

LIFE INSURANCE



Your investor profile

The allocation of your assets is the very heart of your financial strategy. It is important to choose the asset allocation that is best suited for you.

The first step consists in filling out the Your Investor Profile questionnaire. This document will help you to evaluate many elements, such as your investment horizon, your tolerance to risk and your knowledge about investments. Depending on your results, five major investor types emerge: Prudent, Moderate, Balanced, Growth-Oriented and Aggressive.

We recommend that you review your investor profile periodically or whenever changes take place in your personal or financial situation.

Your investor profile

Existing contract New contract Application no.

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Information

Last and first name		Date of birth		
		Y	M	D
Profession		Employer		
		Since		
		Y	M	D
Last financial planning		Last testamentary planning		
Date		Date		
		Y	M	D
Goals and financial objectives				

Questionnaire

Insurance Needs, Objectives and Investment Horizon

- 1 What are your objectives with regard to your life insurance contract?
 - a) My primary objective is to have life insurance.
 - b) My primary objective is to have life insurance but I also want an accumulation fund.
 - c) My primary objective is to have an accumulation fund but I also want life insurance.
 - d) My primary objective is to have an accumulation fund.

- 2 How do you plan to use the value of the accumulation fund of your contract?
 - a) I want to use it mainly to cover the insurance costs of the current contract.
 - b) I want to use it mainly as a reserve in case of an emergency.
 - c) I want to use it to complement my other earning sources in the medium term.
 - d) I want to use it to optimize my investment income and obtain a higher net estate value.

- 3 When do you plan to make withdrawals from your policy's accumulation fund?
 - a) Never (I want to use it to cover my insurance costs).
 - b) In less than 10 years.
 - c) Within 11 to 20 years.
 - d) Within 21 to 30 years.
 - e) Never (I want my accumulation fund to be at its maximum value upon my death).

Financial Situation

- 4 What is your family's gross annual income? (before taxes)

a) \$50,000 or under	c) \$75,001 to \$100,000	e) \$125,001 or over
b) \$50,001 to \$75,000	d) \$100,001 to \$125,000	

- 5 What is your family's net worth? (assets less liabilities)

a) \$50,000 or under	c) \$100,001 to \$200,000	e) \$500,001 or over
b) \$50,001 to \$100,000	d) \$200,001 to \$500,000	

Risk Tolerance

- 6 Indicate your level of tolerance toward risks related to the investment of your money.
 - a) Very low I do not like the idea of risking my money. My sole objective is to safely conserve the sums that I have invested and shelter these amounts from market fluctuations.
 - b) Low While a drop in the value of my investments bothers me, I can tolerate occasional drops of a maximum of 5%, knowing that I will earn more investment earnings in the long term.
 - c) Moderate I am prepared to tolerate a short-term drop of between 5% to 10% of the value of my investments, as long as I can count on higher investment earnings in the long term.
 - d) High I am comfortable with a short-term drop of between 10% to 20% of the value of my investments because I know that in the long term, my investment earnings will allow me to make up for this drop and obtain higher earnings.
 - e) Very high I hope to achieve long-term growth. A short-term drop (less than 1 year) of 20% of the value of my investments does not worry me.

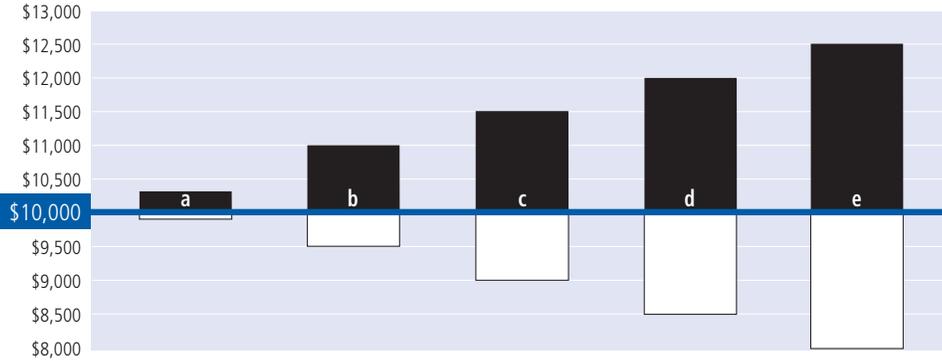


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Risk Tolerance (cont.)

7 You have the possibility of investing \$10,000 for a period of one year. After one year, what value range would you consider acceptable in terms of the investment's final potential value in comparison to its initial value?



- a) Between \$9,950 and \$10,300
- b) Between \$9,500 and \$11,000
- c) Between \$9,000 and \$11,500
- d) Between \$8,500 and \$12,000
- e) Between \$8,000 and \$12,500

Investment Knowledge

8 What is your level of knowledge about investments?

- a) Very low I am just starting to become familiar with investments.
- b) Low My knowledge in the area of investments is limited. I know that certain investments are riskier than others.
- c) Moderate I am familiar with some types of investments and their related risks. For instance, I understand that equities are riskier than bonds.
- d) Advanced I am familiar with equities, bonds and investment funds. I understand the earnings potential and risks involved with these types of investments and their fluctuations in value over time.
- e) Very advanced I keep a constant eye on stock markets (equities, bonds, funds, real estate, etc.) and I have in-depth knowledge of such investments, which allows me to advise others in this respect.

Points calculator

Answer
 a = 1 point
 b = 2 points
 c = 5 points
 d = 10 points
 e = 20 points

Points for this profile

Total points
 From 8 to 24 points = Prudent profile
 From 25 to 54 points = Moderate profile
 From 55 to 99 points = Balanced profile
 From 100 to 119 points = Growth profile
 From 120 to 140 points = Aggressive profile

Your investor profile results

Choice of investments

Does your choice correspond to your investor profile? Yes No

If the investments selected do not reflect those suggested by the established profile, please state the reasons why:

Client's initials

Client's signature

Agent's signature

Signed at _____, on _____

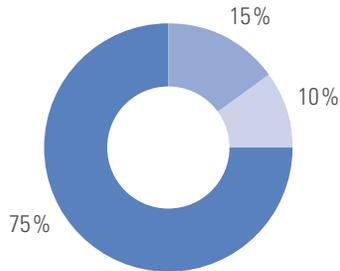
B.M. initials

The Importance of Good Asset Allocation

One of the factors that has the most influence on the return generated by your portfolio is its asset allocation. When you establish the distribution of assets in your contract, it is important to choose a combination of income and equity that corresponds to your investor profile and risk tolerance level. You must also take into account any other investments you may have elsewhere.

Prudent Profile - From 8 to 24 points

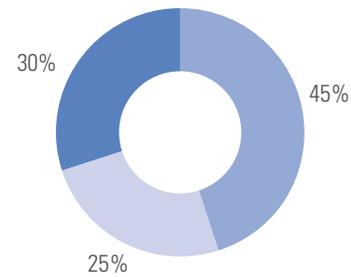
Capital security is important to you. You have a low tolerance to volatility. You are mainly seeking investments that offer a regular income and capital preservation



■ Income ■ Canadian Equity ■ Global Equity

Growth Profile • From 100 to 119 points

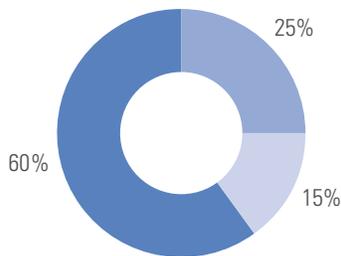
You are seeking above average growth and are ready to accept a high level of risk. You are a patient investor and do not allow yourself to be influenced by fluctuations in your portfolio.



■ Income ■ Canadian Equity ■ Global Equity

Moderate Profile • From 25 to 54 points

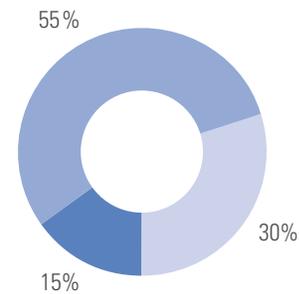
You are seeking a certain level of capital appreciation and your tolerance to risk is moderate. You favour investments that offer a relatively stable income.



■ Income ■ Canadian Equity ■ Global Equity

Aggressive Profile • From 120 to 140 points

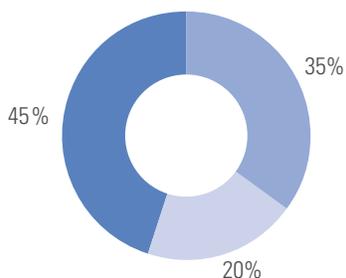
You have a strong tolerance to risk and market fluctuations do not worry you. You are seeking superior portfolio growth and are willing to accept substantial variations in the value of your portfolio from one year to the next.



■ Income ■ Canadian Equity ■ Global Equity

Balanced Profile • From 55 to 99 points

You are seeking a balance between income and capital appreciation. Your risk tolerance level is average. You are targeting medium- and long-term capital appreciation.



■ Income ■ Canadian Equity ■ Global Equity

Important

This document is designed to guide you in the establishment of your investment strategy. Although we have taken steps to provide you with the most accurate evaluation possible, you are responsible for choosing your own investment strategy. The Company is not liable for any losses resulting from the use of this questionnaire.



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