

A person is shown from the chest up, wearing a white t-shirt, looking upwards and to the right. They are holding a rope or part of the boat's rigging. The background is a bright blue sky. Overlaid on the right side of the image is a yellow and white topographic map. The overall scene suggests navigation and exploration.

## I determine **my investor profile** and make **my investment choices.**

Every investor has specific investment goals that change over the year. As a result, an investment portfolio's asset allocation will vary depending on the investor's personal situation and risk tolerance.

The goal of this exercise is to find out what type of investor you are. What are you expecting from your investments: security or growth? What is your level of risk tolerance?

By answering these questions you will be able to make the investment choices that match your investor profile.

To help you determine your investor profile and choose the investments that are right for you, we recommend following this three-step process:

1. I fill out the questionnaire
2. I determine my investor profile
3. I make my investment choices



High values. Sound assets.

# I fill out the **questionnaire**

The questionnaire has two parts: “**My Personal Situation**” and “**My Risk Tolerance**”.  
For each question, choose the statement that describes you best, and circle the appropriate number.

## Part A: **My Personal Situation**

### 1. If everything goes as planned, I expect to retire in...

- |                          |           |
|--------------------------|-----------|
| • 5 years or less .....  | <b>0</b>  |
| • About 10 years .....   | <b>5</b>  |
| • About 15 years .....   | <b>11</b> |
| • About 20 years .....   | <b>15</b> |
| • 25 years or more ..... | <b>19</b> |

### 2. How would I define my financial situation right now?

Before answering, consider your age, current expenses, ability to pay off your debts (credit cards, loans, etc.) as well as your emergency and retirement funds (RRSP, amount of principal paid off on your mortgage loan, bank account, etc.).

- |   |           |
|---|-----------|
| • <b>Unstable:</b><br>a lot of debt and very little savings .....               | <b>0</b>  |
| • <b>Somewhat unstable:</b><br>A fair amount of debt and not much savings ..... | <b>2</b>  |
| • <b>Pretty good:</b><br>Some debts, but some savings too .....                 | <b>6</b>  |
| • <b>Good:</b><br>Very little or no debt at all and saving regularly .....      | <b>11</b> |

### 3. Our current annual family income before taxes (pensions included) is...

- |                                       |           |
|---------------------------------------|-----------|
| • Under \$30,000 .....                | <b>2</b>  |
| • Between \$30,000 and \$45,000 ..... | <b>4</b>  |
| • Between \$45,001 and \$60,000 ..... | <b>6</b>  |
| • Between \$60,001 and \$75,000 ..... | <b>8</b>  |
| • over \$75,000 .....                 | <b>10</b> |

### 4. I would like to receive information about the performance of the funds I've invested in...

- |                            |          |
|----------------------------|----------|
| • Every day .....          | <b>0</b> |
| • Every month .....        | <b>2</b> |
| • Every three months ..... | <b>6</b> |
| • Once a year .....        | <b>9</b> |

### 5. I know it's recommended to put money aside for unforeseen events (e.g.: loss of income).

#### How many months of net family income do we currently have for this purpose?

- |                                      |           |
|--------------------------------------|-----------|
| • Less than one month .....          | <b>0</b>  |
| • Between one and three months ..... | <b>2</b>  |
| • Between three and six months ..... | <b>6</b>  |
| • More than six months .....         | <b>11</b> |

**Total Part A:** \_\_\_\_\_

Part B: **My Risk Tolerance**

**1. How do I react when my investments fluctuate a lot?**

Points

- I sell off the ones that have gone down in value and buy more of those that have gone up in value ..... **0**
- I increase the percentage of those that have gone down in value and sell off the ones that have gone up in value because I believe that sooner or later the situation will change ..... **2**
- I watch how they perform over a period of a few months and change my portfolio's asset mix if necessary ..... **7**
- I keep them without worrying because I invest for the long-term ..... **15**

**2. A relative suggests putting the money I planned to save this year into a high-risk investment. The investment has a 50/50 chance of tripling in value within two years, but I also have a 50/50 chance of losing everything. What do I do?**

- I say "no" right away ..... **0**
- I consider it very carefully before making my decision ..... **2**
- I consider it briefly before making my decision ..... **5**
- I say "yes" right away ..... **7**

**3. In general, investing in equity funds produces higher returns than other types of funds, but the level of risk is higher too. If I were investing, how much of my portfolio would I invest in equity funds?**

Points

- Less than 20% ..... **0**
- Between 20% and 45% ..... **2**
- Between 46% and 70% ..... **6**
- More than 70% ..... **9**

**4. Supposing the markets are going through a turbulent period, how much of a temporary (e.g. one year) drop in the value of my investments could I tolerate?**

- None ..... **0**
- Up to 5% ..... **2**
- Between 6% and 15% ..... **8**
- More than 15% ..... **15**

**5. If I had \$5,000 to invest and a choice of four options with two possible sets of returns, which one would I choose?**

- **Option A** – potential return: \$5,200 or \$5,300 ..... **0**
- **Option B** – potential return: \$4,900 or \$5,750 ..... **4**
- **Option C** – potential return: \$4,500 or \$6,250 ..... **9**
- **Option D** – potential return: \$4,000 or \$7,000 ..... **14**

**Total Part B:** \_\_\_\_\_

I add up the results from both parts of the questionnaire and match them up with my investor profile in the table below.

Total: Part A  + Part B  =

## I determine my **investor profile**

My investor profile	My objectives	My risk tolerance
<b>Security</b> (between 0 and 20 points)	I want to minimize the volatility of my portfolio and preserve my capital.	I have a low risk tolerance. My only concern is protecting the value of my savings.
<b>Conservative</b> (between 21 and 40 points)	I want to ensure the security of my portfolio and obtain stable returns.	I prefer to put my money into relatively stable investments. I add certain higher-risk investments, such as equity funds, to gradually increase my portfolio's value.
<b>Balanced</b> (between 41 and 60 points)	I want to achieve a balance between long-term capital growth and stability.	I am open to opportunities, but not at any cost. I consider the uncertainty of short-term economic conditions, as I aim for a reasonable real return in the long term.
<b>Dynamic</b> (between 61 and 80 points)	I am looking for investments with good long-term capital growth potential and a certain degree of stability.	I diversify my investments well by incorporating various asset classes. I invest mainly in equity funds, while carefully weighing capital volatility.
<b>Energetic</b> (between 81 and 100 points)	I want to achieve long-term growth.	I have a high risk tolerance because, in principle, the money I put into my retirement savings won't be used for many more years to come. I am fairly aggressive when making investment decisions and invest mainly in equity funds, with little concern for capital volatility.
<b>Aggressive</b> (between 101 and 120 points)	I want to achieve the best returns in the long-term.	I have excellent risk tolerance because, in principle, the money I put into my retirement savings won't be used for many more years to come. I am fairly aggressive when making investment decisions and invest exclusively in equity funds, regardless of capital volatility.

# I make my **investment choices**

Whatever your investor profile, keep in mind that a careful allocation of your investments among a variety of management styles and asset classes will help your portfolio withstand market fluctuations. For example, when one asset class drops in value, the other asset classes, which are evolving in different environments, do not necessarily respond the same way.

To help you select the right investment, we offer you the following two approaches:

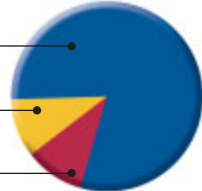
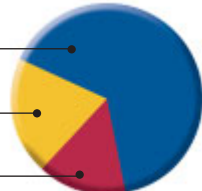
## The customized approach

This is the easiest approach since all you have to do is select the portfolio that matches your investor profile. The portfolios are designed by professionals and the funds are rebalanced from time to time so that the asset mix always matches your investor profile.

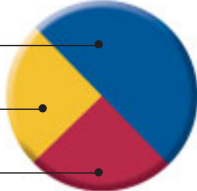
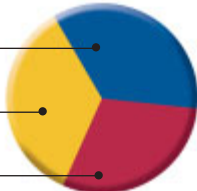
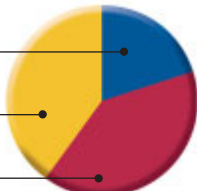
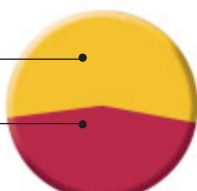
Our various portfolios benefit from good diversification because the assets are allocated in several different classes and in several different funds that are administered by different managers.

## The independent approach

This approach requires a bit more investment knowledge. From the asset mix recommended for your investor profile and using the document “My Investment Funds”, select funds for your portfolio and then make sure, with regular monitoring, that they continue to meet your objectives.

My investor profile	Customized approach	Independent approach
<b>Security</b>	<b>Security Portfolio</b> Investments that are not likely to fluctuate, very little in equity funds.	Fixed income funds <b>80%</b> Canadian equity funds <b>10-20%</b> Foreign equity funds <b>0-10%</b> 
<b>Conservative</b>	<b>Conservative Portfolio</b> Mainly investments that do not fluctuate much.	Fixed income funds <b>65%</b> Canadian equity funds <b>15-30%</b> Foreign equity funds <b>5-20%</b> 

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My investor profile	Customized approach	Independent approach
<b>Balanced</b>	<b>Balanced Portfolio</b> An equal proportion of fixed income funds (stability) and equity funds (long-term growth).	Fixed income funds <b>50%</b> Canadian equity funds <b>20-40%</b> Foreign equity funds <b>10-30%</b> 
<b>Dynamic</b>	<b>Dynamic Portfolio</b> One third of the portfolio made up of assets that are less sensitive to market fluctuations.	Fixed income funds <b>35%</b> Canadian equity funds <b>25-50%</b> Foreign equity funds <b>15-40%</b> 
<b>Energetic</b>	<b>Energetic Portfolio</b> Mainly equity funds.	Fixed income funds <b>20%</b> Canadian equity funds <b>30-60%</b> Foreign equity funds <b>20-50%</b> 
<b>Aggressive</b>	<b>Aggressive Portfolio</b> Exclusively equity funds regardless of short-term market fluctuations.	Canadian equity funds <b>50-80%</b> Foreign equity funds <b>20-50%</b> 

Do you have any questions about your retirement savings plan? Need advice? Don't hesitate to visit us at [www.desjardinsfinancialsecurity.com/participant](http://www.desjardinsfinancialsecurity.com/participant) or to contact one of our representatives at the Customer Contact Centre at 1 800 968-3587 or (514) 285-7717.



High values. Sound assets.