INVESTOR PROFILE

SSQ Financial Group

Values in the right place

A questionnaire to help guide you through a universe of possibilities.



Investment

SSQ Financial Group

Values in the right place

This questionnaire will help you select the funds that best suit your investor profile.

In today's investment world, it is essential to diversify your portfolio according to your financial position and investor personality. But how do you find your way through the maze of products on the market and choose what's right for you without having to spend precious hours comparing your options and then tracking your investments?

SSQ Financial Group offers a simple, yet effective solution. First, take a few minutes to answer the enclosed questionnaire. Second, follow the instructions to analyze your results. Third, you will be able to identify the SSQ Strategy and Celestia Guaranteed Investment Funds (GIF) that best match your investment needs.

There are many advantages to SSQ's one-stop investment options: no matter how much you invest, you'll get a customized, diversified portfolio that is managed by reputable fund managers… with minimal fees.

SSQ STRATEGY AND CELESTIA GIFs

Each SSQ Strategy and Celestia GIF is designed to cater to a specific investor profile and includes a combination of specially-selected investment vehicles and fund managers. These funds allow you to automatically benefit from an asset mix carefully selected by expert fund managers to diversify your portfolio and maximize long-term investment growth. That way, you won't need to worry about making the wrong decision or investing on impulse!



The main investment objective of these diversified funds is to generate regular income and medium- to long-term capital growth. These funds invest in Canadian fixed income securities issued by the federal government, provincial governments and mainly blue-chip companies. They also invest in the equities of large-cap Canadian, U.S. and international companies. Some of the funds also invest in specialty funds.

FOR EACH QUESTION, CHOOSE THE ANSWER THAT BEST DESCRIBES YOU.

SECTION 1: Financial Position

Your finances
The more stable your financial position, the more you can consider taking risks that may help you realize significant gains. Conversely, if your financial position is more precarious or uncertain, it is preferable to select defensive securities that offer more modest, yet dependable returns.

a) Do you already have savings set aside for emergencies and your retirement?

• No, I have little or no savings (under $10,000).	5 pts
• Yes, I have between $10,000 and $49,999 in savings.	10 pts
• Yes, I have between $50,000 and $99,999 in savings.	15 pts
• Yes, I have $100,000 or more in savings.	20 pts

b) What is your net worth (the total value of all of your assets and property, less the value of all of your debts)?

• Less than $50,000	5 pts
• Between $50,000 and $149,999	10 pts
• Between $150,000 and $299,999	15 pts
• $300,000 or more	20 pts

c) What is your current salary?

• Less than $30,000	5 pts
• From $30,000 to $49,999	10 pts
• From $50,000 to $74,999	15 pts
• $75,000 or more	20 pts

d) Do you believe that you may make a withdrawal in the future from your retirement savings for purposes other than your retirement?

• Yes, I will make a withdrawal from my retirement savings in the future.	5 pts
• Yes, I may make a withdrawal from my retirement savings in the future.	10 pts
• No, I don't believe I'll make a withdrawal from my retirement savings in the future.	15 pts

Your age and the number of years left until you retire
When investing, it is important to establish your investment time horizon. If you want to be able to have access to your investments in the short term, you should choose more conservative investments, for which you do not risk losing capital. However, if your vision is more long-term, you can choose investment products with a higher level of risk that offer good long-term results.

e) What is your age group?

• Under 30	10 pts
• 30-39	20 pts
• 40-54	15 pts
• 55-65	10 pts
• 65+	5 pts

f) In how many years do you think you will retire?

• Less than 5 years	5 pts
• 5 to 9 years	10 pts
• 10 to 19 years	15 pts
• 20 to 29 years	20 pts
• Over 30 years	25 pts

SUBTOTAL FOR SECTION 1

SECTION 2: Your Investor Personality

Your investment objectives
What you hope to get out of your investments obviously has an influence on your investment choices. Whether you are looking for security, regular income, or short- or long-term growth, an investment vehicle exists that matches your needs and expectations.

g) What is your main investment objective?

• Capital preservation	5 pts
• Capital preservation and regular income	10 pts
• Income and medium-to long-term capital growth	15 pts
• Medium- to long-term capital growth	20 pts

h) What type of portfolio would be best for you?

• Guaranteed and safe investments only	5 pts
• Mainly guaranteed and safe investments; some equity exposure	10 pts
• Balance of guaranteed and safe investments vs. equities	15 pts
• Equities	20 pts

Your knowledge of finances
If you are knowledgeable about the investment world, you are aware of the risks related to your investments because you are informed about markets and companies. However, if you have a more limited knowledge of markets and investments, it is preferable to opt for low risk investments that match your investor profile.

i) Which statement best describes your investment knowledge?

• I have little knowledge of markets, stocks or other investment vehicles.	5 pts
• I am familiar with most investment products.	10 pts
• I stay on top of the latest financial news and can easily distinguish between financial products.	15 pts
• I have a very good knowledge of financial markets and the investment world, and monitor my portfolio closely.	20 pts

Your level of risk tolerance
Segregated funds composed in whole or in part of securities are, by definition, risky, as they are subject to stock market volatility and changing economic situations of countries. Therefore, if you want to invest in this kind of fund you must be comfortable with the value of your portfolio fluctuating.

j) Are you comfortable with the idea that your capital may fluctuate and have periods of decline?

• No, I wouldn't like to incur any losses. I prefer to increase my capital slowly but surely.	5 pts
• No, I would change my portfolio during a market downturn.	10 pts
• Yes, I would accept a decrease in value and some volatility, but I would still be worried.	15 pts
• Yes, because I know that my returns will be favorable in the long term.	20 pts

k) What would you do if the value of your shares declined sharply?

• I would sell everything at a loss to avoid further losses.	5 pts
• I would sell part of my shares and keep the rest.	10 pts
• I would keep all my shares, hoping that their value would rise again.	15 pts
• I would buy other shares to capitalize on their low valuations.	20 pts

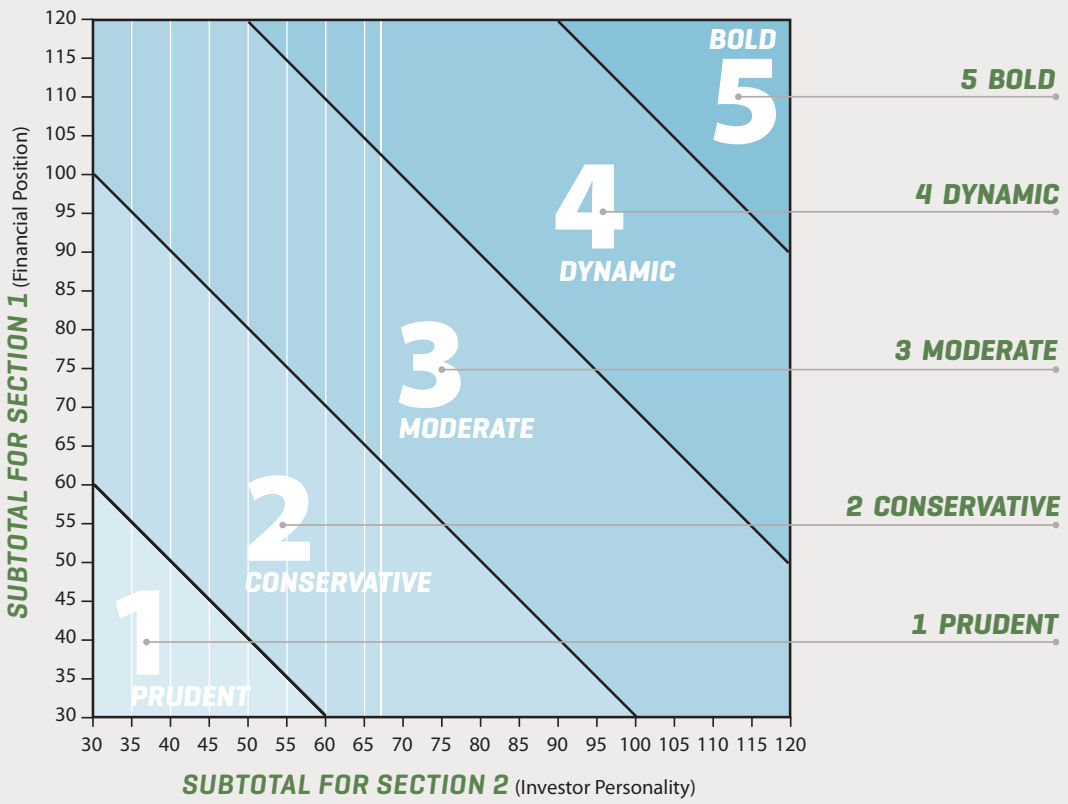
l) You want to invest $10,000. Based on the following one-year returns, which investment would you choose providing its value would be between:

• Investment A (between $10,300 and $10,800)	5 pts
• Investment B (between $9,000 and $12,000)	10 pts
• Investment C (between $8,000 and $14,000)	20 pts

SUBTOTAL FOR SECTION 2

Enter your score from SECTION 1 (Financial Position) on the vertical axis and your score from SECTION 2 (Your Investor Personality) on the horizontal axis.

The funds we recommend for you, based on your investor profile, are found at the intersection of these two totals.



1 THE PRUDENT INVESTOR

Prudent investors want to keep risk to an absolute minimum but still benefit from slightly higher returns than a Guaranteed Investment Account (GIA) can offer. To do so, they are prepared to tolerate a minimum of investment volatility.

Recommended SSQ GIFs:

GIAs and Conservative Strategy

GIA	25%
Bonds	48.75%
Canadian Equity	15%
Foreign Equity	11.25%



AND/OR

GIAs and Celestia Conservative

GIA	25%
Bonds	45%
Canadian Equity	15%
Foreign Equity	15%



2 THE CONSERVATIVE INVESTOR

Conservative investors want to minimize their exposure to risk but still benefit from higher returns than a GIA can offer. They are prepared to tolerate a certain degree of investment volatility.

Recommended SSQ GIFs:

Conservative Strategy

Bonds	65%
Canadian Equity	20%
Foreign Equity	15%



AND/OR

Celestia Conservative

Bonds	60%
Canadian Equity	20%
Foreign Equity	20%



3 THE MODERATE INVESTOR

Moderate investors are looking for a compromise between investment security and performance, that balances capital preservation offered by fixed-income securities and long-term growth potential of the stock market. To reach their financial goals, they know they have to accept some investment volatility.

Recommended SSQ GIFs:

Balanced Strategy

Bonds	45%
Canadian Equity	30%
Foreign Equity	25%



AND/OR

Celestia Balanced

Bonds	40%
Canadian Equity	30%
Foreign Equity	20%
Specialty Funds	10%



4 THE DYNAMIC INVESTOR

Dynamic investors want to maximize long-term capital growth while maintaining a certain degree of capital preservation. To do so, they are prepared to tolerate more investment volatility.

Recommended SSQ GIFs:

Growth Strategy

Bonds	30%
Canadian Equity	35%
Foreign Equity	35%



AND/OR

Celestia Growth

Bonds	25%
Canadian Equity	37.5%
Foreign Equity	25.5%
Specialty Funds	12%



5 THE BOLD INVESTOR

Bold investors want to maximize long-term capital growth and take full advantage of the opportunities the stock market has to offer. To do so, they are prepared to tolerate a high level of investment volatility.

Recommended SSQ GIFs:

Aggressive Strategy

Bonds	20%
Canadian Equity	40%
Foreign Equity	40%



AND/OR

Celestia Aggressive

Bonds	10%
Canadian Equity	45%
Foreign Equity	31%
Specialty Funds	14%



Please note that for any type of investor profile, it is possible to create a different mix of SSQ GIFs for an equity and bond allocation that matches your personal requirements. We recommend you complete this questionnaire from time to time to ensure that your investments continue to match your changing needs and investor profile.

This questionnaire is based on general financial planning principles. You may use it as a guide for your investment choices, but it does not cover all financial situations. For more information about SSQ GIFs or to obtain personalized investment advice, please contact a financial security advisor or our Client Services department.

Signature

Name (please print)

Date

Any amount that is allocated to a segregated fund is invested at the risk of the contractholder and may increase or decrease in value.

For more information, please refer to the *Fund Facts* document available on our website.

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