



your way,  
plain and simple™



GROUP RETIREMENT SAVINGS

# Investor profile, your way



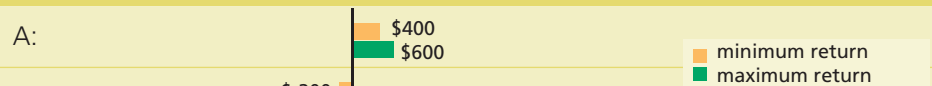

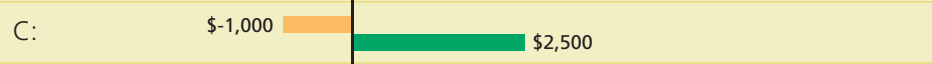
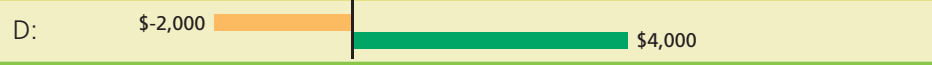
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Cooperating in building the future

Your investment strategy is specific to you and should reflect your retirement goals, your personal situation, and your risk tolerance. The following questionnaire will help you find out what kind of investor you are. Check the answer that you're most comfortable with.

QUESTION	✓	POINTS
<b>1) You expect to retire in:</b>		
5 years or less		0
6 to 10 years		5
11 to 15 years		11
16 to 20 years		15
21 years or more		19
<b>2) How would you describe your financial situation today?</b> Consider your age, bank accounts, current expenses, amount of principal paid off on your mortgage loan, ability to pay off your debts (credit cards, loans, etc.), emergency funds, existing retirement assets, etc.		
Unstable (a lot of debt and very little savings)		0
Somewhat unstable (a fair amount of debt and not much savings)		2
Pretty good (some debt, but some savings too)		6
Good (very little or no debt, and a fair amount of savings)		11
<b>3) Your current annual family income before taxes, including pensions:</b>		
Under \$30,000		2
Between \$30,000 and \$45,000		4
Between \$45,001 and \$60,000		6
Between \$60,001 and \$75,000		8
Over \$75,000		10
<b>4) How often would you like to review information about the performance of the funds you invest in?</b>		
Every day		0
Every month		2
Every six months		6
Once a year		9
<b>5) How many months of net family income do you currently have set aside for unforeseen events or emergencies?</b>		
Less than one month		0
Between one and three months		2
Between three and six months		6
More than six months		11

QUESTION	✓	POINTS
<b>6) How would you react if you noticed fluctuations in your investments? You would:</b>		
Sell off the ones that have gone down in value and buy more of those that have gone up in value		0
Increase the percentage of those that have gone down in value and sell off the ones that have gone up in value because you believe that sooner or later the situation will change		2
Watch how your investments perform over a few months and change your portfolio's asset mix if necessary		7
Keep your investments as they are without worrying because you invest for the long-term		15
<b>7) A relative suggests putting the money you planned to save this year into a high-risk investment. The investment has a 50/50 chance of either tripling in value or losing everything within two years. What would you do?</b>		
Say "no" right away		0
Consider it very carefully before making your decision		2
Consider it briefly before making your decision		5
Say "yes" right away		7
<b>8) How would you describe your level of investment knowledge?</b>		
Poor I don't know anything about investments		0
Limited I understand a bit about the basics but I don't know how to apply that to my own financial situation		2
Moderate I understand the basic principles and periodically I look at how my investments are doing		6
Good I have a thorough understanding of the various investment categories and risk levels, and I like to follow the financial markets and the economy		9
<b>9) If the markets go through a turbulent period, how much of a temporary drop (e.g., one year) in the value of your investments could you tolerate?</b>		
None		0
Up to 10%		2
Between 10% and 20%		8
More than 20%		15
<b>10) Over time, investment returns may fluctuate. If you had \$10,000 to invest, how much fluctuation would you be comfortable with after one year?</b>		
A: 		0
B: 		4
C: 		9
D: 		14
<b>CALCULATE YOUR TOTAL:</b>		

## Investor profiles

<b>Secure</b> 0 to 20 points	<p>You have a low risk tolerance to market fluctuations.</p> <p>You are comfortable investing primarily in fixed income investments with little exposure to equity investments.</p>
<b>Moderate</b> 21 to 40 points	<p>You have a low to moderate risk tolerance to market fluctuations.</p> <p>You are comfortable investing in fixed income investments with a slight exposure to equity investments.</p>
<b>Balanced</b> 41 to 60 points	<p>You have a moderate risk tolerance to market fluctuations.</p> <p>You are comfortable investing in a balanced combination of equity and fixed income investments.</p>
<b>Growth</b> 61 to 80 points	<p>You have a relatively high risk tolerance to market fluctuations.</p> <p>You are comfortable investing in equity investments with some exposure to fixed income investments.</p>
<b>Aggressive</b> Over 80 points	<p>You have a high risk tolerance to market fluctuations.</p> <p>You are comfortable investing in equity investments with a low exposure to fixed income investments.</p>

As your life situation changes, so may your tolerance for risk. Complete the questionnaire once a year to make sure that the investment choices you made are still right for you.

If you need help or guidance, please contact us:

Telephone: **1-800-968-3587**  
8 a.m. – 8 p.m. EST, Monday to Friday

Email: **grouppension@dfs.ca**

Website: **www.dfs.ca/participant**



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