

Investor Suitability Profile Questionnaire

Please be aware that if you are changing employers this application will not combine your prior employer's plan into your new employer's plan. If you wish to combine the two plans, please contact us for the necessary form.

INTERNAL USE ONLY: ☐ OHC ☐ PIA ☐ RIA ☐ 3-Year

1. Investor Information

Social Security No. (last four digits) _____

Employer Name _____

Name _____
Last First

Occupation _____
Middle

Address _____
City State ZIP

Email Address: _____

Phone (_____) _____

Birthdate: _____

Marital Status: ☐ Single ☐ Married

My current annual income from all sources is:

- ☐ Less than \$25,000
☐ \$25,000–\$70,000
☐ More than \$70,000

My tax bracket is:

- ☐ 0%–12%
☐ 22%–24%
☐ Over 32%

My investment experience pertains to:

(You can choose more than one response)

- ☐ Savings and fixed deposits
☐ Bonds
☐ Unit trusts
☐ Equities
☐ Other(s). Please specify: _____

My net worth, excluding home, furnishings, and autos:

- ☐ Under \$50,000
☐ \$50,000–\$100,000
☐ \$100,000–\$250,000
☐ \$250,000–\$500,000
☐ \$500,000–\$1,000,000
☐ Over \$1,000,000

What is your primary investment objective?

- ☐ Capital preservation
☐ Capital gain
☐ Retirement planning
☐ Children's education
☐ Other(s). Please specify: _____

2. Investor Profile

Time Horizon (Your current situation and future income needs)

My current age is:

- ☐ Less than 45 (5 points)
☐ 45–55 (4 points)
☐ 56–65 (3 points)
☐ 66–75 (2 points)
☐ Over 75 (1 point)

When do you expect to start drawing income?

- ☐ Not for at least 20 years. (5 points)
☐ In 10 to 20 years. (4 points)
☐ In 5 to 10 years. (3 points)
☐ Not now, but within 5 years. (2 points)
☐ Immediately. (1 point)

Long-Term Goals and Expectations (Your views of how an investment should perform over the long term)

What is your goal for this investment?

- ☐ To grow aggressively. (5 points)
☐ To grow significantly. (4 points)
☐ To grow moderately. (3 points)
☐ To grow with caution. (2 points)
☐ To avoid losing money. (1 point)

Assuming normal market conditions, what would you expect from this investment over time?

- ☐ To typically keep pace with the stock market. (5 points)
☐ To slightly trail the stock market, but provide a good profit. (4 points)
☐ To trail the stock market, but provide a moderate profit. (3 points)
☐ To have some stability, but make modest profits. (2 points)
☐ To have a high degree of stability, but make small profits. (1 point)

Suppose the stock market performs poorly over the next decade. What would you expect from this investment?

- ☐ To lose money. (5 points)
- ☐ To make very little or nothing. (4 points)
- ☐ To eke out a little gain. (3 points)
- ☐ To make a modest gain. (2 points)
- ☐ To be little affected by what happens in the stock market. (1 point)

Short-Term Risk Attitudes (Your attitude toward short-term volatility)

Which of these statements best describe your attitude about the next three years' performance of this investment?

- ☐ I don't mind if I lose money. (5 points)
- ☐ I can tolerate a loss. (4 points)
- ☐ I can tolerate a small loss. (3 points).
- ☐ I'd have a hard time tolerating any losses. (2 points)
- ☐ I need to see a least a little return. (1 points)

Which of these statements best describe your attitude about the next three months' performance of this investment?

- ☐ Who cares? One calendar quarter means nothing. (5 points)
- ☐ I wouldn't worry about losses in that time frame. (4 points)
- ☐ If I had a loss of greater than 10%, I'd be concerned. (3 points).
- ☐ I can only tolerate small short-term losses. (2 points)
- ☐ I'd have a hard time stomaching any losses. (1 points)

Total Score: _____

3. Investor Profile Results

Total Score

- ☐ 7–10 = Conservative
- ☐ 11–17 = Moderately Conservative
- ☐ 18–24 = Moderate
- ☐ 25–31 = Moderately Aggressive
- ☐ 32–35 = Aggressive

Conservative: As a conservative investor, your portfolio will be invested in the most risk-averse areas such as cash and fixed-income securities. This approach offers a high degree of stability and should minimize the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.

Moderately Conservative: As a moderately conservative investor, your portfolio will be invested primarily in areas such as cash and fixed-income securities with only a modest exposure to equities. This approach concentrates on stability rather than maximizing return and should limit the chances of substantial short-term volatility. The overall return, while not guaranteed, should fall within a narrow range of possibilities. However, particularly for time periods greater than five years, these returns may underperform the returns achievable from a higher-risk approach.

Moderate: As a moderate investor, your portfolio will include investments in equities, balanced by exposure to more risk-averse areas of the market such as cash, fixed-income securities and real estate. This approach aims to achieve a balance between stability and return, but is likely to involve at least some short-term volatility. The overall return, while not guaranteed, should not be extreme. In most, circumstances,

particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach but may underperform the returns achievable from a higher-risk approach.

Moderately Aggressive: As a moderately aggressive investor, your portfolio will be invested primarily in equities. This approach concentrates on achieving a good overall return on your investment while avoiding the most speculative areas of the market. Significant short-term fluctuations in value can be expected. The eventual return for the time period over which you invest could fall within a relatively wide range of possibilities. In most circumstances, particularly for time periods greater than five years, these returns should outperform the returns achievable from a more conservative approach.

Aggressive: As an aggressive investor, your portfolio will be invested in equities and will include exposure to more speculative areas of the market. The aim is to maximize return while accepting the possibility of large short-term fluctuations in value and even the possibility of longer-term losses. The eventual return for the time period over which you invest could fall within a wide range of possibilities. In most circumstances, the return should outperform the returns achievable from a more conservative approach.

4. Acknowledgement (To be completed by investors.)

1. I confirm that the information disclosed is true, complete, and accurate.
2. I confirm that this information has been explained and I understand the features and risks of the category(ies) of funds that is/are suitable for me.
3. I acknowledge receipt of a copy of the *Product Highlight Sheet* and relevant disclosure documents which have been given to me.

If applicable:

- ☐ I decline to provide certain information required for product suitability assessment and I understand that this may adversely affect my suitability assessment.
- ☐ I have decided to purchase another fund(s) that is/are not recommended by the outcome of this risk tolerance questionnaire.
Please state the new fund(s)

If you choose not to complete and return this questionnaire you are acknowledging that you may not be in the most appropriate model portfolio and accept all responsibility for your investment elections.

Investor's Signature

Date

Reviewer's Signature

Date