.
   - ☐ 4. Thrill.
4. Have you ever invested a large sum in a risky investment mainly for the "thrill" of seeing whether it went up or down in value?
   - ☐ 1. No.
   - ☐ 2. Yes, very rarely.
   - ☐ 3. Yes, somewhat rarely.
   - ☐ 4. Yes, somewhat frequently.
   - ☐ 5. Yes, very frequently.
5. If you had to choose between more job security with a small pay increase and less job security with a big pay increase, which would you pick?
   - ☐ 1. Definitely more job security with a small pay increase.
   - ☐ 2. Probably more job security with a small pay increase.
   - ☐ 3. Not sure.
   - ☐ 4. Probably less job security with a big pay increase.
   - ☐ 5. Definitely less job security with a big pay increase.
6. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?
   - ☐ 1. Always the possible losses.
   - ☐ 2. Usually the possible losses.
   - ☐ 3. Usually the possible gains.
   - ☐ 4. Always the possible gains.

7. How do you usually feel about your major financial decisions after you make them?
   - ☐ 1. Very pessimistic.
   - ☐ 2. Somewhat pessimistic.
   - ☐ 3. Somewhat optimistic.
   - ☐ 4. Very optimistic.

8. Imagine you were in a job where you could choose to be paid salary, commission or a mix of both. Which would you pick?
   - ☐ 1. All salary.
   - ☐ 2. Mainly salary.
   - ☐ 3. Equal mix of salary and commission.
   - ☐ 4. Mainly commission.
   - ☐ 5. All commission.

9. What degree of risk have you taken with your financial decisions in the past?
   - ☐ 1. Very small.
   - ☐ 2. Small.
   - ☐ 3. Medium.
   - ☐ 4. Large.
   - ☐ 5. Very large.

10. What degree of risk are you currently prepared to take with your financial decisions?
   - ☐ 1. Very small.
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   - ☐ 2. Somewhat unlikely.
   - ☐ 3. Somewhat likely.
   - ☐ 4. Very likely.

12. How much confidence do you have in your ability to make good financial decisions?
   - ☐ 1. None.
   - ☐ 2. A little.
   - ☐ 3. A reasonable amount.
   - ☐ 4. A great deal.
   - ☐ 5. Complete.

13. Suppose that 5 years ago you bought stock in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the stock dropped drastically and you sold at a substantial loss.
The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy stock now?
- ☐ 1. Definitely not.
- ☐ 2. Probably not.
- ☐ 3. Not sure.
- ☐ 4. Probably.
- ☐ 5. Definitely.

14. Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?
- ☐ 1. Any fall in value would make me feel uncomfortable.
- ☐ 2. 10%.
- ☐ 3. 20%.
- ☐ 4. 33%.
- ☐ 5. 50%.
- ☐ 6. More than 50%.

15. Assume that a long-lost relative dies and leaves you a house which is in poor condition but is located in a suburb that's becoming popular.
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Which of the following options would you take?
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16. Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, stocks and real estate would be high-risk/high-return whereas cash and GICs (guaranteed investment certificates) would be low-risk/low-return.)
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Mix of Investment in Portfolio

Portfolio	High Risk/Return	Medium Risk/Return	Low Risk/Return
☐ 1.	0%	0%	100%
☐ 2.	0%	30%	70%
☐ 3.	10%	40%	50%
☐ 4.	30%	40%	30%
☐ 5.	50%	40%	10%
☐ 6.	70%	30%	0%
☐ 7.	100%	0%	0%

17. You are considering placing one-quarter of your investment funds into a single investment. This investment is expected to earn about twice the GIC (guaranteed investment certificate) rate. However, unlike a GIC, this investment is not protected against loss of the money invested.
    How low would the chance of a loss have to be for you to make the investment?
    - ☐ 1. Zero, i.e. no chance of loss.
    - ☐ 2. Very low chance of loss.
    - ☐ 3. Moderately low chance of loss.
    - ☐ 4. 50% chance of loss.

18. With some types of investment, such as cash and GICs (guaranteed investment certificates), the value of the investment is fixed. However inflation will cause the purchasing power of this value to decrease.
    With other types of investment, such as stocks and real estate, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the value of such as stocks and real estate should certainly increase by more than the rate of inflation.
    With this in mind, which is more important to you - that the value of your investments does not fall or that it retains its purchasing power?
    - ☐ 1. Much more important that the value does not fall.
    - ☐ 2. Somewhat more important that the value does not fall.
    - ☐ 3. Somewhat more important that the value retains its purchasing power.
    - ☐ 4. Much more important that the value retains its purchasing power.

19. In recent years, how have your personal investments changed?
    - ☐ 1. Always toward lower risk.
    - ☐ 2. Mostly toward lower risk.
    - ☐ 3. No changes or changes with no clear direction.
    - ☐ 4. Mostly toward higher risk.
    - ☐ 5. Always toward higher risk.

20. When making an investment, return and risk usually go hand-in-hand. Investments which produce above-average returns are usually of above-average risk.
    With this in mind, how much of the funds you have available to invest would you be willing to place in investments where both returns and risks are expected to be above average?
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    - ☐ 2. 10%.
    - ☐ 3. 20%.
    - ☐ 4. 30%.
    - ☐ 5. 40%.
    - ☐ 6. 50%.
    - ☐ 7. 60%.
    - ☐ 8. 70%.
    - ☐ 9. 80%.
    - ☐ 10. 90%.
    - ☐ 11. 100%.

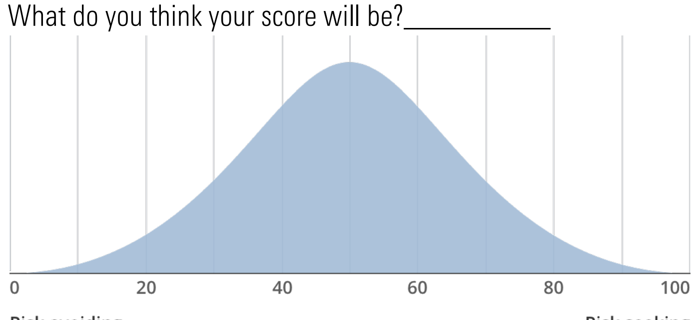
21. Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in one-year GICs (guaranteed investment certificates)?
    - ☐ 1. About the same rate as from GICs.
    - ☐ 2. About one and a half times the rate from GICs.
    - ☐ 3. About twice the rate from GICs.
    - ☐ 4. About two and a half times the rate from GICs.
    - ☐ 5. About three times the rate from GICs.
    - ☐ 6. More than three times the rate from GICs.

22. People often arrange their financial affairs to qualify for a government benefit or to obtain a tax advantage. However a change in legislation can leave them worse off than if they'd done nothing.
    With this in mind, would you take a risk in arranging your affairs to qualify for a government benefit or obtain a tax advantage?
    - ☐ 1. I would not take a risk if there was any chance I could finish up worse off.
    - ☐ 2. I would take a risk if there was only a small chance I could finish up worse off.
    - ☐ 3. I would take a risk as long as there was more than a 50% chance that I would finish up better off.

23. Imagine that you are borrowing a large sum of money at some time in the future. It's not clear which way interest rates are going to move - they might go up, they might go down, no one seems to know. Given the two types of loans below, which are you likely to take?
    - A variable interest rate that will rise and fall as the market rate changes.
    - A fixed interest rate which is 1% more than the variable rate but which won't change as the market rate changes.
    - ☐ 1. Definitely the variable rate.
    - ☐ 2. Probably the variable rate.
    - ☐ 3. Probably the fixed rate.
    - ☐ 4. Definitely the fixed rate.

24. Insurance can cover a wide variety of life's major risks - theft, fire, accident, illness, death etc. Some insurance policies allow you to choose a “deductible” i.e. the amount of loss that the insurance company will not reimburse. The higher the deductible, the lower the cost of insurance. If you were making a choice today, what deductible would you choose?
    - ☐ 1. Very small or no deductible – highest cost of insurance.
    - ☐ 2. Small deductible – high cost of insurance.
    - ☐ 3. Large deductible – low cost of insurance.
    - ☐ 4. Very large deductible – lowest cost of insurance.

25. This questionnaire is scored on a scale of 0 to 100. When the scores are graphed they follow the familiar bell-curve of the Normal distribution shown below. The average score is 50. Two-thirds of all scores are within 10 points of the average. Only 1 in 1000 is less than 20 or more than 80.
    What do you think your score will be?___________



Experience – Client 2

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1. Financial knowledge has been determined to be an important factor in helping people understand the risk of investing. How knowledgeable are you about investing?
   - ☐ 1. I have no or very little knowledge about investing.
   - ☐ 2. I have basic to moderate knowledge about investing.
   - ☐ 3. I am very knowledgeable about investing.

2. What types of investments have you held in the past or currently hold? Select all that apply.
   - ☐ 1. Mutual Funds.
   - ☐ 2. Stocks.
   - ☐ 3. Bonds
   - ☐ 4. GICs + Term Deposits.

3. Have you held a position where financial knowledge and expertise was a core component in the last five years?
   - ☐ 1. Yes.
   - ☐ 2. No.

4. Composure is a measure of your emotional state when markets go up and down in value. How did the last financial downturn affect your investment behaviour?
   - ☐ 1. I have never experienced a financial downturn.
   - ☐ 2. No impact, I didn’t make any changes to my investment plan.
   - ☐ 3. I saw an opportunity and bought more stocks.
   - ☐ 4. I was nervous and sold stocks.

Know Your Client – Client 2

Finally, a few questions about yourself to help us understand the pattern of Risk Tolerance in our community. Please note that this section is optional and is not part of the scoring process.

1. Having in mind income from all sources - work, investment, family and government - into which income bracket does your personal before-tax annual income fall?
   - ☐ 1. Under $70,000.
   - ☐ 2. $70,000 - $89,999.
   - ☐ 3. $90,000 - $119,999.
   - ☐ 4. $120,000 - $149,999.
   - ☐ 5. $150,000 or more.
2. How would you describe your current and expected future income sources?
   - ☐ 1. Stable.
   - ☐ 2. Somewhat stable.
   - ☐ 3. Unstable.
3. Think of your net worth as being what you own, including your family home and other personal-use assets, minus what you owe. Into which bracket does the value of your net worth fall? (If you are married or have a de facto partner, include only your share of jointly owned assets less your share of what you owe jointly.)
   - ☐ 1. Under $200,000.
   - ☐ 2. $200,000 - $399,999.
   - ☐ 3. $400,000 - $1,599,999.
   - ☐ 4. $1,600,000 - $6,399,999.
   - ☐ 5. $6,400,000 or more.
4. My investment capital is
   - ☐ 1. Under $200,000.
   - ☐ 2. $200,000 - $399,999.
   - ☐ 3. $400,000 - $1,599,999.
   - ☐ 4. $1,600,000 - $6,399,999.
   - ☐ 5. $6,400,000 or more.
5. The highest education level I attained, or the closest equivalent, is
   - ☐ 1. Did not complete high school.
   - ☐ 2. Completed high school.
   - ☐ 3. Trade or diploma qualification.
   - ☐ 4. University degree or higher qualification.

Investments Objectives

Once we have assessed your comfort with investment risk, the next step is to identify your investment objectives. This means understanding how your money should be managed given the purpose for which that money will ultimately be used. These objectives should be identified as an after tax (net expenditures) spendable value. For retirement goal, you may use a single objective or use up to three tiers.

Retirement Goal

	Client 1		Client 2
Retire at Age		Retire at Age	
Planning Horizon		Planning Horizon	

	Annual Amount	Start Year / Age	End Year / Age
Retirement Income Tier 1			
Retirement Income Tier 2			
Retirement Income Tier 3			

Education Goal

Funding For	Annual Amount	Start Year / Age	End Year / Age

Other Goal

Description	Annual Amount	Start Year / Age	End Year / Age

Assets & Liabilities

Investment Accounts

Account Name	Account Type	Asset Value	Liability Value	Ownership	Account Number	ACB	Associated Portfolio

Non-investment Accounts

Account Name	Account Type	Asset Value	Liability Value	Ownership	Account Number	ACB	Associated Portfolio

Savings

Account Name	Amount	Frequency	Start Year	End Year	Index %	Associated Goal	3rd Party Saving / Matching Contributions

Pensions & Other Revenues

Description	Ownership	Annual Amount	Start Age	End Age	Index %	Associated Goal

SRI

Socially Responsible Investing (SRI) is about making investment decisions to achieve not only financial returns, but also social and environmental returns. How interested would you be in SRI-specific investments?

☐ 1. I am not interested in SRI-specific investments.
☐ 2. I am interested in having some of my portfolio in SRI-specific investments.
☐ 3. I am interested in having half of my portfolio in SRI-specific investments.
☐ 4. I am interested in having most of my portfolio in SRI-specific investments.

Notes

Please document any considerations or constraints you have, this will allow us to prioritise what's important to you and approach the modeling process recognizing your preferences.
For example: If we identify a shortfall, how much more would you be willing save each year, over and above what you are currently saving, in order to achieve your objectives? What would the minimum level of income be that would still give you a lifestyle that would be acceptable?