

# Savings and investments

## Profile Selector



The Profile Selector is a tool designed to help you:

- Determine what type of investor you are
- Decide how to diversify your portfolio across various asset categories to match your investor profile
- Build a portfolio of La Capitale products that fits your profile, with the right level of diversification and balance for you



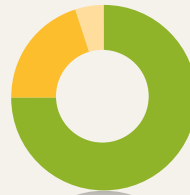
**LaCapitale**  
Insurance and  
Financial Group

# Portfolio recommended to fit your investor profile

## Conservative profile (0-21 points)

What matters to you most is preserving your capital. You look primarily for investments that provide a regular income and preserve your capital.

Asset Category	%
Fixed Income	75
Canadian Equity	20
U.S. and International Equity	5



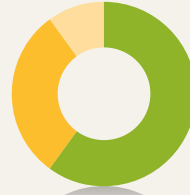
La Capitale Investment Accounts	%
Canadian Fixed Income (CI Investments)	30
Global Fixed Income (CI Investments)	45
Low Volatility Canadian Equity (TDAM)	20
Low Volatility Global Equity (TDAM)	5

**OR**  
Conservative Profile (NBI)/Conservative Profile (AGF) **100**

## Moderate Profile (22 to 35 points)

You wish to grow your capital and can tolerate a moderate level of market volatility. You are willing to accept slight fluctuations in your investment returns.

Asset Category	%
Fixed Income	60
Canadian Equity	30
U.S. and International Equity	10



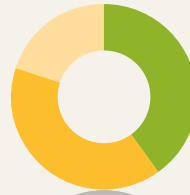
La Capitale Investment Accounts	%
Canadian Fixed Income (CI Investments)	20
Global Fixed Income (CI Investments)	40
Low Volatility Canadian Equity (TDAM)	30
Low Volatility Global Equity (TDAM)	10

**OR**  
Moderate Profile (NBI)/Moderate Profile (AGF) **100**

## Balanced Profile (36 to 55 points)

You want an investment that offers a balance of income and growth. You are looking for long- and medium-term capital appreciation.

Asset Category	%
Fixed Income	40
Canadian Equity	40
U.S. and International Equity	20



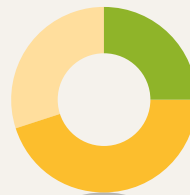
La Capitale Investment Accounts	%
Canadian Fixed Income (CI Investments)	10
Global Fixed Income (CI Investments)	30
Low Volatility Canadian Equity (TDAM)	35
Small Capitalization Canadian Equity (Dynamic)	5
Low Volatility Global Equity (TDAM)	15
Emerging Markets (AGF)	5

**OR**  
Balanced Profile (NBI)/Balanced Profile (AGF) **100**

## Growth Profile (56 to 75 points)

You are looking for better-than-average growth. You are prepared to tolerate a high level of risk for higher potential returns.

Asset Category	%
Fixed Income	25
Canadian Equity	45
U.S. and International Equity	30



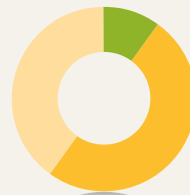
La Capitale Investment Accounts	%
Canadian Fixed Income (CI Investments)	5
Global Fixed Income (CI Investments)	20
Low Volatility Canadian Equity (TDAM)	40
Small Capitalization Canadian Equity (Dynamic)	5
Low Volatility Global Equity (TDAM)	25
Emerging Markets (AGF)	5

**OR**  
Growth Profile (NBI)/Growth Profile (AGF) **100**

## Aggressive Profile (76 points and above)

You are comfortable with riskier investments and are not easily fazed by fluctuations in your portfolio. You are prepared to expose your portfolio to market fluctuations in exchange for potentially higher returns.

Asset Category	%
Fixed Income	10
Canadian Equity	50
U.S. and International Equity	40



La Capitale Investment Accounts	%
Global Fixed Income (CI Investments)	10
Low Volatility Canadian Equity (TDAM)	40
Small Capitalization Canadian Equity (Dynamic)	10
Low Volatility Global Equity (TDAM)	30
Emerging Markets (AGF)	10

**OR**  
Aggressive Profile (NBI)/Aggressive Profile (AGF) **100**

**Note:** The Profile Selector is designed to help you build your investment strategy. La Capitale has taken measures to help ensure you are provided with as accurate an evaluation as possible, but shall not in any case whatsoever be held liable with regard to any investment strategies you choose. Furthermore, La Capitale shall not in any way be held liable for any damage that may directly or indirectly result from the use of this Profile Selector.

Note: The portfolios suggested are intended as examples only. Only Profile investment accounts are subject to periodic rebalancing.

# Your investor profile

Do you know your investor profile? To find out, just answer a few simple questions below about your goals, your tolerance to risk, your investment horizon and knowledge and your overall financial situation. Add up your questionnaire score with your financial security advisor. This will show you your investor profile.

## Questions about the investment horizon

### 1. What is your investment time frame?

- A-  Less than 3 years      D-  10 to 20 years  
 B-  3 to 5 years      E-  20 years or more  
 C-  5 to 10 years

## Questions about the financial situation

### 2. What is your gross annual income (before taxes)?

- A-  \$25,000 or less      D-  \$75,001 to \$100,000  
 B-  \$25,001 to \$50,000      E-  \$100,001 or more  
 C-  \$50,001 to \$75,000

### 3. What is your net worth (assets minus liabilities)?

- A-  \$25,000 or less      D-  \$100,001 to \$200,000  
 B-  \$25,001 to \$50,000      E-  \$200,001 or more  
 C-  \$50,001 to \$100,000

## Questions about investment knowledge

### 4- What is your knowledge of investments?

- A-  **No knowledge.**  
 B-  **Limited:** I know the basic characteristics of the different savings and investment products.  
 C-  **Good:** I know the different types of investments and I understand that stocks are more risky than bonds.  
 D-  **Excellent:** I follow stock markets and I am very well versed in stocks, bonds and mutual funds.

## Questions about investment goals

### 5- What is your primary investment goal?

- A-  **Security:** Protecting my capital is most important to me.  
 B-  **Income:** I would like to earn income from this investment.  
 C-  **Balance:** I am looking for an investment that offers a balance of income and growth.  
 D-  **Growth:** I want my capital to grow.  
 E-  **Maximum growth:** I want to focus on long-term growth and I am prepared to expose my portfolio to market fluctuations in exchange for higher returns.

## Questions about risk tolerance

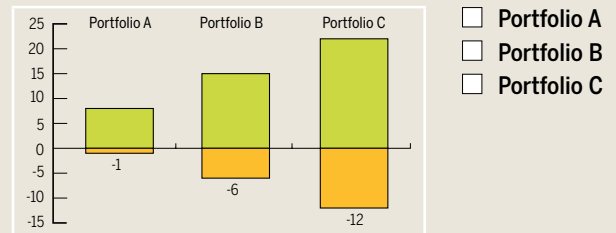
### 6- How would you describe your tolerance to risk when it comes to investing your money?

- A-  **Low:** I don't want my capital to fluctuate with the ups and downs of the financial markets.  
 B-  **Low to medium:** I would prefer my capital to be stable but I am willing to accept a certain degree of risk in the hope of obtaining better returns in the long term.  
 C-  **Medium:** To take advantage of the potential for growth that certain products offer, I accept that the value of my investments will fluctuate up or down.  
 D-  **Medium to high:** I want to maximize my long-term returns and I understand that the amounts I invest may substantially fluctuate up or down.  
 E-  **High:** To take full advantage of the highest potential returns, I am willing to accept that my investments may suffer significant losses that I may not be able to recover.

### 7. If one of your investments dropped by 20% within 6 to 9 months, what would you do?

- A-  I would sell the whole investment to avoid further market fluctuations.  
 B-  I would sell a portion of the investment.  
 C-  I would hold on to the investment and hope market returns go back up.  
 D-  I would invest further in this investment while the value is low.

### 8. Here is the best and worst return for each of the following portfolios during a given year. Which portfolio would you choose?



## How to calculate the score of the Investor Profile questionnaire

Give yourself the following score based on your answer:

Question #	A	B	C	D	E
1	0	2	6	10	15
2	0	2	6	10	15
3	0	2	6	10	15
4	0	4	6	10	-
5	0	2	6	10	15
6	0	2	6	10	15
7	0	4	6	10	-
8	0	3	5	-	-

Score:

Profile:

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

Date of birth (YYYY/MM/DD) \_\_\_\_\_

My investor profile is: \_\_\_\_\_

Client number: \_\_\_\_\_

Comments: \_\_\_\_\_

I acknowledge that I have read and understood the Profile Selector and received a copy of it.

Client's Signature: \_\_\_\_\_

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

Agent's signature: \_\_\_\_\_

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



# When it comes to savings and investments, we have the solution for you!

## INVESTMENT ACCOUNTS

- **Stimulate your savings portfolio**
- **Diversify your portfolio on a global scale**
- **Provide long-term capital growth potential**

La Capitale investment accounts are similar to mutual funds.

La Capitale offers a wide range of investment accounts in six main asset categories:

- Fixed income
- American and international equity
- Balanced
- Canadian Portfolios
- Canadian equity
- International Portfolios

Amounts invested in these accounts are not guaranteed, except in the event of the death of the contractholder.

- Long-term capital growth potential and investments tailored to your investor profile
- Increased diversification **thanks to a wide array of securities, asset categories and sectors**
- Competitive management fees
- **Potential for** unlimited returns
- A secure investment:
  - Capital 100% guaranteed in the event of death<sup>1</sup>
  - Contributions covered by Assuris up to \$100,000 per client
- Redeemable<sup>1,2</sup>
- No taxation during the accumulation phase
- Automatic rebalancing for portfolio accounts

## EVOLUTION GIC

- **The only product of its kind on the market, exclusive to La Capitale**
- Investment that is automatically extended for one year on each investment anniversary date with a rate that adjusts based on market conditions
- Ideal for clients who are more cautious and those who are in or approaching a disbursement period
- Provides security and peace of mind for investment management
- Competitive rate after the initial term; if extended, the client is rewarded with a loyalty bonus
- Reduced risk of fluctuating interest rates
- When the investment is held in a retirement income fund (RRIF/LIF), the client can, easily and penalty-free, withdraw 10% of the accumulated value of the investment as at December 31 of the previous year **OR** the RRIF minimum provided by law, if higher<sup>3</sup>
- Offered as a traditional GIC or *MAX GIC*
- Capital and returns guaranteed at maturity and on death

## MAX GIC

- Select product for investment amounts over \$25,000. Available for new investments and renewals.
- Investment amounts over \$25,000
- Terms of 1 to 5 years, non-redeemable
- Capital and returns guaranteed at maturity and in the event of death
- No transfer fees
- No closing fees
- Registered and non-registered contracts, TFSA, LIRA

## EQUITY INDEX GIC

- **Provide security for more aggressive portfolios**
- **Help stimulate more conservative portfolios**
- Offers higher potential returns than traditional GICs, while providing a death and maturity guarantee<sup>4</sup>
- A range of indexes **available**
- Returns tied in part to an index: market indexes, actively managed indexes
- Available outside an RRSP **with taxation deferred to maturity**
- Redeemable<sup>1,2</sup>

## TRADITIONAL GIC

- **Provide security for your investment portfolio**
- **Help stabilize portfolio returns**
- This solution guarantees you competitive returns. Choose your term from 1 to 10 years. The longer the term you choose, the higher your return will be!
- Capital and returns 100% guaranteed at maturity and on death
- Competitive rates
- Choice of terms available
- Redeemable<sup>1,2</sup>

1. Certain conditions apply.

2. Some fees or penalties may apply.

3. Available after the initial term for non-redeemable products.

4. The guaranteed capital at maturity may be less than 100%.

