

SAVINGS



F51-122A(16-04)

Your investor profile

How you decide to allocate your assets is the very heart of your financial strategy. It is therefore important that you take the time to determine what type of investor you are before establishing your allocation.

The first step is to fill out Your Investor Profile. This document will help you evaluate many elements, such as your investment horizon, your tolerance to risk and your knowledge of investments. The answers you provide will allow you to determine the investor profile (Prudent, Moderate, Balanced, Growth or Aggressive) that best meets your objectives and most accurately reflects your attitude toward risk.

We recommend that you review your investor profile periodically or whenever changes take place in your personal or financial situation.

New application for an Annuity Contract
(Write NP number)

NP

Existing Annuity Contract
(Write existing Contract number)

Type of registration

- Registered Retirement Saving Plan (RRSP)
- Life Income Fund (LIF)
- Locked-In RSP
- Locked-In Retirement Account (LIRA)
- Restricted Life Income Fund (RLIF)
- Retirement Income Fund (RIF)
- Prescribed Retirement Income Fund (PRIF)
- Registered Education Savings Plan (RESP)
- Restricted Locked-In RSP
- Non-registered
- Tax-Free Savings Account (TFSA)

Information

Last and first name		Date of birth		
		Y	M	D
Profession		Employer		
		Since		
		Y	M	D
Last financial planning		Last testamentary planning		
Date		Date		
		Y	M	D
		Y	M	D

Financial Objectives:

Questionnaire

Investment Horizon

- 1 How old are you?
 - a) Over 69
 - b) Between 61 and 69
 - c) Between 51 and 60
 - d) Between 41 and 50
 - e) Between 18 and 40
- 2 When do you plan to start making withdrawals from the amounts you have invested?
 - a) In less than 3 years
 - b) Within 3 to 5 years
 - c) Within 6 to 12 years
 - d) Within 13 to 20 years
 - e) In over 20 years
- 3 Over the next five years, you plan to:
 - a) Make regular withdrawals from your capital (Home Buyers' Plan, retirement, etc.).
 - b) Withdraw all your investment earnings and a portion of your capital.
 - c) Withdraw all your investment earnings without touching your capital.
 - d) Withdraw only a portion of your investment earnings.
 - e) Accumulate savings with your investment earnings (no withdrawals).

Financial Situation

- 4 What is your gross annual income? (before taxes)
 - a) \$25,000 and less
 - b) \$25,001 to \$50,000
 - c) \$50,001 to \$75,000
 - d) \$75,001 to \$100,000
 - e) \$100,001 and over
- 5 What is your net worth? (assets minus liabilities)
 - a) \$25,000 and less
 - b) \$25,001 to \$50,000
 - c) \$50,001 to \$100,000
 - d) \$100,001 to \$200,000
 - e) \$200,001 and over

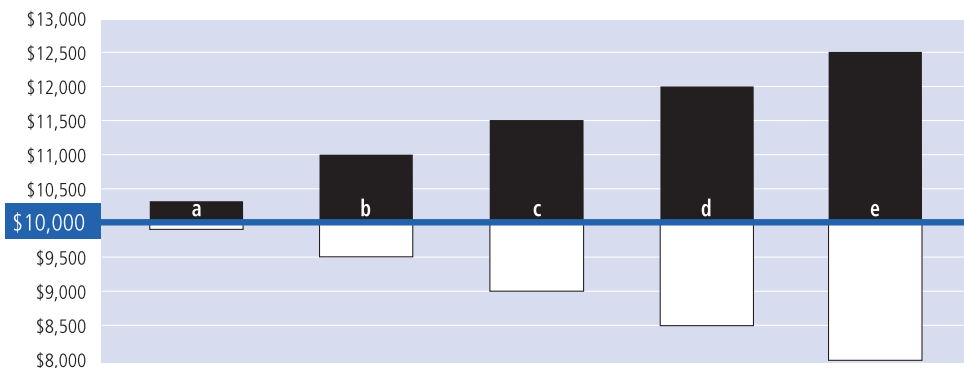
Risk Tolerance

- 6 Indicate your level of tolerance toward the risks related to the investment of your money.
 - a) Very low I do not like the idea of risking my money. My sole objective is to safely conserve my investments and shelter these amounts from market fluctuations.
 - b) Low While a drop in the value of my investments bothers me, I can tolerate occasional drops to a maximum of 5%, knowing that I will earn more investment earnings in the long term.
 - c) Moderate I am prepared to tolerate a short-term drop of between 5% to 10% of the value of my investments as long as I can count on higher investment earnings in the long term.
 - d) High I am comfortable with a short-term drop of between 10% to 20% of the value of my investments because I know that in the long term, my investment earnings will allow me to make up for this drop and obtain higher earnings.
 - e) Very high I hope to achieve long-term growth. A short-term drop (less than 1 year) of 20% of the value of my investments does not worry me.



Risk Tolerance (cont.)

- 7 You have the possibility of investing \$10,000 for one year. After one year, in what range would you accept the final potential value of your investment?



- a) Between \$9,950 and \$10,300
 b) Between \$9,500 and \$11,000
 c) Between \$9,000 and \$11,500
 d) Between \$8,500 and \$12,000
 e) Between \$8,000 and \$12,500

Investment Knowledge

- 8 What is your level of knowledge about investments?

- a) Very low I am just starting to become familiar with investments.
 b) Low My knowledge in the area of investments is limited. I know that certain investments are riskier than others.
 c) Moderate I am familiar with some types of investments and their related risks. For instance, I understand that equities are riskier than bonds.
 d) Advanced I am familiar with equities, bonds and investment funds. I understand the earnings potential and risks involved with these types of investments and their fluctuations in value over time.
 e) Very advanced I keep a constant eye on stock markets (equities, bonds, funds, real estate, etc.) and I have in-depth knowledge of such investments, which allows me to advise others in this respect.

Points calculations

Answer

- a = 1 point
 b = 2 points
 c = 5 points
 d = 10 points
 e = 20 points

Points for this profile

Total points

- From 8 to 26 points = Prudent profile
 From 27 to 55 points = Moderate profile
 From 56 to 89 points = Balanced profile
 From 90 to 119 points = Growth profile
 From 120 to 160 points = Aggressive profile

Your investor profile results

★ All the fields in this section are mandatory.

Choice of investments

Does your choice correspond to your investor profile? Yes No

If the investments selected do not reflect those suggested by the established profile, please state the reasons why:

I wish to benefit from certain coverages. I understand that the choice of funds offered to me will be reduced and I accept that my investments will differ from those suggested by my profile.

Other. Specify:

Client's initials

I have reviewed this investor profile, I recognize it is accurate and I confirm having received a copy of it.

Client's signature

Signed in _____, on _____

Agent's signature

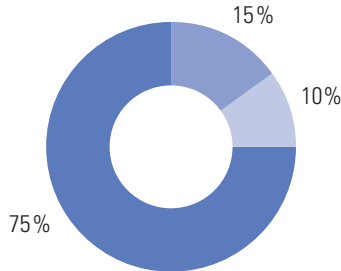
BM initials

The Importance of Good Asset Allocation

One of the factors that has the most influence on the return generated by your portfolio is its asset allocation. Therefore, when you establish the distribution of assets in your contract, it is very important to choose a combination of income and equity that corresponds to your investor profile and risk tolerance level. You must also take into account any other investments you may have elsewhere.

Prudent Profile • From 8 to 26 points

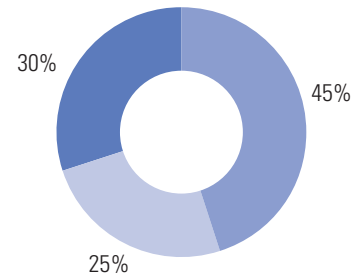
Capital security is important to you. You have low tolerance for volatility. You are mainly seeking investments that offer a regular income and capital preservation.



■ Income ■ Canadian Equity* ■ Global Equity*

Growth Profile • From 90 to 119 points

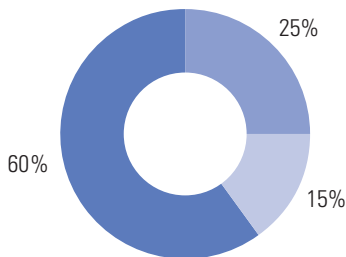
You are seeking above average growth and are ready to accept a high level of risk. You are a patient investor and do not allow yourself to be influenced by fluctuations in your portfolio.



■ Income ■ Canadian Equity* ■ Global Equity*

Moderate Profile • From 27 to 55 points

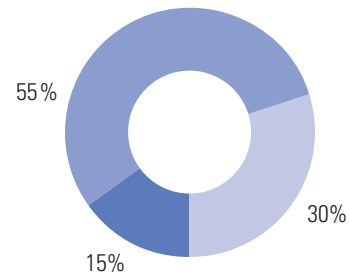
You are seeking a certain level of capital appreciation and your tolerance for risk is moderate. You favour investments that offer a relatively stable income.



■ Income ■ Canadian Equity* ■ Global Equity*

Aggressive Profile • From 120 to 160 points

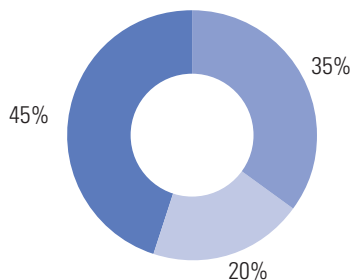
You have a strong tolerance for risk and market fluctuations do not worry you. You are seeking superior portfolio growth and are willing to accept substantial variations in the value of your portfolio from one year to the next.



■ Income ■ Canadian Equity* ■ Global Equity*

Balanced Profile • From 56 to 89 points

You are seeking a balance between income and capital appreciation. Your risk tolerance level is average. You are targeting medium- and long-term capital appreciation.



■ Income ■ Canadian Equity* ■ Global Equity*

One category of funds in particular—Focus Funds—is specifically designed to respect your investor profile at all times through automatic monthly rebalancing of your portfolio. Talk to your agent to find out more about these funds.

*The allocation between Canadian equities and global equities can vary. The allocation between the "Income" category and the "Equity" category (including Canadian and global equities) must nonetheless remain the same.

Important

This document is designed to guide you in the establishment of your investment strategy. Although we have taken steps to provide you with the most accurate evaluation possible, you are responsible for choosing your own investment strategy. iA Financial Group (Industrial Alliance Insurance and Financial Services Inc.) is not liable for any losses resulting from the use of this questionnaire.

Your investor profile

To learn more about our investment fund options, refer to the document “Funds Overview – Fund Codes and Management Expense Ratio MER” (F13-1000A).

You can also consult document F13-1005A for information about our Prestige Series.



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INVESTED IN YOU.