



INVESTMENT RISK PROFILE

What is your investment  
risk profile?

THE MANUFACTURERS LIFE INSURANCE COMPANY

 **Manulife**  
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## INVESTMENT GOALS

### 1. What is your investment horizon – when will you want to use your invested money?

- A.  Under 3 years
- B.  3–5 years
- C.  6–10 years
- D.  11–15 years
- E.  Over 15 years

### 2. What is your most important investment goal?

- A.  I want my investments to be secure. I also need my investments to provide me with modest income now, or to fund a large expense within the next few years.
- B.  I want my investments to grow and I am less concerned about income. I am comfortable with moderate market fluctuations.
- C.  I am more interested in having my investments grow over the long-term. I am comfortable with short-term return volatility.
- D.  I want long-term aggressive growth and am willing to accept significant short-term market fluctuations.

## INVESTOR KNOWLEDGE

### 3. Which of the following would best describe your level of investment knowledge?

- A.  Very limited (little to no knowledge)
- B.  Basic (understand difference between stocks and bonds)
- C.  Average (aware of different investment options and levels of risk)
- D.  Extensive (thorough understanding of investment products and strategies)

## RISK TOLERANCE

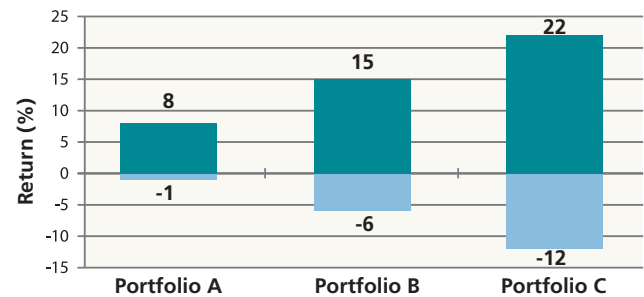
### 4. Please indicate which statement reflects your overall view on managing risk

- A.  I do not like risk and am not prepared to expose my investments to any fluctuations in order to earn higher long-term returns.
- B.  I am prepared to experience modest fluctuations in order to generate a higher long-term return.
- C.  I am prepared to experience average fluctuations in order to achieve a higher long-term return.
- D.  I want to maximize my long-term returns and am comfortable with significant fluctuations.

### 5. If you owned an investment that fell by 20% over a period of six to nine months, what would you do?

- A.  Sell all of the remaining investment
- B.  Sell a portion of the remaining investment
- C.  Hold the investment and sell nothing
- D.  Buy more of the investment

### 6. The following portfolios show a best and worst range of return possible in any given year. Which portfolio would you be most likely to hold?



- A.
- B.
- C.

**7. If you could increase your chances of improving your investment returns by taking more risk, would you be:**

- A.  Unlikely to take more risk
- B.  Willing to take a little more risk with some of your investments
- C.  Willing to take a lot more risk with some of your investments
- D.  Willing to take a lot more risk with all of your investments

**INVESTOR TYPE**

**8. What type of investor are you?**

- A.  You may be reaching retirement or simply prefer to take less risk. Security of capital is your biggest concern.
- B.  You may be close to retirement or prefer to take less risk. Security is quite important to you.
- C.  You want a balance between growth and security. You are willing to accept some risk for potential higher returns over time.
- D.  Growth is more important but security is still a factor. You are willing to accept risk for potential higher returns over time.
- E.  The growth of your money is your main concern and you plan to be invested for a long time. You are very comfortable with riding out the ups and downs of the market for potential higher long-term results.

**SCORING**

**How to score the Risk Profile Questionnaire**

Assign the following points:

Question	A	B	C	D	E
Question 1	0	2	6	10	15
Question 2	0	4	6	11	–
Question 3	0	2	3	5	–
Question 4	0	2	6	15	–
Question 5	0	4	6	10	–
Question 6	0	3	5	–	–
Question 7	0	4	7	10	–
Question 8	0	4	6	8	10

Profile: \_\_\_\_\_

Score: \_\_\_\_\_

**RISK PROFILE**

**0–10 Conservative**

If you are a conservative investor, you consider investment losses in any given year to be unacceptable. You like the security your investments offer.

**11–30 Moderate**

If you're moderate, this means you don't mind a little bit of fluctuation in your investment returns, but you would be uncomfortable with significant ups and downs.

**31–55 Balanced**

As a balanced investor, you prefer a consistent growth pattern with few fluctuations.

**56–75 Growth**

If you are a growth investor, you are willing to take a higher risk with your money in order to achieve potentially higher returns.

**76–81 Aggressive**

Aggressive investors want long-term growth and you understand that a loss in one year may be the price you have to pay to achieve longer term growth.



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