



## Investor profile



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

# What is your investor profile?

To achieve your financial goals, you need to analyze your attitude towards investing and your financial situation before selecting the solution that's right for you.

How you feel about investing and how you react to market fluctuations are good indicators of how much risk you are willing to take. Keep in mind that the higher the potential return, the higher the level of risk.

You can find out your investor profile by completing the following questionnaire. It's a good idea to review these questions on a regular basis in case changes have occurred in your personal situation (salary, employer pension plan, children, a new home, a new tax bracket, etc.).

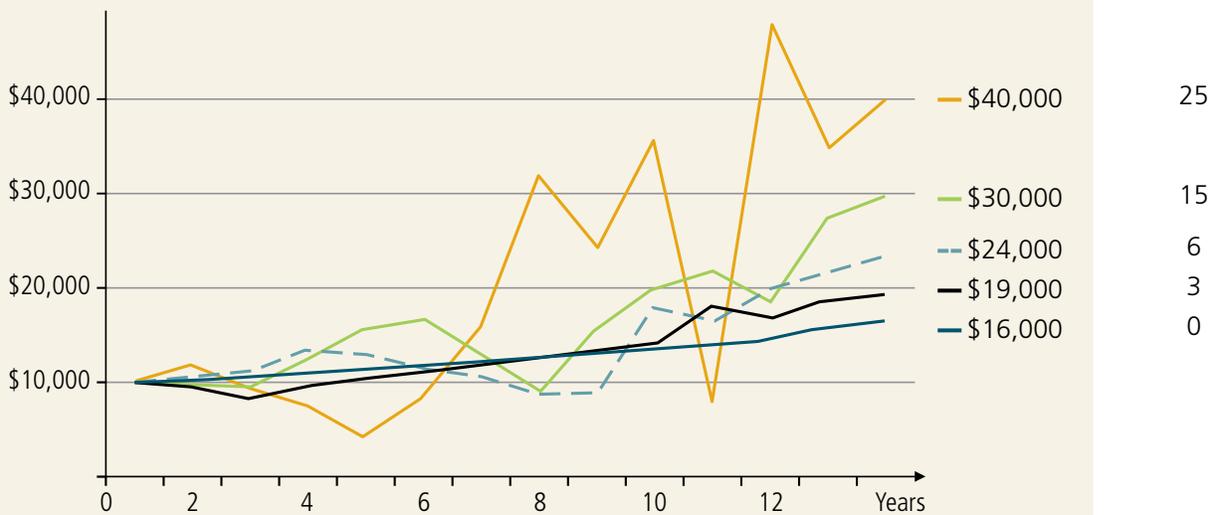
Investment horizon	Points
<b>1. How old are you?</b>	(circle)
66 or over	1
56 to 65	3
46 to 55	5
36 to 45	7
35 or under	10
<b>2. When do you plan to start withdrawing money from your investments?</b>	
In less than 3 years	0
In 3 to 5 years	3
In 6 to 10 years	5
In 11 to 20 years	7
In over 20 years	10
<b>3. In the short and medium term (3 to 5 years), are you planning to:</b>	
Make withdrawals from savings (Home Buyers' Plan, children's education, retirement, etc.)?	1
Use your savings and returns as your primary source of income?	3
Use only your returns as your primary source of income?	5
Use your returns as a secondary source of income (occasional withdrawals)?	7
Not make any withdrawals (accumulation and growth)?	10

Financial situation	Points
<b>4. Which statement best describes your current financial situation?</b>	(circle)
<b>Precarious:</b> I don't earn much income and it's irregular. I can put very little or no money aside.	1
<b>Variable:</b> I have some big loans (mortgage, car, etc.) I don't have much disposable income to save.	3
<b>Stable:</b> My income is stable. If I have any loans, I have started to pay them back and I am putting some money aside.	5
<b>Defined:</b> My financial situation is well-defined. If I have any loans, they're almost all paid off and I am putting money aside regularly.	7
<b>Solid:</b> I earn more than I spend. I am able to save a large portion of my income and I am financially secure.	10
<b>5. What is your investment portfolio worth today?</b>	
Less than \$25,000	1
\$25,000 to \$49,999	3
\$50,000 to \$99,999	5
\$100,000 to \$300,000	7
More than \$300,000	10

Risk tolerance	Points
<b>6. How much do you know about investing?</b>	(circle)
<b>Nothing or very little:</b> It's all new to me.	1
<b>Not much:</b> I know some of the basics and that some investments are riskier than others.	3
<b>Average:</b> I'm familiar with the main types of investment vehicles and their risk levels.	6
<b>Advanced:</b> I'm familiar with investment funds, stocks and bonds. I understand the relationship between the different levels of risk and different types of investments, and how they can fluctuate over time.	10
<b>Expert:</b> I have a good understanding of the financial markets, how they fluctuate and can impact the performance of my investments.	20
<b>7. What would you do if the value of your portfolio dropped below your initial investment after 12 months?</b>	
I would change my investment strategy completely.	0
I would change my investment strategy significantly (more than three quarters of my portfolio).	3
I would change a substantial part of my investment strategy.	6
I would change very little of my investment strategy (less than a quarter of my portfolio).	15
I would not change my investment strategy.	20

Risk tolerance	Points
<b>8. How big a drop in the value of your investments could you tolerate during a period of turbulent market conditions?</b>	(circle)
No drop	0
Up to 5%	3
6% to 15%	6
16% to 25%	15
More than 25%	25
<b>9. Are you comfortable with the following statement "I can tolerate significant upward and downward movements in the value of my investments if there is a possibility for higher returns in the long term."?</b>	
Not comfortable at all	1
Uncomfortable	3
Indifferent	5
Fairly comfortable	7
Completely comfortable	10

**10. The graph below shows possible scenarios for the value of an initial deposit of \$10,000. Which one would you be most comfortable with?**

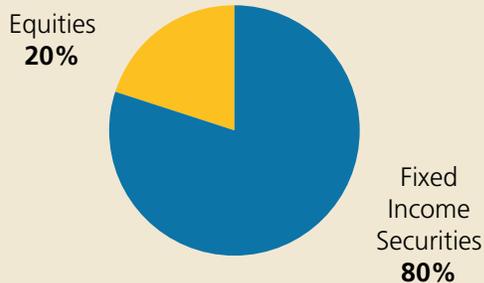


Tally your points	TOTAL

# Find your investor profile

## Conservative

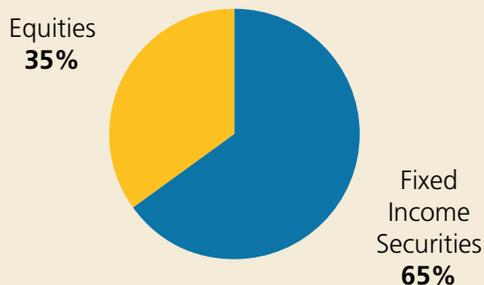
0 to 29



You want to protect your assets. You're at a stage where your life, your obligations and your income are changing and you can't assume a high level of risk. The expression "a bird in the hand is worth two in the bush" sums up your investment philosophy of betting on a sure thing.

## Moderate

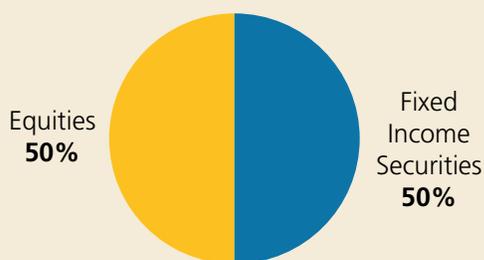
30 to 59



You're ready to diversify your investments provided your portfolio's level of risk doesn't keep you up at night. You're prepared to risk a small percentage of your investments. You'd like the value of your investments to grow while they generate income.

## Balanced

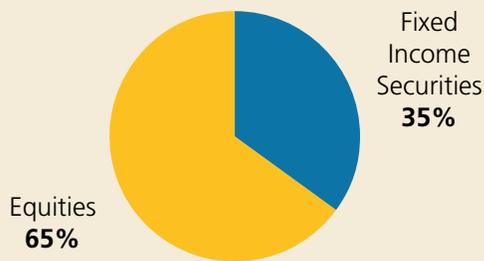
60 to 84



For you, investing means preserving part of your capital and growing the rest by putting it into riskier vehicles. A balanced approach seems to be the best strategy for you. You select your investments based on capital gains and the moderate income they generate.

## GROWTH

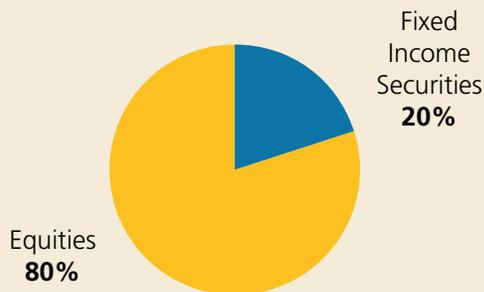
85 to 109



Given your experience, knowledge of financial markets and financial situation, an aggressive investment strategy is right for you. However, you still want to preserve part of your capital and invest a small portion of your portfolio in fixed-income investments.

## MAXIMUM GROWTH

110 +



You remain calm and patient in periods of extreme turbulence and stay focussed on the long term. As you're financially stable, you are ready for more volatile investments because you believe that you'll have a better chance of achieving your goals. You don't rely on your investment returns as a source of income to help you maintain your life style.

## Choosing Desjardins...

is choosing Desjardins Group, the largest cooperative financial group in Canada whose **financial stability is recognized** by the following credit ratings which are comparable, if not superior to those of the five largest Canadian banks and insurance companies:

- Standard and Poor's A+
- Moody's Aa2
- Dominion Bond Rating Service AA
- Fitch AA

[desjardinslifeinsurance.com](http://desjardinslifeinsurance.com)



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future



Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

This document was printed on Cascades Rolland Enviro100 paper.