Date ________________

Investor Profile Statement

For: _________________________________ D.O.B________

Family Information

Spouse __________________ D.O.B ________
Child ____________________ D.O.B ________
Child ____________________ D.O.B ________
Child ____________________ D.O.B ________
Child ____________________ D.O.B ________
Child ____________________ D.O.B ________

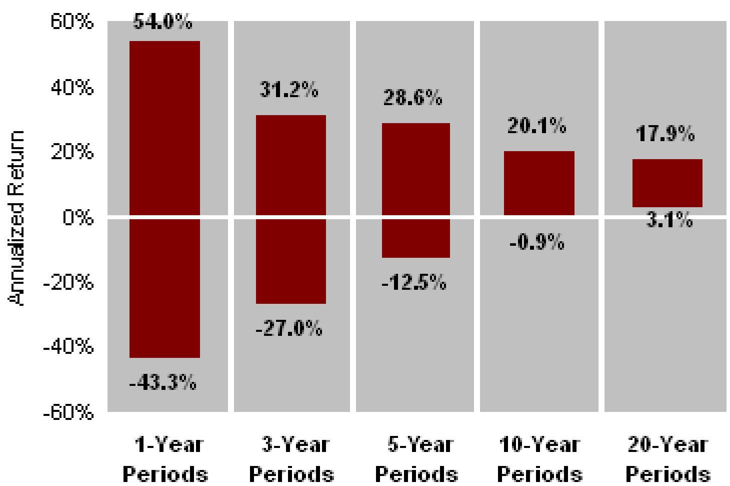
Phone: _________________ **Email:** _________________

Your Advisor: ___________________________

By answering the following questions we will be better able to understand and evaluate your investment needs and objectives.

1. The table below demonstrates that as investment periods are lengthened to 3,5,10 and 20 years, the variability of returns was reduced and negative returns were eliminated

Range of S&P 500 returns, 1926-2005



To help achieve an asset allocation appropriate for your portfolio and your investment objectives, we need to know the number of years that your investment funds will be available:

☐ 0 – 3 years ☐ 3 -5 years ☐ 5-10 years

☐ 10-15 years ☐ over 15 years

2***. Do you anticipate any major lifestyle changes over the course of your investment time horizon (ie. Retirement, sabbatical, extensive travel, career change, ect.)? If so, please indicate them below along with when you would expect these changes to occur:***

____

____

____

3. How would you rate your level of investment experience?

☐ ***Minimal*** –You have little, if any, investment experience and consider your knowledge base to be limited

☐ ***Moderate*** –You have some investment experience but are still on a learning curve.

☐ ***Excellent*** –You are a seasoned investor with a thorough understanding of capital markets.

4. What is the dollar value of the assets you are placing under the management of ________________________________. What percentage of your total investments assets does this represent?

$__________________ %__________________

5. The answer to this question will help ensure that our investment recommendations will be made with a complete understanding as to your entire financial picture.

Are there any investment assets that will not be managed by

____

☐ Yes ☐ No

6. ***Financially speaking, if you could accomplish one thing in the next year, what would that be?***

____

The next 5 years?

____

The next 10 – 15 years?

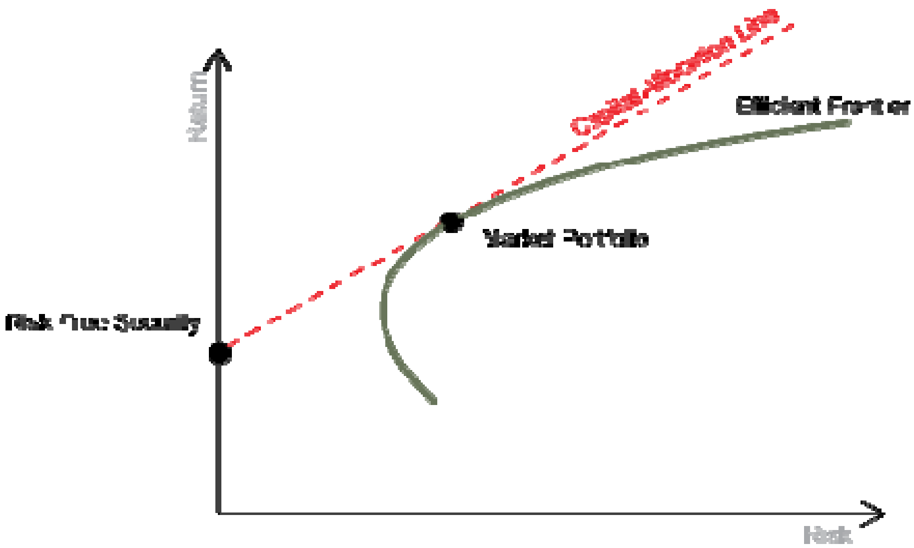
____

7. ***Which of the following best describes your attitude towards investment risk?***

☐ **Conservative:** You have a low risk threshold and can only tolerate modest short term fluctuations in the value of your portfolio during rough phases in the market cycle.

☐ **Moderate:** You are prepared to assume some risks and can tolerate one year of negative total returns during rough market cycles.

☐ **Aggressive:** You accept risk in the pursuit of portfolio growth and can tolerate more than one negative year of total returns during rough market cycles.



The point of minimum risk for every level of return is called the "Efficient Frontier." Please indicate with an X the position of the "Efficient Frontier" that best reflects your tolerance in balancing risk and return.

8***. Do you have a requirement for regular income from your investments?***

☐ Yes ☐ No

If yes, please indicate the total dollars that you will need.

$_________Total per month ☐ per quarter ☐ per year ☐

9. ***Please list any large expenditures you are planning for the coming year:***

$__________ in which month(s) __________ for ___________

$__________ in which month(s) __________ for ___________

Are sufficient liquid reserves maintained outside your managed portfolio to fund these special expenditures?

$__________ in which month(s) ________________________

$__________ in which month(s) ________________________

10. ***Please assign a number to each of the following, ensuring that the overall total of the numbers does not exceed 10:***

Liquidity	Low	0	1	2	3	4	5	High
High Income	Low	0	1	2	3	4	5	High
Growth	Low	0	1	2	3	4	5	High
Time Horizon	Short	0	1	2	3	4	5	Long

11. ***Assuming T-Bills earned 5%, what is the lowest return in any one year that you could tolerate before the fluctuation in your portfolio's value caused you to reevaluate your investment strategy?***

Overall Annual Return	**Measured Against T-Bills Return (on average)**
☐ 2%	(3% below T-Bills)
☐ 1%	(4% below T-Bills)
☐ 0%	(5% below T-Bills or Break Even)
☐ -1%	(6% below T-Bills)
☐ -2%	(7% below T-Bills)
☐ -3%	(8% below T-Bills)

12***. Is there any other information you believe to be relevant to your investment situation, or to the management of your portfolio that we should know about?***

____
____
____
____

Income:	Yourself	Spouse
Salary	________________	________________
Pensions	________________	________________
Other	________________	________________

Net Worth:

<u>Assets:</u>

Registered	________________	________________
Non registered	________________	________________
House/ Cottage	________________	________________

<u>Liabilities:</u>

Mortgage	________________	________________
Credit Lines	________________	________________

To the Investor:

The investment management services we will provide to you, will be based solely on the information gathered in this investor profile. To the extent that the information is inaccurate or incomplete, we cannot be confident that our services will be appropriate to your circumstances. Please sign below and record the date, confirming for our staff that you have answered the questions accurately and completely, are satisfied to the best of your knowledge with the answers you have given.

Self __________________________ Date __________________________

Spouse__________________________ Date __________________________

To the Advisor:

You have now reviewed the investor profile with your client(s) and you have both completed it together. Please sign below and record the date, confirming for our staff that you are satisfied the information provided is thorough and accurately reflects the personal financial situation, attitudes and investment objectives of your client(s)

Advisor ________________________ Date __________________________