



Quadrus Investor Questionnaire

Date

Primary owner: (Client 1)

First name

Last name

Joint owner: (Client 2)

First name

Last name

Corporate:

Name

Plans impacted by this questionnaire

Plan 1

Plan 2

Plan 3

Plan 4



Quadrus Investment Services Ltd.

Investment needs and objectives

Understanding the purpose of your investment helps determine the appropriate mix of mutual funds to meet your goal(s). What's your goal(s) for each plan? [\(Select all that apply for each plan.\)](#)

- a. Fund my retirement.
- b. Save for a large purchase in the near term.
- c. Save for a large purchase in the longer term.
- d. Fund my children's education.
- e. Have an emergency fund.
- f. Grow for inheritances or charitable donations.
- g. Other, please describe:

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Time horizon

Considering your main goal for this plan, when do you expect that you'll have withdrawn all or a significant portion (50% or more) of the money from this account? [\(For joint plans, all account holders must agree on the answer.\)](#)

- a. **1-3 years**
- b. **4-5 years**
- c. **6-10 years**
- d. **Over 10 years**

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Investment knowledge

Which statement best describes your knowledge of investing?

- a. I have no knowledge or experience with investing. **(None)**
- b. I have limited knowledge of the financial markets and hardly any experience with investing. **(Limited)**
- c. I have some knowledge with various investment strategies and have some experience investing. **(Good)**
- d. I have extensive knowledge of the financial markets and have a significant amount of experience investing. **(Excellent)**

Client 1 Rating:

Client 2 Rating:



Risk capacity

1. What is your annual gross income (from all sources)?

- a. Less than \$30,000 **(1)**
- b. \$30,000 - \$60,000 **(3)**
- c. \$60,001 - \$90,000 **(6)**
- d. \$90,001 - \$120,000 **(8)**
- e. Over \$120,000 **(10)**

Client 1 Score:

Client 2 Score:

2. How would you classify your current/future income source(s)?

- a. Stable **(8)**
- b. Somewhat stable **(4)**
- c. Unstable **(1)**

Client 1 Score:

Client 2 Score:

3. What is your estimated net worth (What you own minus what you owe. This includes things like your house, investments and bank accounts minus things like mortgages, loans and other debts)?

- a. Under \$50,000 **(1)**
- b. \$50,000 - \$99,999 **(3)**
- c. \$100,000 - \$200,000 **(7)**
- d. Over \$200,000 **(10)**

Client 1 Score:

Client 2 Score:

Note: check this box if this individual plan and the plan above include your spouse's net worth

4. Liquid assets are assets that you can redeem for cash quickly and easily (like a bank account or tax-free savings account) for the purpose of covering a shortfall, an unexpected expense, or a short-term goal. What is the value of your liquid assets?

- a. Under \$25,000 **(1)**
- b. \$25,000 - \$49,999 **(3)**
- c. \$50,000 - \$100,000 **(7)**
- d. Over \$100,000 **(10)**

Client 1 Score:

Client 2 Score:

Note: check this box if this individual plan and the plan above include your spouse's liquid net worth

5. What's your age group?

- a. Under 35 **(20)**
- b. 35-54 **(12)**
- c. 55-64 **(6)**
- d. 65 or older **(3)**

Client 1 Score:

Client 2 Score:

6. For each plan noted earlier, identify the approximate percentage of your total savings and investments that the plan represents?

- a. Less than 25% **(10)**
- b. 25% - 50% **(5)**
- c. 51% - 75% **(4)**
- d. More than 75% **(2)**

Plan 1:

Plan 2:

Plan 3:

Plan 4:

For Investment representatives

Risk capacity result

For each plan, add the scores for Questions 1 to 5 (constant for all plans) to the score for question six and enter the result in the following fields. **Note: if the plan(s) are joint, use the highest client score from Questions 1 to 5.**

Plan 1:

Plan 2:

Plan 3:

Plan 4:



Risk Tolerance

1. The chart below shows how price fluctuations can impact the value of four different \$100,000 investments over a one-year period. Which investment would you likely invest your money in? (For joint plans, all account holders must agree on the answer)



- a. Investment A could increase \$2,000 or decrease \$500 **(0)**
- b. Investment B could increase \$5,000 or decrease \$2,000 **(3)**
- c. Investment C could increase \$12,000 or decrease \$8,000 **(5)**
- d. Investment D could increase \$25,000 or decrease \$20,000 **(10)**

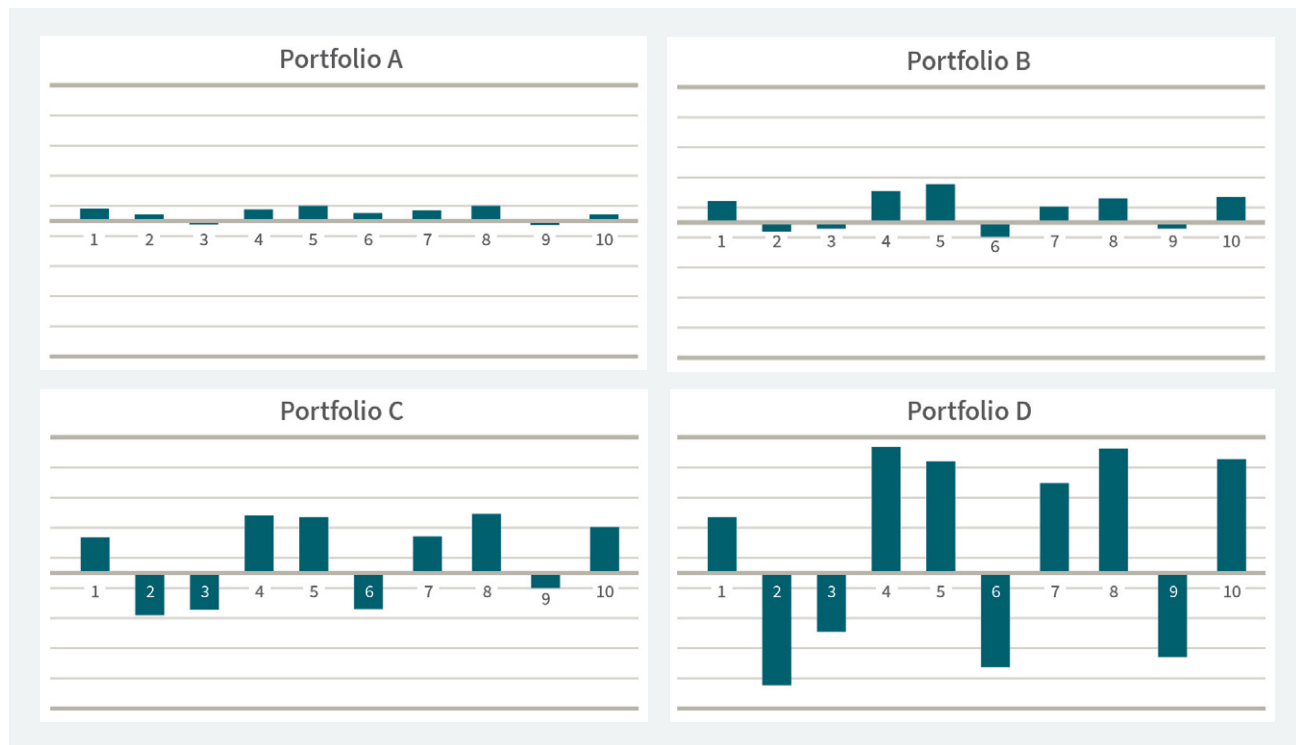
Plan 1: Plan 2: Plan 3: Plan 4:

2. In making financial and investment decisions you're: (For joint plans, all account holders must agree on the answer)

- a. Very conservative and not willing to accept any declines in the value of the account **(0)**
- b. Somewhat conservative but willing to accept a small decline in the account if it means there is a chance for it to grow **(4)**
- c. Comfortable with moderate declines in the value of my account if that gives me the opportunity for larger returns **(6)**
- d. Comfortable with larger ups and downs in the market if it gives me the greatest opportunity for significant returns **(10)**

Plan 1: Plan 2: Plan 3: Plan 4:

3. Investments with higher returns typically involve greater risk. The chart below shows hypothetical annual returns (annual increases and decreases to market value) for four different investment portfolios over a 10-year period. Keeping in mind how the returns fluctuate, which investment portfolio would you be most comfortable with? (For joint plans, all account holders must agree on the answer)



- Portfolio A - Small increases and little to no decreases each year (0)
- Portfolio B - Small to moderate increases most years, some small to moderate decreases in other years (4)
- Portfolio C - Moderate increases most years, some moderate decreases in other years (6)
- Portfolio D - Large increases in some years, some moderate to large decreases in other years (10)

Plan 1:

Plan 2:

Plan 3:

Plan 4:

4. The value of an investment portfolio will generally go up and down over time. Hypothetically, if you invested \$100,000, how much of a decline in your portfolio could you tolerate over a 12-month period before you take action on the account? (For joint plans, all account holders must agree on the answer)

- I couldn't tolerate any loss (0)
- I could tolerate losing \$3,000 (-3%) (3)
- I could tolerate losing \$10,000 (-10%) (6)
- I could tolerate losing \$20,000 (-20%) (9)
- I could tolerate losing more than -\$20,000 (more than -20%) (10)

Plan 1:

Plan 2:

Plan 3:

Plan 4:

5. When investing your money are you more focused on the possible losses or the possible gains?
(For joint plans, all account holders must agree on the answer.)

- a. Mainly the possible losses (0)
- b. Usually the possible losses, with a lesser focus on gains (3)
- c. Usually the possible gains, with a lesser focus on losses (6)
- d. Mainly the possible gains (10)

Plan 1:

Plan 2:

Plan 3:

Plan 4:

6. From September to November 2008, North American stock markets declined over 30%. If this happened today and your \$100,000 investment dropped to \$70,000 over a three-month period, what would you do? (For joint plans, all account holders must agree on the answer.):

- a. Sell all the remaining investments to avoid further losses. (0)
- b. Sell a portion of the remaining investment to protect some of the capital. (3)
- c. Hold onto the investment and hope that the market will recover. (6)
- d. Buy more of the investment now since the prices are lower. (10)

Plan 1:

Plan 2:

Plan 3:

Plan 4:

For Investment representatives

Risk tolerance result

Add the results from Questions 1-6 in for each plan and enter in the space provided

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Risk profile result

The client's risk profile is the more conservative of the client's risk tolerance and their risk capacity. Using the charts below and the scores determined above, indicate the client's risk tolerance(s) and risk capacity(ies) in the space below.

Risk capacity score from above:

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Risk Capacity:	Low n/a	Low-medium <20	Medium 20-35	Medium-high 36-50	High >50
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Risk capacity:

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Risk tolerance score from above:

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Risk Tolerance:	Low <20	Low-medium 20-21	Medium 22-30	Medium-high 31-45	High >45
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Risk tolerance:

Plan 1:

Plan 2:

Plan 3:

Plan 4:

For each plan, the most conservative from the above risk capacity and risk tolerance is their risk profile:

Risk profile:

Plan 1:

Plan 2:

Plan 3:

Plan 4:



Leveraging

For information purposes only, please indicate if any client is borrowing money (in other words, taking out a loan or using a line of credit) to fund this purchase. **Note: if you're opening a non-registered plan, we'll require additional documentation. (For joint plans, if any account holder is borrowing money for this investment, answer Yes.)**

Plan 1:

Plan 2:

Plan 3:

Plan 4:



KYC information

Based on the risk profile questions and the additional considerations, the client's KYC information that needs to be populated on the KYC for each plan is as follows:

Risk profile:

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Investment needs and objectives: Select the appropriate KYC objective to meet the goals the client(s) described in the Investment needs and objectives section above. Refer to the guidance document for more information

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Time horizon:

Plan 1:

Plan 2:

Plan 3:

Plan 4:

Summary of client level KYC information from above questions to be populated onto the KYC:

Client 1 Rating:

Client 2 Rating:

Net income:

[from Risk capacity question 1]

Net worth:

[from Risk capacity question 3]

Liquid
net worth:

[from Risk capacity question 4]

Investment
knowledge:

[from Investor knowledge question]

Alternative investor profile options and reason why:

This questionnaire may not capture every relevant factor that could determine a client's investor profile. If personal or financial circumstances not covered by this questionnaire impact the client's KYC information, **record those here along with their resulting profile.**

Plan 1:

Plan 2:

Plan 3:

Plan 4: