

# Risk Profile Questionnaire

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

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

To provide you with the best advice, we are committed to understanding you and your unique circumstances. Your responses to the following questions will be used to assess your willingness to accept risk (tolerance), and your ability to withstand financial risk (Capacity).

## Risk Tolerance

1. The value of an investment portfolio will generally fluctuate over time. Considering your rate of return and time horizon expectations, what degree of loss do you believe you can tolerate within the next 12 months?

	Account 1	Account 2	Account 3	Account 4	Account 5
Account Type					
No loss or up to 5%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Between 6% and 20%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Between 21% and 49%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More than 50%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

2. How do you characterize your willingness to accept risk to achieve your investment objectives?

	Account 1	Account 2	Account 3	Account 4	Account 5
Account Type					
I am willing to accept maximum risk of loss including complete loss of original investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am willing to accept increased risk of loss including the potential for large losses of original investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I understand that additional risk including some loss of original investment may be required in exchange for greater long-term growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I wish to maintain my account value and accept a small amount of risk for the potential of protecting my original investment understanding that this may result in lower expected portfolio returns	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

3. Imagine you invested \$100,000 and after one year it was down 10% and therefore worth \$90,000. What would you want to do with this investment?

- A. Buy more of it     
  B. Nothing     
  C. Sell some of it     
  D. Sell all of it

## Risk Capacity

4. What is your age?

- A. 30 or younger
  B. Between 31 and 50
  C. Between 51 and 70
  D. Older than 70

5a. What is the total value of your assets? Include all cash, securities, real estate and any other assets with tangible value?

\$ \_\_\_\_\_

5b. What is the total value of your liabilities? Include all consumer and credit card debt, loans, mortgages and other liabilities.

\$ \_\_\_\_\_

5c. Your net worth is \$

- A. Less than \$100,000
  B. Between \$100,000 - \$499,999
  C. Between \$500,000 - \$999,999
  D. \$1,000,000 or more

6. What is your approximate annual income from all sources?

- A. Less than \$50,000
  B. Between \$50,000 - \$99,999
  C. Between \$100,000 - \$249,999
  D. \$250,000 or more

7. To help you manage your investment(s) we need to understand how they fit into your overall financial situation, what proportion of your **total** investments held at Manulife and outside of Manulife does **this** Manulife account represent? Investments include cash savings, guaranteed investment certificates (GIC), savings bonds, mutual funds, exchange-traded funds (ETFs), segregated funds, stocks and bonds.

	Account 1	Account 2	Account 3	Account 4	Account 5
Account Type					
25% or less	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
26% to 50%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
51% to 75%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
More than 75%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Questions 8-9 will ask you to consider some scenarios and imagine yourself in the future as you consider your financial needs.

8. If you were to face an unexpected expense or are currently using the account for income requirements, how much of this account would you expect to withdraw in the next three years?

	Account 1	Account 2	Account 3	Account 4	Account 5
Account Type					
More than 50%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
26% - 50%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11% to 25%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
None or up to 10%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

9. Once you start making withdrawals from this account, for how long do you expect the withdrawals to continue?

	Account 1	Account 2	Account 3	Account 4	Account 5
Account Type					
Less than 1 year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1 - 3 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3 - 5 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6 - 10 years	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
> 10 years/not withdrawing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

## Risk Tolerance Scoring

Response / Points					Account 1	Account 2	Account 3	Account 4	Account 5
Q1 Response	a	b	c	d					
<b>Points</b>	<b>0</b>	<b>4</b>	<b>8</b>	<b>12</b>					
Q2 Response	a	b	c	d					
<b>Points</b>	<b>12</b>	<b>8</b>	<b>4</b>	<b>0</b>					
Q3 Response	a	b	c	d					
<b>Points</b>	<b>12</b>	<b>8</b>	<b>4</b>	<b>0</b>					
<b>Total</b>									

## Risk Capacity Scoring

Response / Points					Account 1	Account 2	Account 3	Account 4	Account 5
Q4 Response	a	b	c	d					
<b>Points</b>	<b>6</b>	<b>4</b>	<b>2</b>	<b>0</b>					
Q5 Response	a	b	c	d					
<b>Points</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>					
Q6 Response	a	b	c	d					
<b>Points</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>					
Q7 Response	a	b	c	d					
<b>Points</b>	<b>6</b>	<b>4</b>	<b>2</b>	<b>0</b>					
Q8 Response	a	b	c	d					
<b>Points</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>					
Q9 Response	a	b	c	d/e					
<b>Points</b>	<b>0</b>	<b>2</b>	<b>4</b>	<b>6</b>					
<b>Total</b>									

## Risk Profile Scoring

	Account 1	Account 2	Account 3	Account 4	Account 5
Risk Capacity					
Risk Tolerance					
<b>Risk Profile</b>					
Risk Profile Range	Low Risk	Medium Risk	High Risk		
0 – 6	100%*	0%	0%		
7 – 12	70-100%	0-30%	0-10%		
13 – 23	0-60%	0-100%	0-30%		
24 – 29	0-20%	40-100%	0-60%		
30 – 36	0-10%	0-60%	0-100%		

\*Low Risk only

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