

# Investor profile questionnaire

## Universal life insurance needs and investment objectives

Universal life provides two key financial planning solutions: life insurance that provides a tax-free death benefit, ensuring your family has the protection they need, and a savings component that permits tax-deferred investment growth, allowing for long-term wealth accumulation. When you deposit premiums into your policy, part of that money goes towards your savings, and part of it pays for your insurance protection.

## Save for your future

The savings portion of your plan is deposited into Index Interest Options. These options allow you to earn an interest rate linked to a variety of underlying investments, ranging from guaranteed government bonds to growth-oriented investment funds and portfolios.

In order to help determine a suitable investment profile for your investment, please complete the following three simple steps with your advisor. Answer the questions honestly to ensure you get the profile best suited to you and your needs – there is no right or wrong answer.

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Client name

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Date

## Step 1 – Complete the investor profile questionnaire

### Insurance needs

1. Which of the following statements best describes your objective with regards to your universal life policy?

- a) To provide a tax-free death benefit for my dependants and cover final expenses = 0 points
- b) To achieve both income protection and wealth accumulation = 3 points
- c) To maximize tax-deferred investment growth = 4 points
- d) To create an estate for my beneficiaries by accumulating wealth that will be transferred tax-free upon death = 8 points

# of points

2. When do you plan to start making withdrawals or policy loans from your universal life policy or assigning your universal life policy to obtain collateral loans?2

- a) Under 10 years\* = 0 points
- b) 10–15 years = 6 points
- c) Over 15 years = 8 points
- d) Never = 10 points

# of points

3. What is the chance that you may wish to cash in a significant portion of the investment within your universal life policy earlier than anticipated?

- a) Low (less than 10%) = 5 points
- b) Medium (between 10% and 25%) = 3 points
- c) High (over 25%) = 0 points

# of points

### Investment experience and knowledge

4. Which of the following best describes your level of investment knowledge?

- a) Novice = 0 points
- b) Some familiarity = 1 point
- c) Reasonably knowledgeable = 2 points
- d) Quite knowledgeable = 4 points
- e) Very knowledgeable = 5 points

# of points

### Attitude towards risk

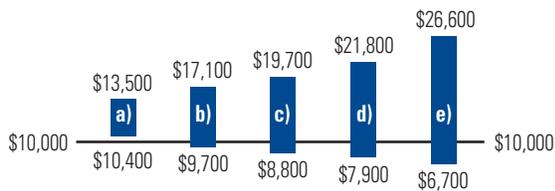
5. Typically, investments which are more volatile (i.e., tend to go up and down in value) will, over the long term, have greater potential for return. With regard to your universal life investments, how much of a drop in value over one year could you tolerate before becoming uncomfortable?

- a) Less than 1% = 0 points
- b) 1% to 3% = 1 point
- c) 4% to 5% = 3 points
- d) 6% to 10% = 4 points
- e) More than 10% = 5 points

# of points

\* There are surrender charges involved in accessing funds within universal life, as the plan is not intended to cover short-term needs. Universal life is not an appropriate vehicle for you if you have selected (a) (under 10 years).

6. Investments that offer the highest potential returns have the greatest variability of returns. Given this statement, assuming you had a \$10,000 investment, please select one of the following gain/loss scenarios that you would be most comfortable with after a five-year investment time period. The gain/loss scenarios below show the range of potential value of the \$10,000 investment at the end of the five-year period.



- a) = 0 points
- b) = 1 point
- c) = 2 points
- d) = 3 points
- e) = 5 points

# of points

### Personal information

7. Which of the following best describes your employment circumstances?

- a) Full-time = 5 points
- b) Self-employed = 3 points
- c) Part-time = 2 points
- d) Retired = 0 points
- e) Other = 1 point

# of points

8. Your personal income, before taxes, is in which of the following ranges?

- a) Under \$25,000 = 0 points
- b) \$25,000–\$50,000 = 1 point
- c) \$50,001–\$80,000 = 2 points
- d) \$80,001–\$125,000 = 4 points
- e) Over \$125,000 = 5 points

# of points

9. The current value of your investments (i.e., registered, non-registered, TFSA, mutual funds, segregated funds, chequing/savings accounts), excluding real estate, is:

- a) \$25,000 or less = 0 points
- b) \$25,001–\$50,000 = 1 point
- c) \$50,001–\$100,000 = 2 points
- d) \$100,001–\$250,000 = 4 points
- e) Over \$250,000 = 5 points

# of points

10. Your current age is within which of the following categories?

- a) Under 30 = 4 points
- b) 30–39 = 5 points
- c) 40–54 = 3 points
- d) 55–71 = 1 point
- e) Over 71 = 0 points

# of points

### Score

### Step 2 – Total your score

Simply add up your total points from the ten questions above to determine your investment profile score.

## Step 3 – Determine your investment profile

Using your investment profile score from Step 2, please refer below to the corresponding investment risk profile and index interest options. Once you have determined your investment risk profile, your advisor can work with you to determine appropriate investments.

If your score is:	Investment risk profile	Target asset mix		Index Interest Options	
		Income	Equities	Managed	Transamerica Index Allocation Portfolios
11 or less	Very conservative*	80%–100%	0%–20%	Treasury Bill Interest Option	
Between 12 and 20	Conservative	55%–80%	20%–45%	Transamerica CI Conservative Portfolio	Conservative
Between 21 and 33	Moderate	35%–55%	45%–65%	Transamerica CI Balanced Portfolio	Balanced
Between 34 and 46	Aggressive	15%–35%	65%–85%	Transamerica CI Growth Portfolio	Growth
47 or greater	Very aggressive	0%–15%	85%–100%	Transamerica CI Maximum Growth Portfolio	Aggressive Growth

\*Very conservative investors may also want to consider Fixed-Rate Interest Options (1-, 5- and 10-year).

The investor profile questionnaire is a tool that allows the advisor and the client to discuss risk tolerance issues. I understand that the results of this questionnaire do not constitute an investment recommendation or allocation by Transamerica Life Canada and any of its affiliates or subsidiaries. Transamerica Life Canada has developed this questionnaire to assist in developing guidelines for assisting with the suitability of certain options within a universal life policy. This questionnaire does not form part of a contract or policy and should be completed with the assistance of an insurance advisor. All calculations are based on assumptions believed to be reasonable at the time of development. Transamerica Life Canada and/or its affiliates are not acting in the capacity of an insurance advisor to the individual policyholder. Transamerica Life Canada and/or its affiliates cannot be held responsible for any damages resulting from the use of this questionnaire by me or any other person.

Client signature

Date

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<sup>1</sup> Investment income within a universal life policy is interest income; however, all income (within certain limits) is tax deferred. Please discuss with your advisor.

<sup>2</sup> While universal life is usually a long-term investment vehicle; there exist flexible features that allow access to cash in the short term. Please speak with your advisor about these features, as well as tax and surrender fee considerations with respect to universal life.

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