TD Wealth

Clear fields

Wealth for Life Advisory

Private investment advice client investor profile

Account Name: ______________________ Account Number: ______________________

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The following questions will help determine an asset allocation strategy appropriate for your current circumstances and goals.

Setting goal(s) is the first step towards building a sound investment plan. Your goal(s) should relate to the primary purpose for savings as well as your future needs for making withdrawals from your investments.

1. What is the primary goal(s) of your investments? (Select and rank all that apply)
   - ☐ A. Manage short-term cash flow requirements (liquidity needs)
   - ☐ B. Preserve assets
   - ☐ C. Generate additional current income
   - ☐ D. Save for retirement
   - ☐ E. Grow assets
   - ☐ F. Pass on wealth
   - ☐ G. Other: (please specify) ______________________

Portfolio Objectives

2. Which of the following statements best reflects the investment goal(s) you have identified?
   - ☐ A. I want to preserve my investments and be able to access them on short notice.
   - ☐ B. My only need is to generate a steady stream of income while preserving my capital.
   - ☐ C. I may have some need for income, but am also interested in growing my investments.
   - ☐ D. I would like long-term growth and have minimal income needs at this time.
   - ☐ E. I am only interested in maximizing growth over the long term.

3. After inflation, what range of annual rate of return are you seeking to achieve on your investment portfolio?
   - ☐ A. Between 0% and 1%
   - ☐ B. Between 1% and 3%
   - ☐ C. Between 3% and 5%
   - ☐ D. Between 5% and 8%
   - ☐ E. More than 8%

Time Horizon

Your **Time Horizon** is the length of time required to achieve your investment goal(s).

This can be broken down into two stages:

I. Years to save (accumulate) towards your goal(s)

II. Years to spend (withdraw)

4. With this in mind, indicate the approximate number of years required to save (accumulate) towards your goal(s)
   - ☐ A. I am no longer saving
   - ☐ B. Under 3 years
   - ☐ C. Between 3 and 5 years
   - ☐ D. Between 6 and 10 years
   - ☐ E. Over 10 years

5. After reaching your saving (accumulation) goal(s), indicate the approximate number of years you plan to make withdrawals
   - ☐ A. I do not plan to withdraw
   - ☐ B. Under 3 years
   - ☐ C. Between 3 and 5 years
   - ☐ D. Between 6 and 10 years
   - ☐ E. Over 10 years

Risk Tolerance

There is always some degree of uncertainty (investment risk) associated with the growth and in come that may be generated over any future period of time. Investment risk may be defined as the magnitude and variability of returns over a given period. In any investment, there is a risk of loss of capital. That risk is greater with some investments than with others.

Understanding your investment experience & knowledge

6. Which statement best describes the investments you currently own, or have owned in the past?
   - ☐ A. Little or no investments
   - ☐ B. Mostly money market investments, GICs or term deposits
   - ☐ C. Mostly bonds, strip bonds, bond mutual funds and/or exchange traded funds (ETFs)
   - ☐ D. A mix of money market, bond and equity investments, mutual funds and/or exchange traded funds (ETFs)
   - ☐ E. Mostly stocks, equity mutual funds and/or exchange traded funds (ETFs)

Complete for first individual in the plan

7. Which statement best describes your investment knowledge?
   - ☐ A. None (I don't understand much about investing)
   - ☐ B. Limited (I understand that stocks generally are riskier than bonds)
   - ☐ C. Average (I understand the capital markets and t he different financial instruments available)
   - ☐ D. Sophisticated (I have a strong understanding of investing and I understand the risk/return trade-offs associated with investing)

Complete for second individual in the plan (joint plans only)

i. Which statement best describes your investment knowledge?
   - ☐ A. None (I don't understand much about investing)
   - ☐ B. Limited (I understand that stocks generally are riskier than bonds)
   - ☐ C. Average (I understand the capital markets and t he different financial instruments available)
   - ☐ D. Sophisticated (I have a strong understanding of investing and I understand the risk/return trade-offs associated with investing)

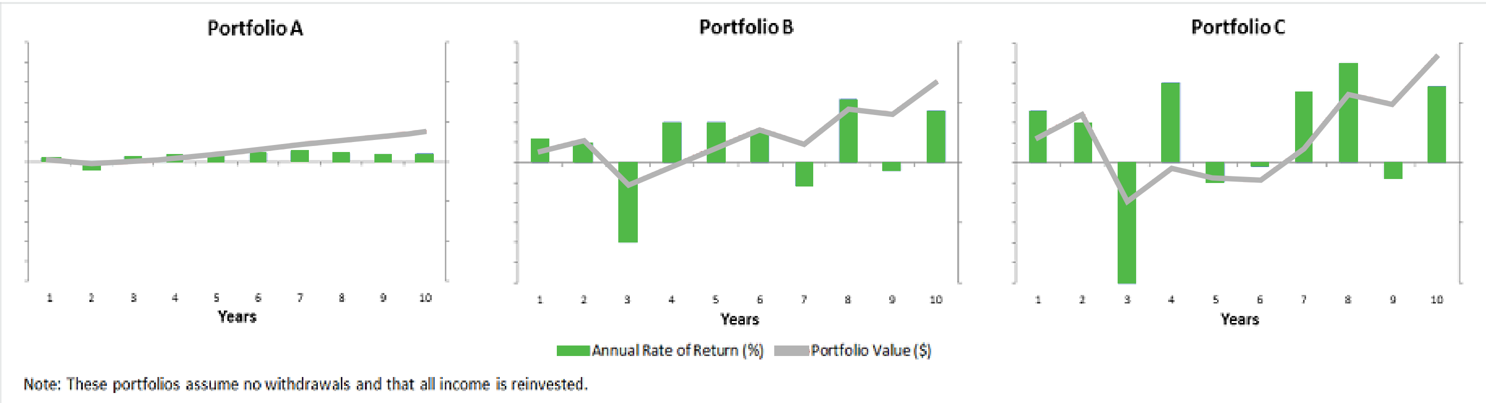
Financial capacity to assume risk

8. How confident are you that sources of income other than your investment portfolio, such as salary or pensions, will meet your future income requirements?
   - ☐ A. Not confident
   - ☐ B. Somewhat confident
   - ☐ C. Fairly confident
   - ☐ D. Very confident

9. Excluding your principal residence, what is the approximate value of your Registered and non-Registered investments including investments held at other institutions?
   - ☐ A. Under $500,000
   - ☐ B. $500,000 to $2 million
   - ☐ C. $2 million to $5 million
   - ☐ D. Over $5 million

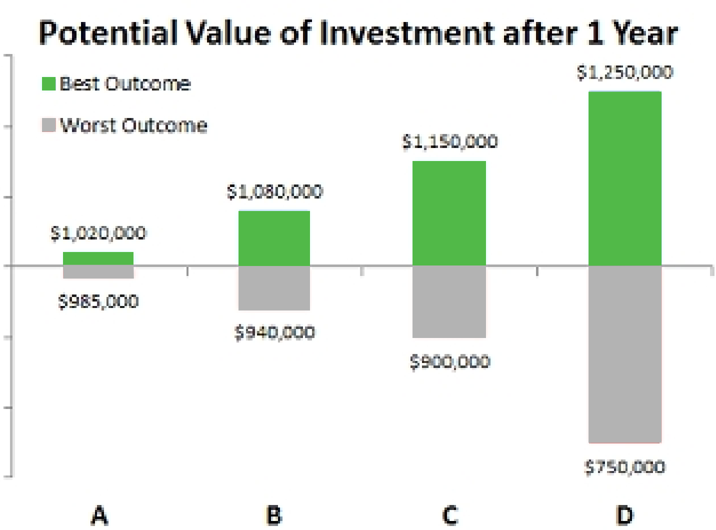
Willingness to assume risk / predisposition to risk

10. The charts below illustrate possible return patterns for three hypothetical portfolios over a ten year period. Notice the variability in each portfolio. Which portfolio would you feel most comfortable holding?



- ☐ A. Portfolio A. Little fluctuations and lowest return potential after 10 years.
- ☐ B. Portfolio B. More return variability, but higher return potential after 10 years.
- ☐ C. Portfolio C. Significant return variability and may include periods of significant decreases in portfolio value, but greatest return potential after 10 years.

11. Investments with higher returns typically involve greater risk. The following chart demonstrates four hypothetical portfolios comprised of different types of investments each with a set of potential out comes (best and worst) at the end of one year. If each portfolio started the year with $1,000,000 choose the portfolio that you would feel most comfortable with at the end of the year:



- ☐ A. Either $1,020,000 or $985,000 (Portfolio A)
- ☐ B. Either $1,080,000 or $940,000 (Portfolio B)
- ☐ C. Either $1,150,000 or $900,000 (Portfolio C)
- ☐ D. Either $1,250,000 or $750,000 (Portfolio D)

12. In any one year period, how much of a decline in value of the portfolio could you tolerate before being distinctly uncomfortable?
- ☐ A. 0%
- ☐ B. Between 0% and 5%
- ☐ C. Between 5% and 10%
- ☐ D. Between 10% and 15%
- ☐ E. 15% or higher

13. Do you currently require a regular distribution of income from your portfolio?

- ☐ A. No (Income will be reinvested)
- ☐ B. Yes

If you answered Yes above, please provide:

i. Amount $: ______________

ii. Frequency

- ☐ A. Monthly
- ☐ B. Quarterly
- ☐ C. Annually

14. Is there a withdrawal requirement from a Retirement Income Fund (RIF)?

- ☐ A. No
- ☐ B. Yes

If you answered Yes above, please provide:

i. Frequency

- ☐ A. Monthly
- ☐ B. Quarterly
- ☐ C. Semi-annually
- ☐ D. Annual

ii. Are the RIF withdrawals above the minimum annual payment?

- ☐ A. No
- ☐ B. Yes

If you answered Yes above, please provide:

iii. Total amount (including minimum) $______________

15. How likely are you to make major lump sum withdrawals from your portfolio? (i.e. more than 10%) in the next 12 to 24 months?

- ☐ A. Not likely - I do not anticipate any major lump sum withdrawals at this time
- ☐ B. Somewhat likely
- ☐ C. Very likely

i. Amount $: ______________

Additional Comments

16. Are there any unique circumstances or regulatory constraints at this time?

- ☐ A. No
- ☐ B. Yes, please specify:

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Notes

Client Name	Client Signature	Date
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Investment Advisor Name	Investment Advisor Signature	Date
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