



A COMMON  
CORE OF  
COMBINED  
STRENGTH  
AND EXPERTISE.

INVESTOR PROFILE QUESTIONNAIRE

CI Empire Life Concentric GIF

# YOU HAVE YOUR OWN UNIQUE BLEND OF FINANCIAL NEEDS AND RESOURCES

Making a wise portfolio choice is dependent on a proper and prudent assessment of your profile as an investor. This Investor Profile Questionnaire is a starting point for you and your advisor to work together to prepare your investment plan. The questions encompass the major areas: your current personal and financial situation; your investment objectives and risk tolerance; your investment knowledge and experience.

When thoughtfully and accurately completed, this profile can be an effective tool that will assist your advisor in recommending the portfolio that is most appropriate for you.

The information provided through this exercise is used to prepare your Investment Policy Statement (IPS) – a document generated to reflect an investment strategy that might be appropriate for you. Your IPS details your proposed asset allocation, which is an important step in structuring your portfolio. The IPS becomes the baseline against which you will be able to measure the ongoing performance of your investments.

We believe that investment success over the long term is directly related to your ability to tolerate and understand volatility in the short term. Achieving greater returns often means taking greater risk, which can lead to more volatility in the value of the investment. If you do not have a portfolio that you can live with during down markets, then you'll be less likely to stay the course over the long run. That is why many of the questions we've included focus on your tolerance for risk.

## **BEFORE YOU BEGIN COMPLETING THIS QUESTIONNAIRE, THERE ARE TWO IMPORTANT POINTS TO CONSIDER:**



The CI Empire Life Concentric GIF Portfolio Series was created to meet long-term investment objectives. You should be prepared to be invested for at least a full economic cycle (which typically lasts five to ten years). Some investment vehicles require an entire economic cycle to mature and a five-year time horizon allows most short-term market fluctuations to even out and reduce the risk that you may have to make substantial withdrawals at an inopportune time. If you are fairly certain that you will require a substantial portion (20% or more) of your portfolio in less than five years, you should speak to your advisor about your needs.



Your personal and financial circumstances change over time and it will be important for you to review your portfolio on a regular basis with your advisor. Subsequent changes to your personal and financial circumstances should be brought to the attention of your advisor on a timely basis.

## THIS QUESTIONNAIRE IS DESIGNED TO HELP YOU SELECT THE CI EMPIRE LIFE CONCENTRIC PORTFOLIO SERIES THAT BEST MEETS YOUR INVESTMENT GOALS.

**1. Complete the Questionnaire** — Complete the questionnaire by circling the most appropriate response to each question. Your advisor can help you with your answers. The more accurately you respond, the better the questionnaire works.

**2. Total Your Score** — Add up the points from your responses. Your answers to the questionnaire will generate a score. Your score will help in determining which portfolio is best suited to you by calculating how much risk you can comfortably assume in order to achieve your return objectives.

**3. Select Your Portfolio** — Select the portfolio that corresponds to your score. Your advisor will help you with the portfolio selection process by considering all relevant factors.

### PERSONAL AND FINANCIAL SITUATION

#### Q1. What is your age?

In general, there is less need for older investors to assume significant investment risk than there is for younger investors. While other circumstances such as wealth may counter this assumption, advancing age generally reduces risk tolerance.

- \_\_\_\_\_ 30 and under (8 points)
- \_\_\_\_\_ 31 to 40 (6 points)
- \_\_\_\_\_ 41 to 50 (4 points)
- \_\_\_\_\_ 51 to 65 (2 points)
- \_\_\_\_\_ Over 65 (0 points)

#### Q2. What is your annual household income (before tax)?

Your financial advisor must understand your financial situation in order to provide you with a tailored investment strategy that reflects your current situation, and enables you to achieve your financial goals.

- \_\_\_\_\_ Less than \$40,000 (0 points)
- \_\_\_\_\_ \$40,001 to \$75,000 (4 points)
- \_\_\_\_\_ \$75,001 to \$125,000 (9 points)
- \_\_\_\_\_ \$125,001 to \$200,000 (14 points)
- \_\_\_\_\_ Over \$200,000 (17 points)

#### Q3. How much does your household have in investable assets (total assets less your principal residence, business assets and personal property)?

Greater wealth and investable assets typically imply higher “financial” risk tolerance. However, some wealthy investors may be risk averse and have low “psychological” risk tolerance.

- \_\_\_\_\_ Less than \$35,000 (0 points)
- \_\_\_\_\_ \$35,001 to \$75,000 (4 points)
- \_\_\_\_\_ \$75,001 to \$150,000 (9 points)
- \_\_\_\_\_ \$150,001 to \$300,000 (14 points)
- \_\_\_\_\_ Over \$300,000 (17 points)

### INVESTMENT OBJECTIVES AND RISK TOLERANCE

#### Q4. What is your primary investment objective?

Determining your investment objective enables your financial advisor to select a suitable asset allocation to maximize your portfolio’s return and minimize its risk.

- \_\_\_\_\_ Preserve capital (0 points)
- \_\_\_\_\_ Generate maximum income with modest asset growth (4 points)
- \_\_\_\_\_ Achieve moderate growth and income (9 points)
- \_\_\_\_\_ Achieve strong asset growth with modest income (14 points)
- \_\_\_\_\_ Achieve maximum asset growth (17 points)

**Q5. For how long do you plan to invest these funds before you begin withdrawing a substantial portion from your portfolio (e.g., a withdrawal of more than half)?**

If you plan to invest for less than three years, you may experience a declining part of a market cycle without the opportunity to take advantage of longer-term market trends.

- \_\_\_\_\_ 1 to 3 years (0 points)
- \_\_\_\_\_ 4 to 5 years (5 points)
- \_\_\_\_\_ 6 to 10 years (11 points)
- \_\_\_\_\_ 11 to 15 years (16 points)
- \_\_\_\_\_ More than 15 years (25 points)

**Q6. Given your financial goals, how much volatility (risk) are you willing to assume to achieve your portfolio's expected return?**

Any well-diversified portfolio is subject to some volatility (risk), where the portfolio will likely have negative returns in certain years.

- \_\_\_\_\_ Low volatility, since you require positive returns each year (0 points)
- \_\_\_\_\_ Low to medium volatility, such as negative returns in 1 of every 8 years (5 points)
- \_\_\_\_\_ Medium volatility, such as negative returns in 1 of every 6 years (11 points)
- \_\_\_\_\_ Medium to high volatility, such as negative returns in 1 of every 5 years (16 points)
- \_\_\_\_\_ High volatility, such as negative returns in 1 of every 4 years (25 points)

**Q7. How much of a temporary decline in your investment portfolio could you tolerate over a one-year period?**

Your portfolio will likely have a negative return in certain years. A portfolio with higher volatility (risk) will likely have higher negative returns in any one year. You will need to have both the “psychological” and “financial” risk tolerance to withstand these negative returns.

- \_\_\_\_\_ 0% (0 points)
- \_\_\_\_\_ -5% (4 points)
- \_\_\_\_\_ -10% (9 points)
- \_\_\_\_\_ -15% (14 points)
- \_\_\_\_\_ More than -15% (17 points)

## **INVESTMENT KNOWLEDGE AND EXPERIENCE**

**Q8. What do you expect the overall average return on your investment portfolio to be over the long term (10+ years), before tax but after inflation?**

Your financial advisor can help you align your return expectations with your risk tolerance. Ideally, you should focus on the long-term returns of your investment portfolio after inflation (i.e., the real rate of return).

- \_\_\_\_\_ 0% to 2% (0 points)
- \_\_\_\_\_ 1% to 3% (2 points)
- \_\_\_\_\_ 4% to 7% (4 points)
- \_\_\_\_\_ 5% to 9% (6 points)
- \_\_\_\_\_ More than 9% (8 points)

**Q9. Which statement best describes your level of investment knowledge about financial markets and products?**

Knowing your level of investment knowledge helps your financial advisor communicate with you at an appropriate level. Further, your knowledge level helps your advisor assess how much background information is required when discussing investment strategies and products.

- \_\_\_\_\_ Very limited knowledge (0 points)
- \_\_\_\_\_ Basic knowledge and minimal experience (2 points)
- \_\_\_\_\_ Good knowledge and some investment experience (4 points)
- \_\_\_\_\_ Strong knowledge and experience (6 points)
- \_\_\_\_\_ Advanced knowledge and extensive experience (8 points)

**Q10. Which of the following statements best describes your current investment portfolio (individual securities, ETFs, mutual funds and/or segregated funds)?**

Information on your previous investment experience helps your financial advisor assess your investment knowledge and your attitude toward investment risk.

- \_\_\_\_\_ Mainly Canadian money market securities (e.g., cash, GICs, CSBs) (0 points)
- \_\_\_\_\_ Mainly Canadian fixed-income securities (e.g., government and/or corporate bonds) (2 points)
- \_\_\_\_\_ Equal amounts of fixed-income and equity securities (4 points)
- \_\_\_\_\_ Mainly Canadian and international blue-chip equities (6 points)
- \_\_\_\_\_ Mainly aggressive Canadian and international securities (8 points)

**After reviewing the results of the Investor Profile Questionnaire you have just completed, your advisor will ensure that relevant factors have been considered in order to recommend the most suitable CI Empire Life Concentric Guaranteed Investment Fund for your needs.**

\_\_\_\_\_  
Client Name

\_\_\_\_\_  
Advisor

\_\_\_\_\_  
Date Completed

**Your total score :** \_\_\_\_\_



# PORTFOLIO CHOICES TO MEET EVERY INVESTOR'S NEEDS

## SCORING SUMMARY

Scoring Range		Fixed Income	Equity
0-11 Points	<b>Concentric Portfolio Series Income GIF</b> Suited for investors whose primary need is income and capital preservation.	70%	30%
12-30 Points	<b>Concentric Portfolio Series Conservative GIF</b> Suited for investors whose primary objective is capital preservation and income with moderate growth.	55%	45%
31-59 Points	<b>Concentric Portfolio Series Conservative Balanced GIF</b> Suited for investors whose primary objective is capital preservation with some growth.	45%	55%
60-87 Points	<b>Concentric Portfolio Series Balanced GIF</b> For investors pursuing long-term capital growth who are conscious of volatility.	35%	65%
88-114 Points	<b>Concentric Portfolio Series Balanced Growth GIF</b> For investors pursuing long-term capital growth while remaining conscious of volatility.	25%	75%
115-135 Points	<b>Concentric Portfolio Series Growth GIF</b> For long-term investors seeking strong capital growth while comfortable with some short-term volatility.	20%	80%
136-150 Points	<b>Concentric Portfolio Series Maximum Growth GIF</b> For aggressive investors looking to maximize returns and can tolerate higher volatility.	10%	90%

CI EMPIRE LIFE CONCENTRIC GIF	CONCENTRIC GIF 75/75					CONCENTRIC GIF 75/100				
	FE	LL	DSC	NL	F-Class	FE	LL	DSC	NL	F-Class
Concentric Portfolio Series Income GIF	CIE20031	CIE20231	CIE20531	CIE20331	CIE20731	CIE21031	CIE21231	CIE21531	CIE21331	CIE21731
Concentric Portfolio Series Conservative GIF	CIE20032	CIE20232	CIE20532	CIE20332	CIE20732	CIE21032	CIE21232	CIE21532	CIE21332	CIE21732
Concentric Portfolio Series Conservative Balanced GIF	CIE20033	CIE20233	CIE20533	CIE20333	CIE20733	CIE21033	CIE21233	CIE21533	CIE21333	CIE21733
Concentric Portfolio Series Balanced GIF	CIE20034	CIE20234	CIE20534	CIE20334	CIE20734	CIE21034	CIE21234	CIE21534	CIE21334	CIE21734
Concentric Portfolio Series Balanced Growth GIF	CIE20035	CIE20235	CIE20535	CIE20335	CIE20735	CIE21035	CIE21235	CIE21535	CIE21335	CIE21735
Concentric Portfolio Series Growth GIF	CIE20036	CIE20236	CIE20536	CIE20336	CIE20736	CIE21036	CIE21236	CIE21536	CIE21336	CIE21736
Concentric Portfolio Series Maximum Growth GIF	CIE20037	CIE20237	CIE20537	CIE20337	CIE20737	CIE21037	CIE21237	CIE21537	CIE21337	CIE21737

Learn more by contacting your advisor or visiting [ci.com/concentric](http://ci.com/concentric).



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