

Available funds

Fund Category	Fund Name
FOCUS FUNDS	Focus Prudent
	Focus Moderate
	Focus Balanced
	Focus Growth
	Focus Aggressive
INCOME FUNDS	Money Market
	Short Term Bonds
	Bonds
	Bonds – Series 2
DIVERSIFIED FUNDS	Diversified Security
	Diversified
	Diversified Opportunity
	Fidelity Canadian Asset Allocation
	Diversified Income
	Global Diversified (Oppenheimer)
CANADIAN EQUITY FUNDS	Dividend Income
	Dividend Growth
	Canadian Equity (Leon Frazer)
	Canadian Equity Index
	Select Canadian ⁽¹⁾
	Canadian Equity Value
	Canadian Equity (Dynamic)
	Canadian Equity (Bissett)
	Fidelity True North®
	Canadian Equity Growth
Fidelity Canadian Growth Company	
U.S. & INTERNATIONAL EQUITY FUNDS	Global Dividend (Dynamic)
	Global Equity (Templeton)
	Global Equity (Oppenheimer)
	Fidelity NorthStar®
	Global Small Cap (Evergreen)
	International Equity Index
	International Equity (Templeton)
	International Equity (McLean Budden)
	Fidelity European Equity
	U.S. Equity Index
	U.S. Equity (McLean Budden)
U.S. Equity (Legg Mason)	
SPECIALTY FUNDS ⁽²⁾	Asian Pacific (ABN AMRO)
	Emerging Markets (Templeton)
	Global Health Care (Renaissance)
	Real Estate Income
	U.S. DAQ Index

⁽¹⁾ The Select Canadian Fund is only available in non-registered contracts.
⁽²⁾ Not available in Ecoflexextra



ECOFLEX

ECOFLEXTRA

YOUR INVESTOR PROFILE

The allocation of your assets is the very heart of your financial strategy. It is therefore important that you take the time to determine what type of investor you are before establishing your allocation.

The first step is to fill out *Your Investor Profile*. This document will help you evaluate many elements, such as your investment horizon, your tolerance to risk and your knowledge of investments. The answers you provide will allow you to determine the investor profile (Prudent, Moderate, Balanced, Growth-Oriented or Aggressive) that best meets your objectives and most accurately reflects your attitude toward risk.

We recommend that you review your investor profile periodically or whenever changes take place in your personal or financial situation.

Investment and retirement income products

A PARTNER YOU CAN TRUST.

YOUR INVESTOR PROFILE

INFORMATION

Existing contract New contract Application no. _____

Last and first name			Date of birth		
			Y	M	D
Social Insurance Number	Profession	Employer			
		Since		Y	M
Last financial planning		Date		Y	M
				D	D
Last testamentary planning		Date		Y	M
				D	D
Source of client	<input type="checkbox"/> Ad <input type="checkbox"/> Referral <input type="checkbox"/> Contacted <input type="checkbox"/> Other _____				
Financial Objectives:					

QUESTIONNAIRE

Investment Horizon

1 How old are you?

a) Over 69 c) Between 51 and 60 e) Between 18 and 40
 b) Between 61 and 69 d) Between 41 and 50

2 When do you plan to start making withdrawals from the amounts you have invested?

a) In less than 3 years c) Within 6 to 12 years e) In over 20 years
 b) Within 3 to 5 years d) Within 13 to 20 years

3 Over the next five years, you plan to:

a) Make regular withdrawals from your capital (Home Buyers' Plan, retirement, etc.)
 b) Withdraw all your investment earnings and a portion of your capital.
 c) Withdraw all your investment earnings without touching your capital.
 d) Withdraw only a portion of your investment earnings.
 e) Accumulate savings with your investment earnings (no withdrawals).

Financial Situation

4 What is your gross annual income? (before taxes)

a) \$25,000 and less c) \$50,001 to \$75,000 e) \$100,001 and over
 b) \$25,001 to \$50,000 d) \$75,001 to \$100,000

5 What is your net worth? (assets minus liabilities)

a) \$25,000 and less c) \$50,001 to \$100,000 e) \$200,001 and over
 b) \$25,001 to \$50,000 d) \$100,001 to \$200,000

Risk Tolerance

6 Indicate your level of tolerance toward the risks related to the investment of your money.

a) Very low I do not like the idea of risking my money. My sole objective is to safely conserve the sums that I have invested and shelter these amounts from market fluctuations.

b) Low While a drop in the value of my investments bothers me, I can tolerate occasional drops to a maximum of 5%, knowing that I will earn more investment earnings in the long term.

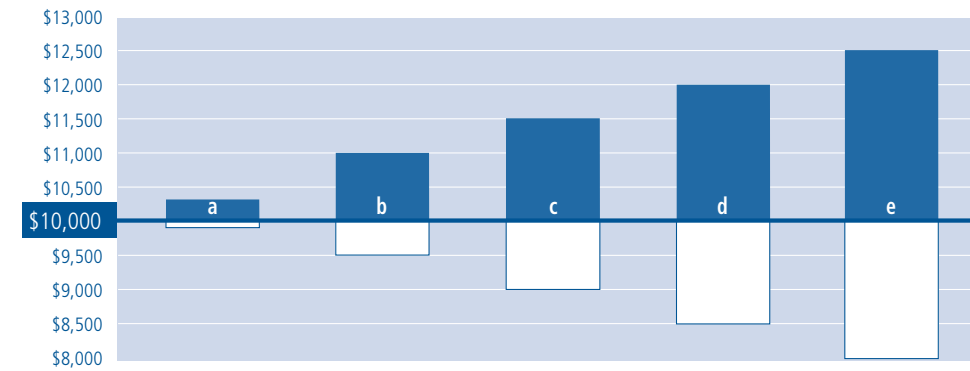
c) Moderate I am prepared to tolerate a short-term drop of between 5% to 10% of the value of my investments as long as I can count on higher investment earnings in the long term.

d) High I am comfortable with a short-term drop of between 10% to 20% of the value of my investments because I know that in the long term, my investment earnings will allow me to make up for this drop and obtain higher earnings.

e) Very high I hope to achieve long-term growth. A short-term drop (less than 1 year) of 20% of the value of my investments does not worry me.

Risk Tolerance (cont.)

7 You have the possibility of investing \$10,000 for a period of one year. After one year, what value range would you consider acceptable in terms of the investment's final potential value in comparison to its initial value?



- a) Between \$9,950 and \$10,300
- b) Between \$9,500 and \$11,000
- c) Between \$9,000 and \$11,500
- d) Between \$8,500 and \$12,000
- e) Between \$8,000 and \$12,500

Investment Knowledge

8 What is your level of knowledge about investments?

a) Very low I am just starting to become familiar with investments.

b) Low My knowledge in the area of investments is limited. I know that certain investments are riskier than others.

c) Moderate I am familiar with some types of investments and their related risks. For instance, I understand that equities are riskier than bonds.

d) Advanced I am familiar with equities, bonds and investment funds. I understand the earnings potential and risks involved with these types of investments and their fluctuations in value over time.

e) Very advanced I keep a constant eye on stock markets (equities, bonds, funds, real estate, etc.) and I have in-depth knowledge of such investments, which allows me to advise others in this respect.

POINTS CALCULATIONS

Answer	Points for this profile	Total points	
a = 1 point	<input type="text"/>	From 8 to 26 points	= Prudent profile
b = 2 points		From 27 to 55 points	= Moderate profile
c = 5 points		From 56 to 89 points	= Balanced profile
d = 10 points		From 90 to 119 points	= Growth profile
e = 20 points		From 120 to 160 points	= Aggressive profile

YOUR INVESTOR PROFILE RESULTS

Choice of investments

Does your choice correspond to your investor profile? Yes No

If the investments selected do not reflect those suggested by the established profile, please state the reasons why:

Client's signature Agent's signature

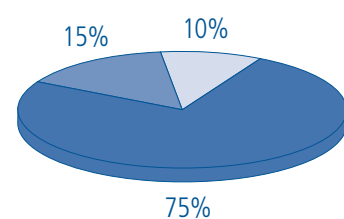
Signed at , on B.M. initials

THE IMPORTANCE OF GOOD ASSET ALLOCATION

One of the factors that has the most influence on the return generated by your portfolio is its asset allocation. Therefore, when you establish the distribution of assets in your Ecoflex and Ecoflextra contract, it is very important to choose a combination of income and equity that corresponds to your investor profile and risk tolerance level. You must also take into account any other investments you may have elsewhere.

Prudent Profile • From 8 to 26 points

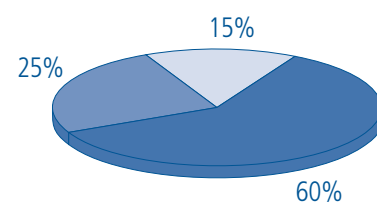
Capital security is important to you. You have low tolerance for volatility. You are mainly seeking investments that offer a regular income and capital preservation.



■ Income ■ Canadian Equity ■ Global Equity

Moderate Profile • From 27 to 55 points

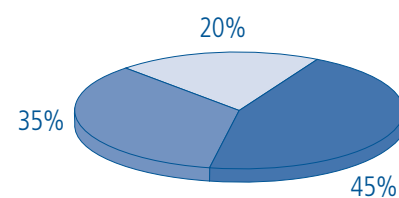
You are seeking a certain level of capital appreciation and your tolerance for risk is moderate. You favour investments that offer a relatively stable income.



■ Income ■ Canadian Equity ■ Global Equity

Balanced Profile • From 56 to 89 points

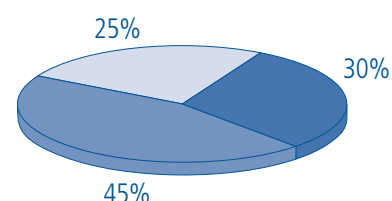
You are seeking a balance between income and capital appreciation. Your risk tolerance level is average. You are targeting medium- and long-term capital appreciation.



■ Income ■ Canadian Equity ■ Global Equity

Growth Profile • From 90 to 119 points

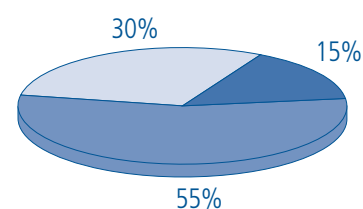
You are seeking above average growth and are ready to accept a high level of risk. You are a patient investor and do not allow yourself to be influenced by fluctuations in your portfolio.



■ Income ■ Canadian Equity ■ Global Equity

Aggressive Profile • From 120 to 160 points

You have a strong tolerance for risk and market fluctuations do not worry you. You are seeking superior portfolio growth and are willing to accept substantial variations in the value of your portfolio from one year to the next.



■ Income ■ Canadian Equity ■ Global Equity

One category of funds in particular – Focus Funds – is specifically designed to respect your investor profile at all times through an automatic monthly rebalancing of your portfolio. Talk to your agent to find out more about these funds.

IMPORTANT

This document is designed to guide you in the establishment of your investment strategy. Although we have taken steps to provide you with the most accurate evaluation possible, you are responsible for choosing your own investment strategy. Industrial Alliance is not liable for any losses resulting from the use of this questionnaire.