



Investor profile questionnaire

This questionnaire is designed to assess your investor profile and identify the mix of Sun*Universal*Life or Sun *Limited Pay* Life investment account options that may be best suited to you. It helps measure your sensitivity to risk, your investment time frame, stage of life, financial situation, priorities and goals. Follow 3 simple steps to complete the questionnaire. There are no right or wrong answers — just what's ideal for you.

Step 1:

Review each question and choose the 1 statement that most closely applies to you. Circle the score that corresponds with your choice.

Personal information

1. How old are you?

- (10) 35 or under
- (8) 36 to 50
- (4) 51 to 65
- (2) Over 65

2. Which of the following statements best describes your current employment situation?

- (10) It is completely stable.
- (8) It is stable and not expected to change in the near future.
- (4) It is stable but may change in the future.
- (2) It is somewhat unstable.

If you are a homemaker, retired or unemployed:

- (5) I have sources of income that are sufficient to meet my normal requirements.
- (2) I rely on my savings and investments for income and emergency cash needs.

3. When are you planning to retire?

- (10) In more than 20 years
- (8) In 11 to 20 years
- (6) In 5 to 10 years
- (4) In less than 5 years
- (2) I am currently retired

Current financial profile

4. Which of the following statements best describes your financial situation? Please consider your regular expenses, outstanding loans or debts, as well as savings for emergencies and retirement.
- (2) My financial situation is somewhat unstable.
 - (2) My financial situation is stable, but I need my savings and investments to supplement my income.
 - (4) My financial situation is stable and I do not currently need my savings and investments to meet current income requirements. However, this may change.
 - (6) My financial situation is stable and I do not use my savings and investments to meet current income requirements. However, I may need to access these funds if an unexpected emergency arises.
 - (8) My financial situation is stable and I have sufficient cash flow to meet my income requirements, including unexpected emergencies.
 - (10) My financial situation is completely secure and I can meet emergency requirements without withdrawing money from my long-term investments.
5. Which of the following statements best describes your current investment situation? If you do not currently have any investments, choose the response that best describes how you think you would manage future investments.
- (2) All of my investments are in GICs and Canada Savings Bonds because I need the stream of income and/or the security of capital.
 - (5) Most of my investments were made to generate income and preserve capital, but I now need some capital growth.
 - (6) Most of my investments tend to be mutual funds, although they are generally not aggressive funds.
 - (8) Most of my investments tend to be moderately aggressive mutual funds. My financial objectives are long-term; therefore, I do not often make changes unless my reasons for investing have changed.
 - (10) I tend to choose aggressive mutual funds for long-term growth.

Financial goals

6. Which of the following statements best describes your primary goal for purchasing a policy?
- (2) I want life insurance protection and investment growth. I prefer savings and investments that generate cash flow and preserve my capital.
 - (6) I want life insurance protection and investment growth. I prefer an investment mix that will generate both income and long-term capital growth, without specific emphasis on either.
 - (8) I want life insurance protection and long-term investment growth, but I am willing to invest a small portion in fixed-income securities for stability.
 - (10) I am primarily interested in maximum tax-deferred investment growth over the long term.
7. Do you plan to withdraw money from your policy?
- (0) Yes ➡ Go to question #8.
 - (16) No ➡ Go to question #10.
8. When do you plan to withdraw money from the policy?
- (0) In less than 10 years
 - (5) Between 10 and 15 years
 - (8) Between 16 and 20 years
 - (10) In more than 20 years
9. What percentage of your overall savings and investments do you plan to withdraw within the next 5 years?
- (0) More than 50%
 - (2) 30% to 50%
 - (4) Less than 30%

Attitude toward risk

10. Which of the following statements best describes your attitude toward the level of risk and volatility inherent in investment options?
- (2) I am aware that the value of investment funds and accounts can fluctuate daily depending on the type of fund or account. I would feel most comfortable investing in vehicles that generate a more stable return year to year, as opposed to investments that fluctuate widely.
- (5) I am comfortable with the fact that the value of investments will fluctuate daily. However, I prefer that roughly half of my assets be invested in less volatile fixed-income securities and that the balance be invested in equities, which tend to be more volatile.
- (8) I am comfortable with volatility and seek more aggressive investments, knowing that in the short term this strategy may result in declines in value, but that in the long term I have a better chance of higher returns. Nevertheless, I do worry when the stock market drops significantly.
- (10) I am very comfortable with volatility and seek more aggressive investments, knowing that in the short term this strategy may result in declines in value, but in the long term I have a better chance of higher returns.
11. The following portfolios are all based on an initial investment of \$5,000. Look at the yearly values, and indicate which portfolio is most appealing to you. It is important to consider how you will react at the time of any decreases in value (highlighted below) rather than only focus on the portfolio value in Year 5.

		Year 1	Year 2	Year 3	Year 4	Year 5
(2)	Portfolio 1	\$5,200	\$5,500	\$5,350	\$5,600	\$5,950
(5)	Portfolio 2	\$5,150	\$5,600	\$5,200	\$5,800	\$6,400
(8)	Portfolio 3	\$5,150	\$4,900	\$6,100	\$5,850	\$7,000
(10)	Portfolio 4	\$5,500	\$4,700	\$6,900	\$9,000	\$7,700

12. How much of a decline in the value of your investment within one year can you tolerate?
- (0) No decline \Rightarrow If you are sensitive to even a short-term loss of capital, then you likely match the “Very conservative” profile under Step 3, the investor profile section. You may want to choose from the “Cash” or “Fixed income” categories for your investment mix.
- (2) 5% decline
- (5) 6% to 10% decline
- (8) 11% to 15% decline
- (10) More than a 15% decline
13. Which of the following statements best describes your actual approach to investing?
- (2) I am not comfortable taking risks with my capital, but I am prepared to do so with a small portion of my assets because I need some capital appreciation to offset inflation.
- (4) I am comfortable taking risks with my capital for potentially greater returns, but I am prepared to do so with only less than half of my assets.
- (6) I am comfortable taking risks with my capital for potentially greater returns, and I am prepared to do so with more than half of my assets.
- (10) I am comfortable taking risks with my capital for potentially greater returns. I have an aggressive investment approach and I am investing for the long term. Therefore, I am willing to invest the majority or even all of my assets in the stock markets.

Step 2:

Add up your individual scores and enter your total score in the box below.

Section	Score
Personal information	
Current financial profile	
Financial goals	
Attitude toward risk	
Total	

Step 3: Find the investor profile that corresponds with your score in the table below.

Each profile offers guidelines on how much of your savings you should typically allocate to cash/fixed income and equities (under “Asset allocation”). Discuss your profile with your advisor to find out which Sun*Universal*Life or Sun *Limited Pay* Life investment account options may be right for you.

Score	Investor profile and description	Asset allocation
36 or less	Very conservative You have a need for a predictable flow of income or have a relatively short investment horizon. Your tolerance toward volatility is low and you seek capital preservation.	Cash / Fixed income 75% - 100% Equities 0% - 25%
37 – 60 Important note: If your total score for questions 6 to 9 in the “Financial goals” section is less than 10 points, then the asset allocation for the “Very conservative” investor profile is better suited to your needs.	Conservative You are comfortable having your assets managed conservatively, with an emphasis on a predictable flow of income or the stability that comes from fixed-income investments, while generating some capital appreciation over time. Your tolerance toward volatility is moderate and you seek capital preservation.	Cash / Fixed income 60% - 75% Equities 25% - 40%
61 – 84	Balanced You are seeking long-term capital appreciation, and to a lesser extent, a stream of regular income or the stability that comes from fixed-income investments. You are most comfortable with relatively stable year-to-year returns but will accept some volatility because you understand that the capital growth you require cannot be achieved without some element of risk.	Cash / Fixed income 40% - 50% Equities 50% - 60%
85 – 105 Important note: If your total score for questions 10 to 13 in the “Attitude toward risk” section is less than 22 points, or if your total score for questions 6 to 9 in the “Financial goals” section is less than 19 points, you should consider the “Balanced” investor profile.	Growth You are seeking long-term capital appreciation with little or no requirement for additional income. You can tolerate greater year-to-year volatility, as well as some moderate to strong fluctuations in the value of your investment, because you realize that over time, equity markets usually outperform other investments. However, you are not comfortable having 100% of your investments in equities.	Cash / Fixed income 20% - 30% Equities 70% - 80%
106+	Maximum growth You are seeking long-term capital appreciation with no requirement for additional income. Your risk tolerance is high, and you can tolerate greater year-to-year volatility and fluctuations in the capital value of your investment because you realize that over time, equity markets usually outperform other investments.	Cash / Fixed income 0% - 25% Equities 75% - 100%

Discuss your investment objectives with your advisor to see how you can achieve your financial goals with investment account options on Sun*Universal*Life or Sun *Limited Pay* Life.