

# Investor Profile Questionnaire

This form is provided for use by the financial advisor to provide details on the clients' account structure and set-up preferences.

Name of Investor

Date

## Here is what you need

- a. Transcribe your client's responses to the respective questions.
- b. Insert the points attributable to the response in the appropriate box.
- c. Tally up the points on page 6 of your questionnaire.
- d. Follow the instructions on how to determine the Equity- Fixed Income allocation.
- e. If you are in agreement with the portfolio please contact a Mackenzie Private Wealth Account Manager.
- f. If you would like to alter the asset mix and/or fund(s) or a percentage weighting please do so on the enclosed template.

To begin with, please answer the following two questions to determine if you will need a portfolio that generates income.

### Instructions for answering the questions:

1. Select the answer to each question.
2. Each answer must be assigned a value based on the points indicated opposite the answer.



Each answer must be assigned a value based on the points indicated opposite the answer selected.

**Points attributable**  
(Circle answer)

**A. Currently your main goal for this portfolio is to:**

Note: also question #9 in following investors profile questionnaire

- Preserve the value of the original investment after inflation ..... 0
- Generate current regular cash flow for living expenses  
*(i.e., sourced through investment income and the partial redemption of your capital)* ..... 2.5
- Generate regular income for living expenses *(i.e., sourced through investment income only and not supplemented with partial redemptions of your capital)* ..... 5
- Build a stream of regular income for eventual retirement income *(i.e., re-invest all income)* ..... 13
- Grow the overall value of the portfolio *(for eventual retirement; total return focus)* ..... 15
- Aggressively grow the portfolio to maximize its overall value ..... 20

**B. What percentage of assets in this portfolio do you need to meet your annual income requirements?**

Note: also question #10 in following investors profile questionnaire

- I do not need to draw income currently ..... 17.5
- Less than 2% ..... 10
- 2 – 3% ..... 7.5
- 3 – 4% ..... 5
- Greater than 4% ..... 0

**Total Score**

If your score for the above two questions is between 2.5 – 10, you need a portfolio that generates income. Please continue with the rest of the questionnaire to determine your asset mix.



**1. What percentage of your total financial assets does this portfolio represent?**

- 25% or less .....12.5
- 26% to 50%.....7.5
- 51% to 75%.....2.5
- 76% to 100%.....0

**2. What percentage of your retirement spending needs is this portfolio expected to provide?**

- 25% or less .....12.5
- 26% to 50%.....5.0
- Greater than 50%.....0

**3. What percentage of your current income is made up of CPP/OAS/GIS and defined-benefit pension plans?**

- Greater than 50%.....10.0
- Between 25% and 50%.....5.0
- Less than 25%.....0

**4. You would describe your income situation as being:**

- Very insecure and unstable .....0
- Somewhat insecure and unstable .....1.0
- Moderately secure and stable .....3.0
- Secure and stable.....5.0
- Very secure and stable.....7.5

**5. Your average discretionary income (after taxes & 'fixed' expenses) from all sources other than this portfolio (e.g., employment, investments, etc.) as a percentage of your after-tax net income is:**

- 10% or less .....0
- 11 – 25%.....5.0
- 26 – 50%.....7.5
- 51 – 75%.....10.0
- 76 – 100%.....12.5

**Subtotal**



**6. You regularly save the following percentage of your average discretionary income for retirement: Retirees would answer “0%”**

- 0%.....0
- 5%.....1.0
- 10%.....2.0
- 15%.....0
- 20% or more.....5.0

**7. In the event that you need ‘emergency’ access to funds, do you have access to an alternative source of funds (e.g., line of credit, etc.) rather than having to withdraw money from this portfolio, should the market value of the portfolio be valued at a significant loss at the time?**

- Yes 2.5
- No 0

**8. If you lost your current income stream, how long could you go without needing to access the assets in this portfolio? Retirees would answer “0 years.”**

- 0 years 0
- Less than 1 year 2.5
- 1 – 2 years 5.0
- 3 – 5 years 7.5
- Greater than 5 years 10.0

**9. Currently, your main goal for this portfolio is to:**

- Preserve the value of the original investment after inflation.....0
- Generate the current regular cash flow for living expenses  
*(i.e., source through investment income and the partial redemption of your capital)*..... 2.5
- Generate regular income for living expenses  
*(i.e., sourced through investment income only and not supplemented with partial redemptions of your capital)*..... 5.0
- Build a stream of regular income for eventual retirement income  
*(i.e., re-invest all income)*..... 10.0
- Grow the overall value of the portfolio  
*(for eventual retirement; total return focus)*..... 15.0
- Aggressively grow the portfolio to maximize its overall value.....20.0

**10. What percentage of assets in this portfolio do you need to meet your annual income requirement?**

- I do not need to draw income currently.....17.5
- Less than 2%.....10.0
- 2 – 3%.....7.5
- 3 – 4%.....5.0
- Greater than 4%.....0

**Subtotal**



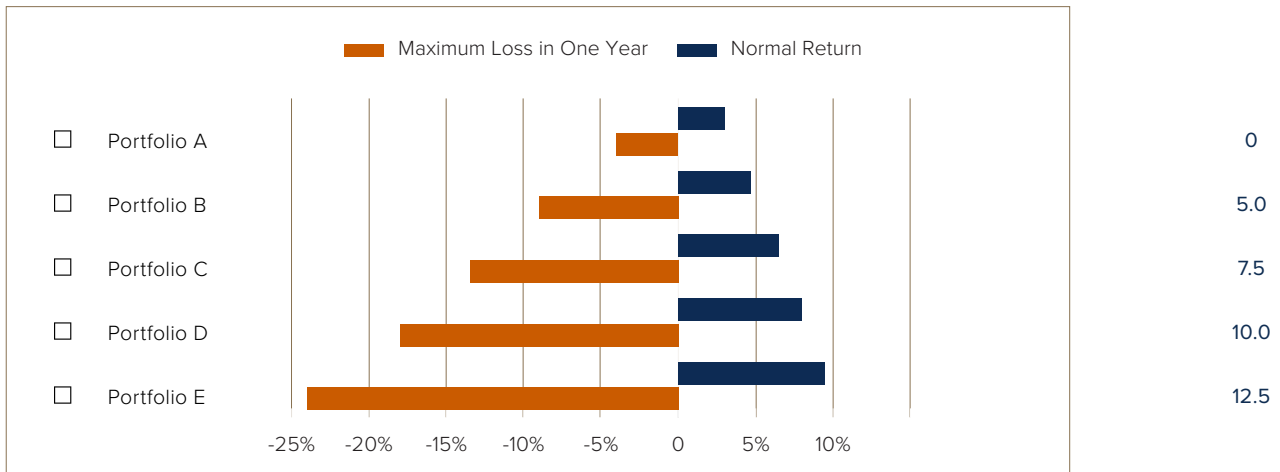
**11. Are you willing to tolerate decreases in the value of your portfolio from month to month in order to meet your goals?**

- No, my goals can be met with stable/low risk investments.....0
- Somewhat, but because I draw cash flow, it needs to be limited or my portfolio needs to be constructed to ensure capital distributions are not done at a loss.....2.5
- Yes, but only moderate decreases, because I'm only drawing income (or not making any withdrawals).....7.5
- Yes, I'm not concerned with month-to-month fluctuations so long as there is a reasonable expectation for growth over time.....10.0

**12. If the present market value of your portfolio decreased by 20% over a one-year period, consistent with other investments of its kind in a year when the markets are performing poorly overall, you would:**

- Prevent any further loss, sell and reinvest in stable/low-risk investments.....0
- Limit further losses, by selling up to half and reinvesting in stable/low-risk investments.....1.0
- Maintain the current strategy, as the primary goal of income generation is not impacted.....2.5
- Maintain the current strategy, as you have a long-time investment horizon.....5.0
- Add to investment strategy with available funds to take advantage of lower current prices.....7.5

**13. The chart below shows the total long-term expected annualized return (blue bars) for five portfolios. The orange bars show the potential one-year loss that could happen in an extreme market environment. Which portfolio would you choose to invest in?**



**Subtotal**



**14. The composition of investment returns can include interest, dividends and capital gains. Where interest is typically fixed, dividends and capital gains are variable. Dividends, however, can be a source of steady and growing income, whereas capital gains are quite variable and require timely selling if used for income purposes. You would prefer that your portfolio provides:**

- Fixed interest income with a stable market value..... 0
- Steady dividend income, with the potential for dividend growth over time, knowing that the market value of the portfolio will fluctuate..... 5.0
- A combination of fixed-interest income and steady dividend income..... 2.5
- Dividend growth over time (absolute return is not important today as I am not drawing income), but with a focus on capital gains..... 7.5
- Capital gains for maximum potential growth over time..... 10.0

**15. If you could totally forego equity investing and its inherent risk and invest in bonds instead, by what percentage would you be able to increase your current savings rate? Select maximum.**

- 2% of my income ..... 7.5
- 4% of my income..... 5.0
- 6% of my income ..... 2.5
- 8% of my income ..... 0
- I would not forego equity investing ..... 10.0

**16. If, at present, the expected returns generated by your portfolio (in conjunction with other expected sources of income at retirement) cannot be reasonably expected to cover living expenses upon or during retirement, you are prepared to:**

- Stay the course and work longer to reach your goal..... 5.0
- Reduce current spending and save more to reach your goal..... 0
- Increase the portfolio risk profile with the expectation of higher performance to reach your goal..... 10.0
- Stay the course and reduce planned retirement spending needs  
(e.g., lower standard of living in retirement)..... 0

**17. Once you begin to withdraw money for living expenses, for what period of time will you need your money to last?**

- 5 years..... 0
- 10 years ..... 2.5
- 15 years ..... 5.0
- 20 years..... 10.0
- I do not want to outlive my money from this portfolio ..... 15.0

**Subtotal**



**Instructions on how to determine the indicated Equity-to-Fixed-Income allocation:**

1. Total the score at the end of question 17 and copy this into the box below.
2. Take the total score and determine its location on the left hand column of the scoring grid under the heading “Total score.”
3. Take the total score to question #17 and, based on the value, select the appropriate column on the scoring grid.
4. Where the total score and the answer to question #17 intersect on the scoring grid, you will find the indicated equity-to-fixed-income asset class allocation for the Investor.
5. If you determined you require income please refer to Appendix B for corresponding income portfolios.  
Example: Total score = 90; Answer to question #17 = 5; therefore, Equity to Income = 70/30.

**Total Score**

**Scoring grid response to question 17**

Total Score	0 Equity/Income	2.5 – 5.0 Equity/Income	10 – 15 Equity/Income
0-30	30/70	40/60	50/50
31-44	35/65	45/55	55/45
45-55	40/60	50/50	60/40
56-58	40/60	50/50	60/40
59-72	40/60	55/45	65/35
73-78	40/60	60/40	70/30
79-82	45/55	65/35	75/25
83-86	45/55	65/35	75/25
87-92	45/55	70/30	80/20
93-104	50/50	70/30	80/20
105-119	50/50	75/25	85/15
120-121	50/50	80/20	90/10
122-135	55/45	80/20	90/10
136-151	60/40	85/15	100
152-166	60/40	85/15	100
167-185	-	90/10	100

**Indicated asset class allocation split:**

**Equity =            %            Fixed Income =            %            Recommended Equity Weight =            %**



Recommended Portfolio Type: (Select One)

Appendix A Core

Appendix B Income Tilt

Does Advisor Recommend Mackenzie Private Wealth’s Model PAS Portfolio?

Yes

No

If **Yes** – Please contact Mackenzie Private Wealth

If **No** – Please provide your own recommended fund(s) and percentages in the table below.  
We have included a sample of funds, although final fund selection is your choice.

Fund Name	% Weight
Symmetry Fixed Income Portfolio	
Mackenzie Canadian Short Term Income Fund	
Mackenzie Canadian Equity Fund	
Mackenzie Canadian Dividend Fund	
Mackenzie Bluewater Canadian Growth Fund	
Mackenzie Strategic Income Fund	
Mackenzie US Mid Cap Opportunities Fund	
Mackenzie Bluewater US Growth Fund	
Mackenzie Global Dividend Fund	
Mackenzie Ivy Foreign Equity Fund	
Mackenzie Bluewater Global Growth Fund	
Mackenzie Emerging Markets Fund	
<b>Total:</b>	<b>100.00%</b>





This form is provided for use by the Financial Advisor to provide details on the clients' account structure and set-up preferences.

## Instructions

1. On the opposite page, please complete the table showing the approximate total dollar value for each account that is intended to be committed to the Portfolio Architecture Service, indicating the account holder (beneficial owner) of the account and if it is a registered or non-registered account. If an account is in the name of a nominee, then the name of the nominee should also be provided.
2. The approximate value of any existing non-Mackenzie holdings to be included in the Portfolio Architecture Service/Open Architecture Service should also be provided. These will need to be sold to be invested as part of the Portfolio Architecture Service/Open Architecture Service.
3. Please indicate if there are any existing Mackenzie funds that, due to unrealized Capital Gains, you and the client would prefer to be rolled into the model portfolio in their existing format.
4. Please indicate the amount and details of any existing mutual fund investments that cannot be exchanged into other mutual funds in the Portfolio Architecture Service/Open Architecture Service due to an outstanding deferred sales charge redemption schedule. The amount of mutual fund investments that are subject to a deferred sales charge redemption schedule that can be accommodated in the Portfolio Architecture Service/Open Architecture Service is limited. Please discuss this with the Mackenzie Private Wealth Account Manager.
5. Once this form is completed and returned to Mackenzie Private Wealth, we will prepare the Portfolio Architecture Service/Open Architecture Service Client Agreement Form.

## Supplemental information

1. If registered and non-registered accounts are to be included in the portfolio, please indicate if you would like to concentrate fixed income Mackenzie Funds in the registered accounts, if possible.  
Yes      No  
OR  
Each account should have the same funds and weightings.  
Yes      No
2. Please indicate below exactly how you would like the clients' names to appear on the statement.
3. Please indicate how your name should appear on the statement, including any of your designations.
4. Please indicate Advisor guidance for Portfolio Allocation, for example are there funds that need to be held in certain accounts.



## Portfolio worksheet

The following accounts will be included in the portfolio

Account Holder (Beneficial Owner)	Non-Registered Accounts (current dollar value)	Registered Accounts (current dollar value)	Type (e.g. RRSP, Spousal RRSP, RRIF, RESP, LIF, LIRA, TFSA)	Other Existing Mackenzie Holdings

### For Open Architecture Service ONLY

**Monitoring frequency** (please select one only)

- Monthly   
  Quarterly   
  Semi-annually   
  Annually

**Monitoring parameters** (please select the following in 5% increments)

Permitted Variance relative to target allocation for Equity and Balanced funds/pools (30% to 100%):

Permitted Variance relative to target allocation for Fixed Income funds/pools (15% to 100%):

NOTE: If there are modifications to the portfolio from a Fund/Pool level or monitoring perspective, a revised Portfolio Blueprint will be required.

# Portfolio framework

For Open Architecture Service ONLY

Fund/Pool Name	Fund/Pool Code	% of Fund/Pool across all accounts
<b>Total:</b>		<b>100.0</b>

**NOTE:** Each Fund/Pool weighting must have a minimum 5% across all accounts. Fund/Pool allocations should be made in 2.5% increments from the stated minimum of 5%.

Please indicate if the selections above are to be implemented for: a **new** OAS account or an **existing** OAS account, such that the holding in that account will be changed to reflect the holdings set out above.



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