

DETERMINE YOUR INVESTOR PROFILE

Name of policyowner: _____

Date: _____

INVESTMENT OBJECTIVE

What do you intend to do with your investment in your universal life insurance policy?

Please select one option.

- I want to pay a premium that will shorten the payment period so that my policy will be paid up as soon as possible.
- I want to enjoy the tax benefits of my policy so I can maximize my savings.
- I want to maximize the death benefit by accumulating as much money as I can, tax-free in my policy.
- I want to accumulate savings in my account and use my policy to diversify my investment portfolio so I can make regular withdrawals at retirement.
- I don't want to accumulate savings in my policy.
(In this case, we suggest you buy a life insurance product without a saving component).

INVESTMENT HORIZON

SELECT YOUR OPTION

1. How old is the policyowner?		
a) Age 66 and over	1	
b) Age 56 to 65	3	
c) Age 46 to 55	5	
d) Age 36 to 45	7	
e) Age 35 and under	10	
2. Besides the premiums required to pay the cost of insurance, do you plan to make additional deposits?		
a) No—nothing at the time of issue, but maybe later on	0	
b) Yes—I plan to make only a single deposit on the issue date	3	
c) Yes—I plan to make occasional deposits	5	
d) Yes—I plan to increase my regular payments later on	7	
e) Yes—I plan to maximize deposits each year	10	
3. When are you planning to withdraw your investments?		
a) In 3 to 5 years	0	
b) In 6 to 10 years	3	
c) In 11 to 20 years	5	
d) In more than 20 years, when I retire	7	
e) Never (I want the maximum amount saved at death)	10	



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FINANCIAL SITUATION

SELECT YOUR OPTION

4. What is your household's gross annual income?		
a) \$0 to \$29,999	1	
b) \$30,000 to \$49,999	3	
c) \$50,000 to \$99,999	5	
d) \$100,000 to \$149,999	7	
e) \$150,000 and over	10	
5. What is the value of your current investment portfolio?		
a) \$0 to \$24,999	1	
b) \$25,000 to \$49,999	3	
c) \$50,000 to \$99,999	5	
d) \$100,000 to \$299,999	7	
e) \$300,000 and over	10	
6. What is your current financial and family situation? (Choose the answer that best reflects your situation)		
a) I'm starting my career. I use many short-term financing tools (credit cards, personal loans, lines of credit, etc.). I save little or nothing.	1	
b) My financial situation is changing. I took out major loans (mortgage, car, etc.) and I'm starting my family (marriage, house, children, etc.).	3	
c) My financial situation is more defined. My career and income are stable and I can start paying back my major loans and save for emergencies. My children are attending postsecondary school. If I'm retired, my income is based on my investment returns.	5	
d) My financial situation is stable and well-defined. My income is gradually increasing. My loans are almost fully paid off. My children have moved out of the house. If I'm retired, market fluctuations don't affect my income.	7	
e) My income is much higher than my expenses. I don't have too many financial obligations. I can save a large portion of my income.	10	

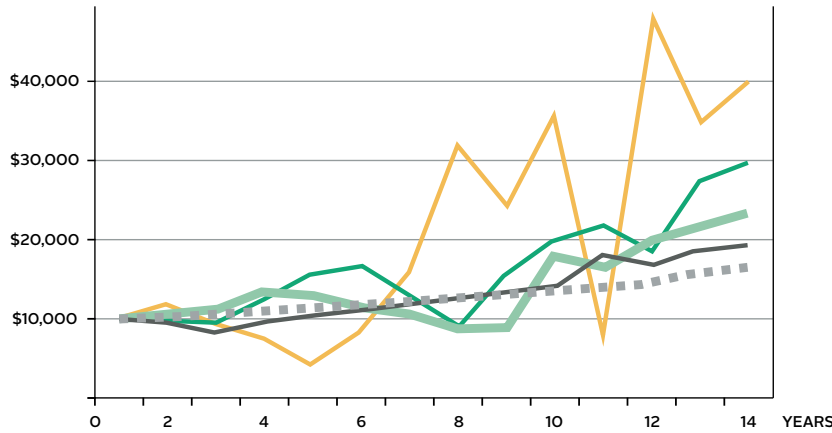
RISK TOLERANCE

7. How often do you review your investment portfolio?		
a) Never or rarely.	1	
b) Frequently (every quarter or more frequently); I sell investments that have decreased in value to buy more of the ones that have appreciated.	0	
c) Once a year; I keep the investments that generated negative returns.	6	
d) Once a year to determine which investments to choose for my upcoming purchases.	15	
e) Once a year or more to evaluate my investment portfolio and adapt it if my financial objectives have changed. I invest for the long term.	20	
8. Assuming a short-term market decline, how much temporary investment value decrease would you accept?		
a) None	0	
b) Up to 5%	3	
c) From 6% to 15%	6	
d) From 16% to 25%	15	
e) Over 25%	25	
9. What is your level of investment knowledge?		
a) None: This is my first experience with investments.	1	
b) Low: I have basic investment knowledge. I know investments have different levels of risk.	3	
c) Moderate: I know about the different types of investments and their level of risk. I own various investments.	6	
d) Advanced: I'm familiar with mutual funds, bonds and equities. I understand the relationship between the risk levels, different investment types, returns and fluctuations.	10	
e) Expert: I have in-depth knowledge of the financial markets, and their fluctuations and impacts on my investments.	20	

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SELECT YOUR OPTION

10. Let's say you make an initial investment of \$10,000.
Choose the market value fluctuation you're most comfortable with.

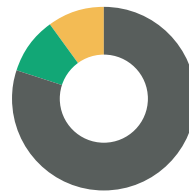


TOTAL:

RESULTS

SECURE: 0 to 29
 MODERATE: 30 to 59
 BALANCED: 60 to 84
 GROWTH: 85 to 109
 SPECULATIVE: 110+

SECURE (0 to 29)



80% Term investment / income
 10% Canadian equity
 10% Foreign equity

MODERATE (30 to 59)



65% Term investment / income
 15% Canadian equity
 20% Foreign equity

BALANCED (60 to 84)



50% Term investment / income
 20% Canadian equity
 30% Foreign equity

GROWTH (85 to 109)



35% Term investment / income
 25% Canadian equity
 40% Foreign equity

SPECULATIVE (110+)



20% Term investment / income
 30% Canadian equity
 50% Foreign equity

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INVESTMENT OPTIONS

CATEGORY	DESJARDINS UNIVERSAL LIFE ACCOUNT	RISK LEVEL	PROFILE	%*
Term investment / income	Daily Interest Option	Low		
	Guaranteed Interest Option (1 year)	Low		
	Guaranteed Interest Option (3-years)	Low		
	Guaranteed Interest Option (5-years)	Low		
	Guaranteed Interest Option (10-years)	Low		
	Indexed Account – Money Market (Desjardins)	Low		
	Indexed Account – Canadian Bond (Desjardins)	Low		
	Indexed Account – Short-Term Income (Desjardins)	Low		
	Indexed Account – Bond	Low		
Canadian Equity	Indexed Account – Canadian Balanced (Franklin Bissett)	Medium-Low		
	Indexed Account – Dividend Income (Desjardins)	Medium-Low		
	Indexed Account – Dividend Income (Franklin Bissett)	Medium-Low		
	Indexed Account – Canadian Balanced (Fidelity)	Medium-Low		
	Indexed Account – Canadian Equity Value (Desjardins)	Medium		
	Indexed Account – Canadian Equity (Fidelity True North®)	Medium		
	Indexed Account – Canadian	Medium-High		
	Indexed Account – Specialty Equity (NEI Northwest)	Medium-High		
Foreign Equity	Indexed Account – American Equity Value (Desjardins)	Medium		
	Indexed Account – Global Dividend (Desjardins)	Medium		
	Indexed Account – International Equity Value (Desjardins)	Medium		
	Indexed Account – International Equity Growth (Desjardins)	Medium		
	Indexed Account – American	Medium-High		
	Indexed Account – European	Medium-High		
	Indexed Account – Japanese	High		
	Indexed Account – Technology	High		
Balanced and Diversified Assets**	Indexed Account – Diversified Income (Franklin Quotential)	Low	Secure	
	Indexed Account – Balanced Income (Franklin Quotential)	Low	Secure	
	Indexed Account – Tactical Balanced (Desjardins)	Medium-Low	Moderate	
	Indexed Account – Quebec Balanced (Desjardins)	Medium-Low	Moderate	
	Indexed Account – U.S. Monthly Income (Fidelity)	Medium-Low	Moderate	
	Indexed Account – Income and Growth (CI Signature)	Medium-Low	Moderate	
	Indexed Account – Balanced Growth (Franklin Quotential)	Medium-Low	Moderate	
	Indexed Account – Growth (Franklin Quotential)	Medium-Low	Moderate	
			TOTAL:	

* You must enter whole numbers. The total must add up to 100%.

** Diversified: Mixed combination of Canadian, U.S. and Foreign Equities and, Bond

Desjardins Insurance has prepared this document as a tool to help you determine your investment risk tolerance and make your investment choices. You are fully responsible for your investment choices. Desjardins Insurance assumes no liability whatsoever and is not liable for any damages resulting from the use of this document.



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Desjardins Insurance refers to Desjardins
Financial Security Life Assurance Company.