



COPERNICUS



Confidential Personal Questionnaire

CLIENT ASSESSMENT prepared for



Table of Contents

- Document Checklist
- 1. Client Information
- 2. Summary Assets and Liabilities
- 3. Summary Insurance Information
- 4. Summary Cash Flow
- 5. Pensions and Other Revenues
- 6. Life Goals
- 7. Savings
- 8. Investor Profile
- 9. Asset Allocation
- 10. Information concerning strategies
- 11. Additional information
- Authorization



Document Checklist

Instructions

To make the data collection process as convenient as possible for you, please prepare the following documents. Be sure to have in hand these documents for both yourself and your partner.

However, please forward only the checked-off documents.

<input type="checkbox"/>	Last Three Payroll Stubs
<input type="checkbox"/>	Employee Benefits Booklet(s)
<input type="checkbox"/>	Most Recent Employee Benefits Statement(s)
<input type="checkbox"/>	Most Recent Pension Plan Statement(s) and/or Plan Booklets
<input type="checkbox"/>	Last Two Years Personal Income Tax Returns
<input type="checkbox"/>	Notices of Assessment
<input checked="" type="checkbox"/>	CPP/QPP Statement of Contributions
Most Current Statements of Investment and/or Copies of:	
<input checked="" type="checkbox"/>	RRSPs
<input checked="" type="checkbox"/>	Investment Portfolio
<input type="checkbox"/>	Documentation for all Current Liabilities (Mortgages, Lines of Credit, Credit Card Statements etc.)
<input type="checkbox"/>	Life, Disability, Critical Illness and Long Term Care Insurance Policies
<input type="checkbox"/>	Wills and/or Powers of Attorney
<input type="checkbox"/>	Marriage Contract
<input type="checkbox"/>	Divorce/Separation Agreement

1. Client Information						Marital Status		Language	
Married	Single	Common Law	Divorced	Widowed	Separated	French	English		
				Client		Spouse			
Title									
Given Name									
Surname									
S.I.N.									
Gender									
Birth date									
Retire by (Age at beginning of retirement)									
Mortality (Mortality Hypothesis)									
Street Address									
City									
Country				Canada		Canada			
Province									
Postal Code									
Phone									
E-mail									

Dependants

Name (Given name and, if necessary, Surname)	Birth Date	S.I.N.	Relation-Ship	Years of support	Annual Costs	OR Name of Institution	Rooming

Inflation Assumption	
Inflation Assumption	%

Other information	Client		Spouse	
Percentage CPP / QPP	%		%	
OR			40 years and more	
Amount CPP / QPP	\$	\$		X
Years of residence in Canada (at age 65)	40 years and more		X	30 to 39 years
	30 to 39 years			20 to 29 years
	20 to 29 years			10 to 19 years
	10 to 19 years			Less than 10 years or Clawed Back
	Less than 10 years or Clawed Back			
Unused RSP Contributions	\$		\$	

2. Summary Assets and Liabilities

NBF Investments	Client's Investments	Spouse's Investments
Registered Investments	\$	\$
Non-registered Investments	\$	\$
Liabilities	\$	\$
Non-NBF Investments	Client's Investments	Spouse's Investments
Tax-deferred Investments	\$	\$
Taxable Investments	\$	\$
Liabilities	\$	\$

Dependant Investments	NBF	Non-NBF
Education savings or other savings of dependants	\$	\$

Other Assets & Liabilities (Personal Use) (Ex: Home, Real Estate, Operating or Holding Company etc.)	Joint assets	Client's Assets	Spouse's Assets
Home	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Liabilities (mortgage, personal credit etc.)	\$	\$	\$

3. Insurance

Life Insurance	Client	Spouse
Permanent Insurance (examples : Whole Life; Term to 100; Universal Life)	\$	\$
Term or Group Insurance (examples: 1 year; 5 years; 10 years; etc.)	\$	\$
Joint 1 st To Die		\$
Joint Last To Die		\$
Disability Insurance	Client	Spouse
Annual income benefit	\$	\$
Index rate on benefits	%	%
Tax treatment of income benefits	<input type="checkbox"/> taxable <input type="checkbox"/> non-taxable	<input type="checkbox"/> taxable <input type="checkbox"/> non-taxable
Non-taxable lump sum on disability	\$	\$

4. Summary Cash Flow

Cash Flow Management	Client	Spouse
Personal Income (before tax)	\$	\$
Investment Income	\$	\$
Registered Retirement Savings (per year)	\$	\$
Spousal RRSP Savings (per year)	\$	\$
Other Savings (per year)	\$	\$
Education Savings (per year)	\$	\$
Tax Deductions / Reliefs	\$	\$

5. Pensions & Other Revenues

Examples: CPP or QPP Pension if you know the exact amount; Defined Benefit Pensions; Sale of assets

Description	Who			Annual Amount	From Year	To Year	Index Rate	% Tax	% on Death	% on Dis.
	Client	Spouse	Joint							
				\$			%	%	%	%
				\$			%	%	%	%
				\$			%	%	%	%
				\$			%	%	%	%
				\$			%	%	%	%
				\$			%	%	%	%
				\$			%	%	%	%

% On Death - Defined benefit pension plans have survivor benefits that are payable should the pensioner die either before or after retirement. In this field you should indicate the percentage of the indicated benefit that would continue to the survivor in the event of death occurring now. Use caution! Many pension plans have a survivor benefit of 60%, however, you have identified pension benefits based on the assumption that the client will work till their target retirement age. Thus if they were to die tomorrow, they would get benefits based only on their years of service to date.

% On Disability - Defined benefit pension plans have survivor benefits that are payable should the pensioner become disabled before retirement. In this field you should indicate the percentage of the indicated benefit that would continue to the survivor in the event disability occurring now. Once again use caution! Benefits will be based on year of service to date and will exclude future years of service anticipated in the retirement scenario

6. Life Goals

Examples: Acquisition of assets (residence, condo, cottage, boat etc.); Additional income goals (for trips, more active lifestyle during the first years of retirement etc.)

Description	Who			Annual Amount	From Year	To Year	Index Rate	Priority	% on Death	% on Dis.
	Client	Spouse	Joint							
Current Lifestyle							%		%	%
Retirement Lifestyle (after-tax)							%		%	%
							%		%	%
							%		%	%
							%		%	%
							%		%	%
							%		%	%

% On Death - This lets you indicate how much of each objective would continue in the event of the client or spouses death. There are some objectives that would typically be 100% on death, such as educational objectives since most clients would want to ensure education was provided for in any situation. However some objectives, say a retirement trip around the world might be set to 0% or perhaps 50% since only one person would be going.

% On Disability - As with death above, this lets you indicate how much of each objective would continue in the event of the client or spouses disability.

7. Savings

Examples: Savings starting when mortgage is fully paid; Savings for unused RSRPs etc.

Description	Type of Investment (see code below)	Annual Amount (client or spouse)	Annual Amount Employer	From Year	To Year	Index Rate
		\$	\$			%
		\$	\$			%
		\$	\$			%
		\$	\$			%
		\$	\$			%

Types of investments	1	Client Registered Retirement Savings	Client
	2	Client Spousal RSRP Savings	Client
	3	Spouse Registered Retirement Savings	Spouse
	4	Spouse Spousal RSRP Savings	Spouse
	5	Client Other Savings	Client
	6	Spouse Other Savings	Client
	7	Education Savings	Joint

8. Investor Profile

<p>1. Which of the following best describes your current financial position?</p>	<p><input type="radio"/> Not very stable.</p> <p><input type="radio"/> Currently stable but subject to change.</p> <p><input type="radio"/> Very stable and expected to remain so for the foreseeable future.</p>
<p>2. Your personal financial situation is such that short-term losses would compromise your financial stability.</p>	<p><input type="radio"/> Yes. A "Yes" answer means that you will be directed to a lower-risk investment strategy.</p> <p><input type="radio"/> No</p>
<p>3. To what degree will you be dependent on this portfolio to cover living expenses? By living expenses we would include regular monthly expenses such as housing, food, clothing, transportation, insurance, etc. as well as more infrequent (periodic) expenses such as vacations, leisure activities, gifts, donations, etc.</p>	<p><input type="radio"/> I will be highly dependent on this portfolio for income.</p> <p><input type="radio"/> I will be moderately dependent on this portfolio for income.</p> <p><input type="radio"/> I will not be dependent at all on this portfolio for income.</p> <p>If applicable, please estimate your income needs. How much money do you expect to withdraw from this account on an annual basis? \$ _____</p>
<p>4. Which best describes your prior investment experience?</p>	<p><input type="radio"/> In the past I have focussed on income generating investments because I need a substantial amount of periodic income revenue and/or I wanted to guarantee my capital.</p> <p><input type="radio"/> Along with safety of capital and revenue, I have also looked for some moderate capital growth in my investments.</p> <p><input type="radio"/> I have mixed cash, bonds, and stocks to provide growth and income with a moderate level of risk.</p> <p><input type="radio"/> I have emphasized growth investments like stocks with a view towards long-term capital appreciation and I have accepted the higher level of risk and volatility that this strategy entails.</p> <p><input type="radio"/> I have had a tendency to purchase high-risk, volatile securities that provide the potential for large returns.</p>
<p>5. Your investment horizon or expected holding period for the majority of this portfolio is:</p>	<p><input type="radio"/> Less than one year.</p> <p><input type="radio"/> Between one and three years.</p> <p><input type="radio"/> Between three and five years.</p> <p><input type="radio"/> Between five and ten years.</p> <p><input type="radio"/> Ten years or more.</p> <p>The shorter your investment horizon, the lower your tolerance for capital loss and the higher your liquidity requirements. If you are planning to buy a car or house in the near future, you cannot afford to be locked-in with your investments (liquidity requirement). You will also want to minimize the potential for capital loss. With a longer time horizon, you will benefit from higher potential returns because you are in a better position to deal with short-term market fluctuations.</p>

8. Investor Profile

<p>6. Knowing that revenue-generating investments are generally safer than growth investments that pay little or no cash payments, and knowing that safer investments generally have lower returns than growth investments, which do you prefer?</p>	<ul style="list-style-type: none"> <input type="radio"/> I prefer investments that provide a stream of steady income over investments that favour capital growth. <input type="radio"/> A mix of growth and income are both important to me. <input type="radio"/> I am mostly looking for capital growth. I prefer the potential for growth over a steady stream of income.
<p>7. Your preferred choice of investment has:</p>	<ul style="list-style-type: none"> <input type="radio"/> Low risk and will provide modest growth potential. <input type="radio"/> Some moderate risk with opportunities for moderate growth. <input type="radio"/> Significant risk with the opportunity to provide large returns.
<p>8. What temporary drop in the value of your investments are you prepared to accept?</p>	<ul style="list-style-type: none"> <input type="radio"/> Up to 5% <input type="radio"/> Between 5% and 10% <input type="radio"/> Between 10% and 15%. <input type="radio"/> Over 15%
<p>9. The following choices show the possible results of a \$100,000 investment at the end of one year. Which one would you choose?</p>	<ul style="list-style-type: none"> <input type="radio"/> Investment A \$98,000 - \$106,000 <input type="radio"/> Investment B \$95,000 - \$115,000 <input type="radio"/> Investment C \$90,000 - \$125,000 <input type="radio"/> Investment D \$85,000 - \$135,000
<p>10. If your investment decreases in value over a one year period but is consistent with the current trends in the market, which statement best describes your investment philosophy?</p>	<ul style="list-style-type: none"> <input type="radio"/> I will tolerate only modest losses <input type="radio"/> I will tolerate one year of poor returns <input type="radio"/> I will tolerate more than one year of poor returns
<p>11. Which of the following best describes your primary investment objective this portfolio?</p>	<ul style="list-style-type: none"> <input type="radio"/> I want to preserve my capital and/or generate a steady stream of income to cover my current expenses. Although I am not comfortable with the volatility of the stock market, I am not against the idea of investing a small portion of the portfolio in the stock market, primarily to offset inflation. <input type="radio"/> I am primarily looking for revenue generation because I need (or may need) income from this investment portfolio to cover my current expenses. Although I am willing to tolerate a limited amount of volatility in order to grow my portfolio, I like the stability associated with having the majority of my portfolio invested in fixed-income securities. <input type="radio"/> I value both revenue generation and capital appreciation equally. I am willing to accept a moderate level of volatility in order to grow my capital and I like the stability associated with having a large part of the portfolio invested in fixed-income securities. <input type="radio"/> I am primarily looking for capital appreciation. Although I am prepared to accept a high degree of volatility in the value of my investments, I am not comfortable investing 100% of the portfolio in the stock market. <input type="radio"/> I want to maximize the potential return on my capital by investing the majority or the entire portfolio in the stock market. In doing so, I am willing to accept a high degree of volatility in the value of my investments in exchange for potentially much higher returns.

9. Asset Allocation

These amounts are generated by Investor Profile

Asset Category	Current % or \$	Proposed	Minimum	Benchmark	Maximum
Cash	%	%	%	%	%
Canadian Fixed-Income	%	%	%	%	%
Canadian Equities	%	%	%	%	%
U.S. Equities		%	%	%	%
International Equities		%	%	%	%
Alternative Investments		%	%	%	%

Rate of return reduction: _____%

Life Cycle Portfolios: Second portfolio: _____ portfolio From year: _____

Third portfolio: _____ portfolio From year: _____

10. Strategies

If necessary: Saving more, working longer, spending less in retirement, reducing or eliminating some capital objectives in order

	Threshold Client				Threshold Spouse			
Registered Retirement Savings	\$				\$			
Spousal RSP Savings	\$				\$			
Other Savings	\$				\$			
Education Savings	\$				\$			
Minimum Retirement Lifestyle	\$				\$			
Retire By	years				years			
Adjust age before income	Yes		No		Yes		No	

11. Additional Information

Authorization

TO WHOM IT MAY CONCERN:

This will serve as your full authority to release to _____ any information and/or documents concerning my affairs with your organization.

Dated this _____ day of _____, 200____, at _____.
