

Confidential Client Profile

Name: _____

Date: _____

Address:

Phone Numbers:

Home: _____

Office: _____

Cellular: _____

Fax: _____

Email: _____

Your Date of Birth (DOB): _____

Annual Income: _____

Profession: retired autonomous employer salaried employee

Marital Status:

married single widowed common law divorced

Your Spouse:

Name: _____ DOB: _____

Profession : _____ Annual Income : _____

Children:

Name and DOB: _____ Name and DOB: _____

Name and DOB: _____ Name and DOB: _____

Grand-children? (number): _____

Are you implicated in any volunteer work? Yes No

For which organism(s):

1. _____ 2. _____

The 2 AM Issue:

Is there any financial subject that presently keeps you awake at night?

THE RACINE-MARCOTTE ADVISORY GROUP
Our goal: increasing peace of mind and improving quality of life

RBC DOMINION SECURITIES

Please answer the following questions pertaining to your financial goals:

1. What annual rate of return do you expect from your portfolio? _____ %
2. What is the maximum amount you would expect your portfolio to decline in any one year? _____ %
3. Do you have any other investments outside RBC Dominion Securities account? If yes, approximately:
 - \$0 to \$50,000
 - \$50,000 to \$100,000
 - \$100,000 or more
4. Do you know someone who can benefit from our Family and Corporate Wealth Management Services?
Name: _____ Tel. # : _____

Name: _____ Tel. # : _____

Name: _____ Tel. # : _____

5. If we were meeting here three (3) years from today, looking back over those 36 months, what has to have happened during that period for you to feel happy with your progress? **(1 choice)**

6. What are, according to you, the three (3) biggest **dangers** that would prevent you from achieving your goal in three (3) years?
 - a) _____
 - b) _____
 - c) _____
7. What are, according to you, the three (3) biggest **opportunities** that would help you achieve your goal in three (3) years?
 - a) _____
 - b) _____
 - c) _____
8. What are, according to you, the three (3) biggest **strengths** to be used to help you achieve your goal in three (3) years?
 - a) _____
 - b) _____
 - c) _____

RISK TOLERANCE QUESTIONNAIRE

1. When will your money be needed?

	POINTS	Score:
Within 1 year	0	
In 1 to 3 years	2	
In 4 to 9 years	5	
In 10 or more years	9	

2. Are you planning any significant withdrawals (1/3 or more of the portfolio) before the target date?

	POINTS	Score:
Definitely will	1	
Likely will	2	
Not sure whether I will or not	3	
Probably will not	5	
Definitely will not	7	

3. What is your age?

	POINTS	Score:
Under 30	7	
30 to 39	7	
40 to 49	7	
50 to 59	5	
60 to 69	2	
70 or over	1	

4. Family Situation

	POINTS	Score:
Single with an income	6	
Two-income household	6	
Single income household	2	
Retired	1	

5. Dependents

	POINTS	Score:
No children or dependent family members	5	
1 child or dependent family members	3	
2 or more children or dependent family members	2	

6. Annual income from all sources (before taxes)

Individual Income	or	Household Income	POINTS	Score:
Under \$25,000		Under \$50,000	1	
\$25,000 to \$49,999		\$50,000 to \$99,999	3	
\$50,000 to \$74,999		\$100,000 to \$149,999	4	
\$75,000 to \$100,000		\$150,000 to \$200,000	5	
Over \$100,000		Over \$200,000	6	

7. Net Worth

Individual Net Worth	or	Household Net Worth	POINTS	Score:
Under \$25,000		Under \$50,000	1	
\$25,000 to \$49,999		\$50,000 to \$99,999	3	
\$50,000 to \$74,999		\$100,000 to \$149,999	4	
\$75,000 to \$100,000		\$150,000 to \$200,000	5	
Over \$100,000		Over \$200,000	6	

8. Investment Experience: the majority of my investments fall into the following category:

	POINTS	Score:
Not yet started to invest	0	
GIC's, term deposits, CSB's	0	
Mutual funds and GIC's	5	
Mutual funds and/or a combination of funds/stocks/bonds	7	
Individual stocks and bonds	8	

9. Which statement most clearly describes your investment objectives?

	POINTS	Score:
I'm willing to accept a lower, more predictable return because security and regular income are the priorities for my investments.	0	
I require regular income from my investments and a relatively consistent rate of return	1	
I have a need for income, but I'm also interested in some growth	3	
I want a combination of modest income and long-term growth	5	
My priority is primarily long-term growth	6	
My priority is aggressive growth over the long-term	7	

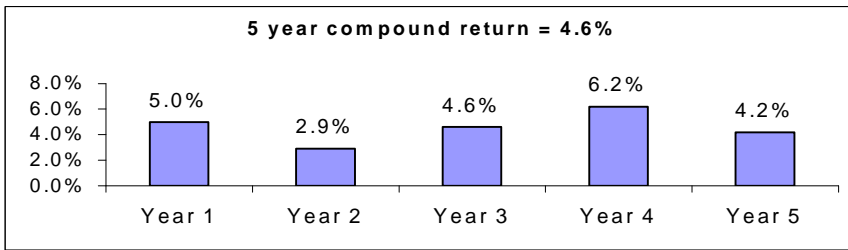
10. Your comfort with different investments?

	POINTS	Score:
I can accept times when there are declines in the value of my investment, since I am an aggressive growth investor	7	
I am comfortable with investments which may fluctuate from time to time, because my goal is long-term growth	6	
I understand that the higher the risk, the higher the potential returns. I would like some of my money to earn higher returns, but I'd like a higher level of security for the rest of my investments.	4	
Until now, I've had GIC's and CSB's, but I am willing to look at other investment choices that are appropriate for me, which are relatively secure but not guaranteed.	1	
I will only consider investments, which guarantee that the amount I invest (my capital) is safe.	0	

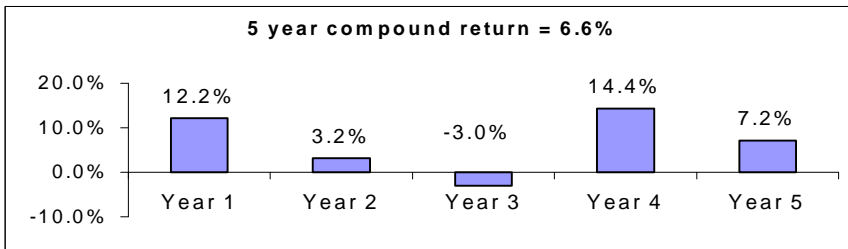
11. Assume you have just invested \$100,000 and intend to leave the money where it is for 10 years. When you receive your first quarterly statements, you see the value has dropped to \$90,000. What would you do?

	POINTS	Score:
Sell my investment immediately, since I am not comfortable with any decline in value.	0	
Monitor my investments closely and sell if the value has not recovered in 3 to 4 months.	2	
Leave my money where it is, since some changes in value are a normal part of investing.	4	
Take advantage of the low price and invest more money, if possible, since I'm interested in the long-term value of my investment and I'm confident that I have made the right choice.	6	

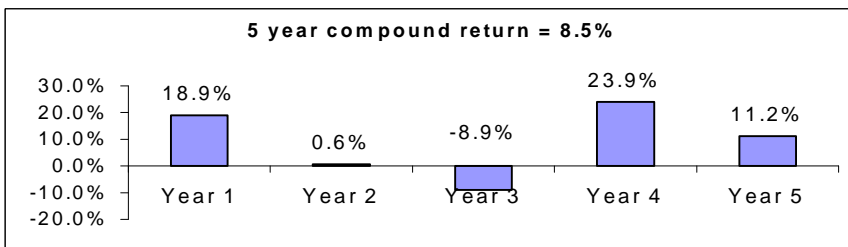
12. Assume you have \$100,000 to invest. Typically, the higher the level of risk, the higher your potential returns. Each of the following four portfolios show a range of expected annual returns. Select the one with which you feel most comfortable.



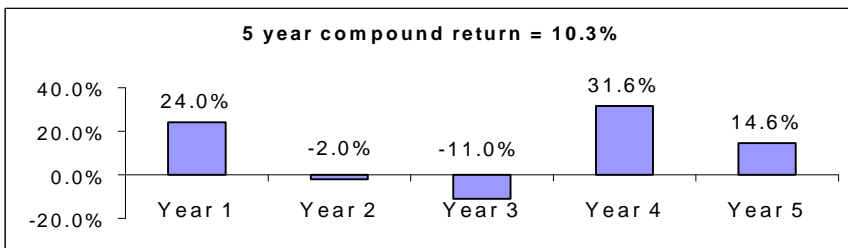
1 point



3 points



5 points



7 points

Total Score	
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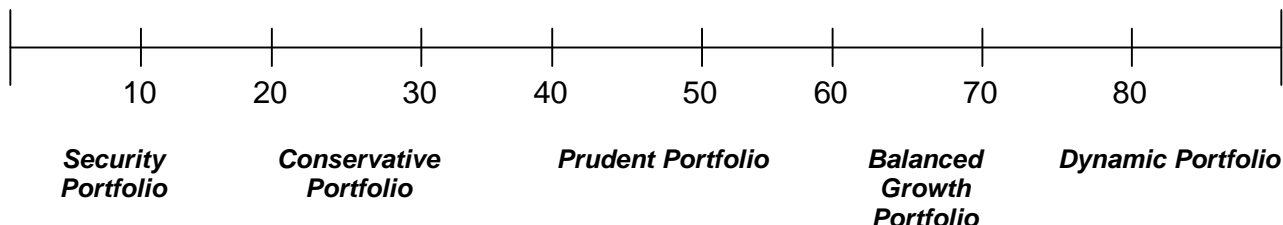
13. Using the numbers from 1 to 6 only once, prioritize the following investment goals – 1 being the most important:

Growth Preservation of Capital Income Liquidity

Increase your annual savings Tax efficiency (minimize income taxes)

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ASSET ALLOCATION



PORTFOLIO SELECTION

Portfolio Type	Range of Scores	Client's Total Score
Capital preservation portfolio	19 and under	
Income Portfolio	20 – 39	
Conservative Portfolio	40 – 59	
Balanced Portfolio	60 – 79	
Growth Portfolio	80 and up	

Risk Profile

	Capital Preservation			Income			Conservative			Balanced			Growth			Aggressive Growth		
	Min	Target	Max	Min	Target	Max	Min	Target	Max	Min	Target	Max	Min	Target	Max	Min	Target	Max
Cash	0%	20%	35%	0%	5%	40%	0%	5%	40%	0%	5%	40%	0%	5%	40%	0%	5%	20%
Fixed Income	65%	80%	100%	40%	65%	100%	30%	50%	80%	10%	30%	60%	0%	10%	40%	0%	0%	0%
Equities	0%	0%	0%	0%	20%	40%	15%	35%	60%	35%	55%	80%	55%	75%	100%	80%	95%	100%
Alternative Investments	0%	10%	20%	0%	10%	20%	0%	10%	20%	0%	10%	20%	0%	10%	20%	0%	10%	20%

LEGEND

Portfolio Type	Description	Example
Security Portfolio	Fixed Income	Bonds, Coupons
Conservative Portfolio	Fixed Income	Bonds, Coupons, Income Trusts, Preferred Stocks
Prudent Portfolio	Growth and Fixed Income	Stocks and Income Trusts
Balanced Growth Portfolio	Stocks	Stocks only
Dynamic Portfolio	Dynamic Stocks	Higher Risk Stocks

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INITIAL STRATEGIES AND SOLUTIONS

Steps needed to take to ensure your progress to the next level

1.

2.

3.

4.

5.

6.

NOTES