

Risk: *Capacity & Attitude*

What is your primary goal for this portfolio?

- ☐ 1 I want to keep the money I have invested safe from short-term losses or readily available for short-term needs.
- ☐ 2 I want to generate a steady stream of income from my investments and I am less concerned about growing the value of my investments.
- ☐ 3 I want to generate some income with some opportunity for the investments to grow in value.
- ☐ 4 I want to generate long-term growth from my investments.

RISK CAPACITY

Your current and future income sources are:

- ☐ 1 Stable
- ☐ 2 Somewhat stable
- ☐ 3 Unstable

How would you classify your overall financial situation?

- ☐ 1 No savings and significant debt
- ☐ 2 Little savings and a fair amount of debt
- ☐ 3 Some savings and some debt
- ☐ 4 Some savings and little or no debt
- ☐ 5 Significant savings and little or no debt

RISK ATTITUDE

In making financial decisions, you are:

- ☐ 1 Very conservative and try to minimize risk and avoid the possibility of any loss
- ☐ 2 Conservative but willing to accept a small amount of risk
- ☐ 3 Willing to accept a moderate level of risk and tolerate losses to achieve potentially higher returns
- ☐ 4 Aggressive and typically take on significant risk and are willing to tolerate large losses for the potential of achieving higher returns

The value of an investment portfolio will generally go up and down over time. Assuming that you have invested \$10,000, how much of a decline in your investment portfolio could you tolerate in a 12-month period?

- ☐ 1 I could not tolerate any loss
- ☐ 2 -\$300 (-3%)
- ☐ 3 -\$1,000 (-10%)
- ☐ 4 -\$2,000 (-20%)
- ☐ 5 More than -\$2,000 (more than 20 per cent)

When you are 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

From September 2008 through November 2008, North American stock markets lost over 30 per cent. If you currently owned an investment that lost over 30 per cent in three months you would:

- ☐ 1 Sell all of the remaining investment to avoid further losses
- ☐ 2 Sell a portion of the remaining investment to protect some of your capital
- ☐ 3 Hold onto the investment and not sell any of the investment in the hopes of higher future returns
- ☐ 4 Buy more of the investment now that prices are lower