

# WHAT IS YOUR INVESTOR PROFILE?

Determine your  
**investment goals**

**Find out**  
which Portfolio Fund  
best meets your needs



# Investor Profile Questionnaire

The goal of this questionnaire is to help you determine your investor profile and recommend which Empire Life Portfolio Fund\* best meets your needs.

Answer the following questions, then add up your score. You should review your profile and investment plan with your advisor regularly to ensure your long-term investment approach is consistent with your needs.

## 1. What is your main investment goal?

- a. Capital preservation – to protect the value of my original investment
- b. Capital growth – to increase the value of my original investment
- c. Income to meet current needs
- d. Income to meet future needs

## 2. Which statement best describes your objective in relation to the financial goal you identified in Question 1?

- a. I must meet my financial goal within my specific timeframe.
- b. I hope to meet my financial goal by my target date. However, I do have some flexibility to wait 1 to 2 years longer to meet my specific dollar requirement.
- c. My financial goal is something I am working towards but understand I may not achieve. If I have not met my target by the original date, I will not be overly concerned. I will re-evaluate my position and either postpone the realization of that goal or eliminate it altogether.

## 3. Will you want to withdraw 20% or more of your original investment?

- a. Yes, within the next 3 years
- b. Yes, within 3 to 5 years
- c. Yes, within 5 to 10 years
- d. Yes, but more than 10 years from now
- e. Not likely

## 4. How would you describe your knowledge about investing?

- a. Little or no knowledge
- b. Some knowledge and familiarity with some investment terms and options
- c. Good knowledge of the markets and investment options
- d. In-depth knowledge of investment options and strategies

## 5. What types of investments have you purchased over the recent past? (Select all that apply)

- a. GICs, Canada or Provincial Savings Bonds
- b. segregated funds
- c. mutual funds
- d. bonds (other than Savings Bonds), stocks
- e. exchange traded funds, (ETFs)
- f. options

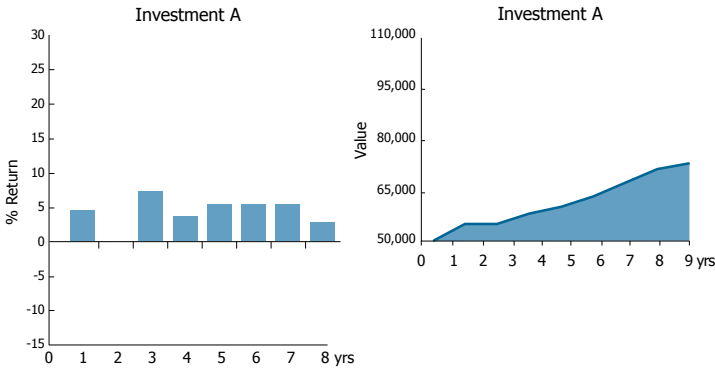
## 6. The value of your investments will fluctuate with changes in the financial markets. If your investment portfolio decreases in value because of unfavourable market conditions, how many years are you willing to wait for your investment to recover its value?

- a. I'd prefer not to experience any significant decrease in the value of my portfolio
- b. I'm willing to wait up to 1 year
- c. 1 to 3 years
- d. 3 to 5 years

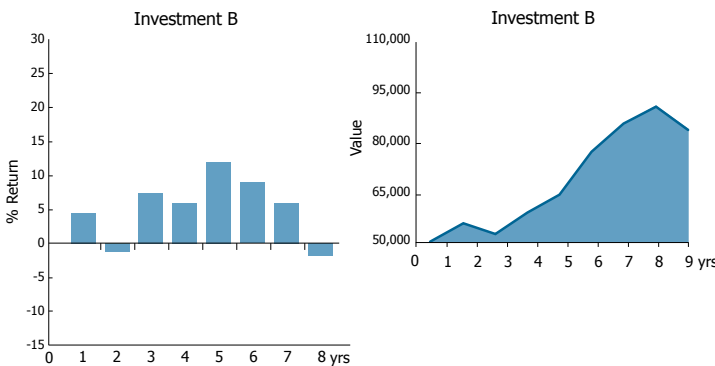
\* Empire Life Portfolio Funds currently invest primarily in units of other Empire Life segregated funds.

**7. The bar charts below show annual rates of return earned by three hypothetical investments over an eight-year period. The mountain charts below show the value of a \$50,000 deposit made at the beginning of year one, over the eight-year period. Given the fluctuation of the returns for these three investments and their ending values, which would you choose?**

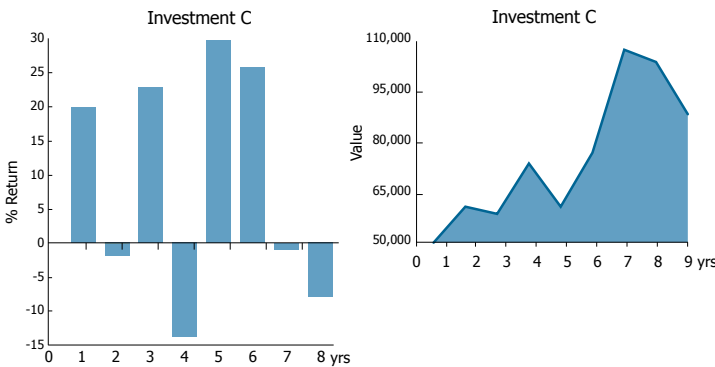
a. Investment A with a 5% average annual return and ending value of \$72,339



b. Investment B with a 7% average annual return and ending value of \$84,613



c. Investment C with an 8% average annual return and ending value of \$89,585



**8. Which statement best describes your concerns about market fluctuations?**

- a. I am uncomfortable with any significant fluctuation in my portfolio value from year-to-year and I am content for my portfolio to keep pace with inflation.
- b. I am willing to invest a modest amount in stocks (less than 50%) to have my portfolio grow slightly faster than inflation. I understand that the value of my portfolio will fluctuate a small amount.
- c. I am willing to invest moderately in stocks (50%-65%) to have my portfolio grow faster than inflation. I understand that the value of my portfolio will fluctuate somewhat.
- d. I am comfortable investing heavily in stocks (more than 65%) to have my portfolio grow much faster than inflation. I understand that the value of my portfolio may fluctuate significantly.

## Determining your score

To determine your total score, fill in your score for each answer and add up your score.

	Your score
Question 1: a.0 b.50 c.10 d.30	_____
Question 2: a.0 b.20 c.50	_____
Question 3: a.0 b.10 c.50 d.80 e.80	_____
Question 4: a.0 b.10 c.20 d.40	_____
Question 5:* a.0 b.10 c.10 d.10 e.10 f.10	_____
Question 6: a.0 b.10 c.20 d.40	_____
Question 7: a.0 b.20 c.40	_____
Question 8: a.0 b.10 c.20 d.50	_____

\*Add multiple answers together

Your total score

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

# Which Portfolio Fund is right for you?

Your total score will indicate which of our five Portfolio Funds will best meet your needs. Each of our Portfolio Funds invests primarily in a strategic mix of other Empire Life Segregated Funds to maximize your return, while minimizing risk. All of our Portfolio Funds are automatically rebalanced to ensure the Fund is meeting its objectives and your needs.

Points	Portfolio Fund <sup>†</sup>	Underlying Fund Mix
21* to 80	<b>Conservative Portfolio Fund</b> <b>Target asset mix:</b> 35% equities, 65% fixed income <b>Objective:</b> To provide stable long-term growth with an emphasis on capital preservation. <b>Appropriate for:</b> Investors with a medium to long-term investment horizon who are willing to accept some fluctuation in the value of their capital.	<ul style="list-style-type: none"> <li>65% Empire Life Bond</li> <li>12.5% Empire Life Canadian Equity</li> <li>12.5% Empire Life Dividend Growth</li> <li>0% Empire Life Small Cap Equity</li> <li>5% Empire Life American Value</li> <li>5% Empire Life International Equity</li> </ul>
81 to 170	<b>Balanced Portfolio Fund</b> <b>Target asset mix:</b> 50% equities, 50% fixed income <b>Objective:</b> To provide a balance between a high level of income and capital growth. <b>Appropriate for:</b> Investors who have a medium to long-term investment horizon and who are willing to accept a moderate degree of fluctuation in the value of their capital.	<ul style="list-style-type: none"> <li>50% Empire Life Bond</li> <li>15% Empire Life Canadian Equity</li> <li>15% Empire Life Dividend Growth</li> <li>5% Empire Life Small Cap Equity</li> <li>7.5% Empire Life American Value</li> <li>7.5% Empire Life International Equity</li> </ul>
171 to 290	<b>Moderate Growth Portfolio Fund</b> <b>Target asset mix:</b> 65% equities, 35% fixed income <b>Objective:</b> To achieve long-term growth with an emphasis on capital appreciation, while still providing some income. <b>Appropriate for:</b> Investors who have a long-term investment horizon and who are willing to accept fluctuation in the value of their capital.	<ul style="list-style-type: none"> <li>35% Empire Life Bond</li> <li>20% Empire Life Canadian Equity</li> <li>20% Empire Life Dividend Growth</li> <li>5% Empire Life Small Cap Equity</li> <li>10% Empire Life American Value</li> <li>10% Empire Life International Equity</li> </ul>
291 to 350	<b>Growth Portfolio Fund</b> <b>Target asset mix:</b> 80% equities, 20% fixed income <b>Objective:</b> To achieve long-term growth through capital appreciation, with some consideration given to generating income. <b>Appropriate for:</b> Investors who have a long-term investment horizon who are willing to accept a high degree of fluctuation in the value of their capital.	<ul style="list-style-type: none"> <li>20% Empire Life Bond</li> <li>25% Empire Life Canadian Equity</li> <li>25% Empire Life Dividend Growth</li> <li>10% Empire Life Small Cap Equity</li> <li>10% Empire Life American Value</li> <li>10% Empire Life International Equity</li> </ul>
351 to 400	<b>Aggressive Growth Portfolio Fund</b> <b>Target asset mix:</b> 100% equities <b>Objective:</b> To provide long-term growth and capital appreciation. <b>Appropriate for:</b> Investors with a long-term investment horizon who are willing to accept significant fluctuation in the value of their capital.	<ul style="list-style-type: none"> <li>0% Empire Life Bond</li> <li>30% Empire Life Canadian Equity</li> <li>30% Empire Life Dividend Growth</li> <li>15% Empire Life Small Cap Equity</li> <li>12.5% Empire Life American Value</li> <li>12.5% Empire Life International Equity</li> </ul>

\*If you scored 20 or less, our Money Market Fund or Guaranteed Interest Options (GIOs) may be more appropriate than our Portfolio Funds. Ask your advisor for details.

<sup>†</sup>Empire Life Portfolio Funds currently invest primarily in units of other Empire Life segregated funds.

Any amount that is allocated to a segregated fund is invested at the risk of the contract owner and may increase or decrease in value.

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