

RAYMOND JAMES

Confidential Investor Profile (Client Copy)

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Date: _____

Financial Objectives

Which of the following objectives are most important to you? (please number in order of priority)

- | | Client ₁ | Client ₂ |
|--|---------------------|---------------------|
| _____ Accumulating wealth to fund my retirement at age _____ | _____ | _____ |
| _____ Providing income for my current lifestyle | | |
| _____ Accumulating wealth for a child's education for _____ years | | |
| _____ Accumulating wealth for another financial goal in _____ years
(i.e. purchasing a home, starting a business, etc.) | | |
| _____ Preserving my capital | | |

Comments: _____

Investment Experience

	Stocks	Bonds	Mutual Funds	Options
Limited	_____	_____	_____	_____
Moderate	_____	_____	_____	_____
Sophisticated	_____	_____	_____	_____

Risk Tolerance Profile

Understanding your tolerance for investment risk relative to your investment return expectations is an important step in designing your portfolio. The questions that follow will help to develop a more accurate financial picture of your investment future. The answers you choose will indicate your comfort level with investment risk and your ability to withstand it. They will analyze your day-to-day financial needs, your general investment style and your personal time horizon.

1) Risk Factor

Before you make a decision on any investment, you need to consider how you feel about the prospect of potential loss of principal. This is a basic principle of investing: the higher return you seek, the more risk you face.

Which factor is most important to you in allocating a portfolio or in choosing a particular investment?

- A. How quickly I may be able to increase my wealth.
- B. The amount of monthly income the portfolio can generate.
- C. The safety of my investment principal.

2) Investment Approach

Which of the following statements best describes your overall approach to investing?

- A. Pursue current income, foregoing capital gains and minimizing risk to principal.
- B. Increase investment value, minimizing potential for loss of principal.
- C. Pursue investment growth, accepting moderate levels of risk and principal fluctuation.
- D. Seek maximum long-term returns, accepting maximum risk with principal fluctuation.

3) Volatility

The value of most investments fluctuates from year to year as well as over the short-term. How would you feel if an investment that you committed to for ten years lost 10% of its value during the first year?

- A. I would be extremely concerned and would consider selling and moving the investment.
- B. I would be moderately concerned and would consider selling and moving the investment.
- C. I would be somewhat concerned, but would probably not consider selling the investment.
- D. I would not be overly concerned, given my investment philosophy.

4) Variation

After observing the yearly volatility in each of the following hypothetical portfolios, with which would you feel most comfortable?

	Year 1	Year 2	Year 3	Year 4	Year 5	Average Annual Return
<input type="radio"/> A.	5%	5%	5%	5%	5%	5%
<input type="radio"/> B.	4%	7%	8%	2%	9%	6%
<input type="radio"/> C.	-5%	21%	8%	2%	9%	7%
<input type="radio"/> D.	9%	-11%	26%	3%	18%	9%
<input type="radio"/> E.	14%	-21%	40%	-4%	31%	12%

5) Economic – Canada

In general, your feelings about the Canadian economy over the next ten years are:

- A. Pessimistic
- B. Unsure
- C. Optimistic

6) Economic – US

In general, your feelings about the US economy over the next ten years are:

- A. Pessimistic
- B. Unsure
- C. Optimistic

7) Economic – World

In general, your feelings about the World economy over the next ten years are:

- A. Pessimistic
- B. Unsure
- C. Optimistic

8) Monetary Need

Another important consideration when making investment decisions is where you are in your life cycle and how long you have before you will need the money you are investing.

In approximately how many years do you expect to need the money you are investing?

- A. Within 2 to 3 years.
- B. Within 4 to 5 years.
- C. Within 6 to 10 years.
- D. More than 10 years.

9) Portfolio Withdrawal

How far in the future would you anticipate the need to withdraw more than 20% of your portfolio to meet a short-term financial need?

- A. Less than 3 years.
- B. Within 3 to 7 years.
- C. More than 7 years.

10) Income Needs

This section will help discover how much potential risk you can actually afford to take based on your own financial life cycle scenario.

Which statement best describes your portfolio income needs?

- A. I can forego at least 10% of my total current portfolio income.
- B. My present income is adequate for my needs.
- C. I need at least 10% more portfolio income.

11) Investment Earnings

In light of other income you may have, how do you anticipate using the earnings of your investment portfolio?

- A. Reinvest 100% of my investment earnings.
- B. Reinvest 80% to 100% of my investment earnings.
- C. Reinvest 20% to 79% of my investment earnings.
- D. Reinvest 0% (receive all investment earnings from cash flow).

12) Living Expense

Given interruptions of periodic income or other unforeseen circumstances, some individuals are forced to tap into their investment resources to meet living expenses. In such an instance, how many months of living expenses could be covered by your current liquid investments?

- A. Less than 4 months or already withdrawing.
- B. Between 4 and 12 months.
- C. More than 12 months or not seen as a concern.

13) Income Savings

The percentage of your total income that you currently save is approximately:

- A. 0%
- B. 0% - 9%
- C. 10% - 20%
- D. More than 20%

14) Future Earnings

In the next 5 years, you expect that your combined household earnings will probably:

- A. Decrease.
- B. Stay about the same.
- C. Increase modestly.
- D. Increase significantly.

Tax Constraints

Although tax status does not affect your risk profile, it may be a consideration when allocating specific investments within your portfolio.

Given your current marginal income tax bracket, are there any special tax constraints which would lead you to invest primarily in tax-advantageous investments?

Yes / No

Documentation Checklist

Please include the following information when returning this profile.

- Last year's tax return(s)
- Notice of assessment from CCRA
- Registered plan statements
- Details of any insurance policies
- Pension information (CPP & private)
- Non-registered investment statements

To the best of my knowledge, the information contained in this profile is both accurate and complete. I understand that any recommendations are based upon the information supplied by me.

Client₁ Signature

Date

Client₂ Signature

Date