

# Investor Profile

## \*REQUIRED INFORMATION

Full Name*		Employer Name (if applicable)	
Address*		City or Town*	Province*
Postal Code*		Date of Birth*	Phone Number*
Y Y Y Y / M M / D D		Email Address*	S.I.N.*

## IMPORTANT >>> Please answer questions 1 through 15. Check only 1 BOX PER ANSWER except for QUESTION 15

### 1. What is your age?

- 1 Over 54 years
- 2 45 to 54 years
- 3 35 to 44 years
- 4 Under 35 years

### 2. What other savings plan do you have most of your retirement assets in?

- 5 An employer sponsored defined benefit plan
- 4 An employer sponsored defined contribution plan
- 3 A registered retirement savings plan
- 2 Personal retirement savings
- 1 None

### 3. Which one of these statements best describes your current investment experience?

- 5 I follow the markets regularly and actively manage my investment portfolio.
- 4 My long-term savings include investment funds or securities.
- 3 I have not invested much money, if any, in investment funds or securities.
- 2 I only have a basic understanding of investment principles.
- 1 I have only invested in term deposits or GICs.

### 4. Approximately how much money do you save each year (not including your retirement savings)?

- 4 More than 10% of your family's gross income
- 3 Between 5% and 10% of your family's gross income
- 2 Less than 5% of your family's gross income

### 5. What is your total family income?

- 5 Over \$120,000
- 4 \$91,000 to \$120,000
- 3 \$61,000 to \$90,000
- 2 \$30,000 to \$60,000
- 1 Under \$30,000

### 6. When do you plan to retire from work?

- 5 15 years or more
- 4 11 to 14 years
- 3 8 to 10 years
- 2 5 to 7 years
- 1 Less than 5 years or currently retired

### 7. Based upon your retirement plans, when will you most likely need to access your retirement savings?

- 5 20 years or more
- 4 11 to 19 years
- 3 5 to 10 years
- 2 Less than 5 years

### 8. What is your family's approximate net worth (assets less what you owe)?

- 5 More than \$250,000
- 4 Between \$100,000 and \$249,999
- 3 Between \$50,000 and \$99,999
- 2 Less than \$50,000

### 9. Which statement best describes your view on investing money?

- 5 I prefer higher long-term growth, so I am not concerned with my investments fluctuating up or down in the short term (6 to 12 month period).
- 3 A moderate level of fluctuation on my investments would be acceptable to achieve higher long-term (24+ months) growth.
- 1 I want to avoid fluctuation in my investments at all costs.

### 10. If your funds were to fluctuate in order to receive potentially higher returns, how comfortable would you feel?

- Not Comfortable Comfortable
- 1  2  3  4  5

### 11. Day-to-day changes in the value of my investments do not bother me.

- Strongly disagree Strongly agree
- 1  2  3  4  5

### 12. Although losses will occasionally occur in my investments, I believe they can be recovered by holding on to them.

- Strongly disagree Strongly agree
- 1  2  3  4  5

### 13. Even if my investments dropped in value in the short-term (6-12 months), I would hold them in my portfolio.

- 1 Definitely not
- 2 Probably not
- 3 Not sure
- 4 Probably
- 5 Definitely

### 14. Based upon your current situation, which of the following statements best describes your investment objectives?

- 4 I want to maximize my long-term growth.
- 3 Although I want some income to appear in my account, I am more interested in long-term growth.
- 2 My objectives include a combination of interest, dividend income and growth.
- 1 My primary goal is to provide regular interest and dividend income with a very low risk of investment loss.

### 15. Excluding this plan, do you own any of the following? (Please check all that apply)

- 1 GICs
- 2 Canada Savings Bonds
- 3 Mutual funds
- 4 Investment properties (excluding principal residence)
- 5 Common stocks

Please note: This Investor Profile applies to all plan types.

## PLEASE READ AND SIGN THE REVERSE SIDE

	Total Score	CAP Profile
For internal use only	<input type="text"/>	<input type="text"/>

# Appointment of Open Access® Limited as your Discretionary Investment Advisor

By signing this form, you appoint Open Access Limited as your investment adviser in respect of funds to be held in the plan established by the sponsor (Plan).

Open Access Limited will have full discretion to invest for you in the Portfolio of funds selected from time to time by Open Access based on your Investor Profile responses, subject to any laws applicable to the Plan. You understand that Open Access may sell any of your investments and reinvest for you in other funds. Please notify Open Access promptly if any of the information on your Investor Profile changes.

Open Access will arrange for the execution of all trades in funds which, if required by applicable law, may be placed through dealers, including a dealer related to Open Access.

Open Access is directed to, and shall:

- have any trade confirmations, prospectuses, financial statements, proxy circulars or other information from the funds required to be sent to you, delivered to you c/o Open Access
- hold investments made on your behalf in an omnibus (bulk) account of Open Access for the Plan with any fund or, to the extent necessary by applicable law, with any dealer, if Open Access determines to do so.
- exercise voting rights with respect to the funds.
- send account statements at least semi-annually to you.

In consideration for its advisory services, Open Access shall be entitled to receive fees payable out of the assets of the Plan held on your behalf. You acknowledge that management fees are also payable to the managers of the funds and may be paid either by the fund or by direct payment from the assets of the Plan held on your behalf, including through redemption of securities of the funds held by the Plan. Such fees will be at the rates set forth in the notice of fees provided to you from time to time.

No sales commission will be paid at the time of purchase of funds not listed on a stock exchange. Any commissions charged by dealers in connection with purchases of exchange listed funds will be paid out of the assets of the Plan held on your behalf.

You acknowledge and consent to the payment of referral fees (if applicable) by Open Access® to the person or company set forth in the Member Information Booklet (if applicable) for the purpose therein set forth.

In performing its services under this agreement, Open Access shall act honestly and in good faith with the care, diligence and skill that a reasonably prudent person would exercise in performing similar services.

Open Access will not be liable for the making, retention or sale of any investment, nor for any loss or diminution in value except such as is caused by its negligence, lack of good faith, or willful misconduct in providing its services under this agreement. In no event will Open Access be liable for any special, consequential or indirect damages arising from its conduct.

Open Access will maintain records containing personal information provided by you or your agent, for the sole purpose of providing services to you in connection with the Plan. Unless you otherwise consent in writing, personal information records will be available in whole or in part only to you, the sponsor of the Plan, regulatory authorities, any other service provider appointed by the sponsor who requires the information in providing their services in connection with the Plan and their respective duly authorized employees and agents, or as otherwise required by law.

All personal information is handled in accordance with applicable privacy legislation. By completing and signing this form, you consent to the collection, use and disclosure of your personal information in accordance with Open Access' Privacy Policy, which can be found at [www.openaccessltd.com](http://www.openaccessltd.com). For more information, contact Open Access' Privacy Officer at [compliance@openaccessltd.com](mailto:compliance@openaccessltd.com).

If permitted by law, Open Access may, at its option, permit you to continue to maintain your investments and services with Open Access should you cease to be a participant in the Plan. Please contact Open Access in such an event.

Open Access may amend this agreement to comply with or remove any inconsistency which may exist between this agreement and any provisions of applicable law, regulation, guideline or order now or hereinafter in force relating to the Plan on 30 days' prior notice to you. In addition, Open Access may amend this agreement with the approval of the sponsor of the Plan on 30 days' prior notice to you.

Open Access may terminate this agreement on 30 days' prior notice, or immediately if you cease to be a participant in the Plan. Open Access may assign this agreement to one of its affiliates. This agreement will ensure to the benefit of your successors and the successors and permitted assigns of Open Access.

You are asked to carefully review the following acknowledgements:

- Open Access is not currently a member, and does not intend to become a member of the Mutual Fund Dealers Association. Consequently, clients of Open Access will not have available to them investor protection benefits that would otherwise derive from Open Access' membership in the MFDA, including coverage under any investor protection plan for clients of members of the MFDA.
- Your sponsor is not responsible for investments made by or for you.
- The managers of the funds, and not Open Access, make the investment selections for the funds. Open Access has no authority to supervise the managers of the funds and is not entitled to receive any information other than what the managers make available generally to all investors and their advisers.
- Investments in funds involve risk, including general economic and market conditions.
- Investment performance is not guaranteed. The value of your investments will fluctuate. You may lose money.
- Mutual funds are not insured by Canadian Deposit Insurance Corporation, CompCorp or any other government deposit insurance.
- Open Access makes investment decisions for you based only on your Investor Profile and in making such decisions does not consider any assets which you may have outside of the Plan.
- Your sponsor has appointed Open Access Limited to provide certain services to the Plan. Under such appointment, Open Access has provided you with investment education through written information.
- Open Access also receives contributions to the Plan and arranges for the settlement of each trade.
- Open Access may from time to time accept changes to your personal information set forth in the first part of your Investor Profile, such as your address or social insurance number, from your employer on your behalf, based on changes to its records from information provided by you. Open Access Limited shall not be liable for relying on any such change in your personal information forwarded to Open Access by your employer.

By signing this form, you are applying for membership in the Plan and are appointing Open Access Limited as your adviser on the terms and conditions set forth in this agreement.

I acknowledge having read and consent to the terms and conditions set forth in this agreement.

Date\*

Y Y Y Y / M M / D D

Date\*

Y Y Y Y / M M / D D

Investor Signature

Date\*

Y Y Y Y / M M / D D

Open Access Advising Representative Signature

Open Access Customer Service Representative Signature