

# FinaMetrica Profiler and ProPlanner Fact Find



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## Personal Information

First Name \_\_\_\_\_  
Last Name \_\_\_\_\_  
Signature \_\_\_\_\_  
Date Completed \_\_\_\_\_

## Household

Marital Status \_\_\_\_\_  
Language \_\_\_\_\_  
Inflation Assumption % \_\_\_\_\_  
Fees / Return Reduction % \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
Province \_\_\_\_\_  
Country \_\_\_\_\_  
Postal code \_\_\_\_\_

## Family Members

Client 1	Client 2
First Name _____	First Name _____
Last Name _____	Last Name _____
Gender _____	Gender _____
Date of Birth _____	Date of Birth _____
E-mail _____	E-mail _____
Phone _____	Phone _____

## Dependants

First Name _____	First Name _____
Last Name _____	Last Name _____
Relationship _____	Relationship _____
Gender _____	Gender _____
Date of Birth _____	Date of Birth _____
First Name _____	First Name _____
Last Name _____	Last Name _____
Relationship _____	Relationship _____
Gender _____	Gender _____
Date of Birth _____	Date of Birth _____

## Engagement

This might be the first time you have sat down and tried to articulate what is important to you. To help you get started, consider the following general goals and identify the items that you are concerned about. Now is also a good time to think about any other concerns you have.

### Core Values

Client 1	Client 2
Value 1 _____	Value 1 _____
Value 2 _____	Value 2 _____
Value 3 _____	Value 3 _____
Value 4 _____	Value 4 _____
Value 5 _____	Value 5 _____

### Priorities

- Planning for retirement
- Education planning for children or grandchildren
- Wealth accumulation
- Estate planning
- Protecting your family's future
- Having an active and rewarding lifestyle in retirement
- Other \_\_\_\_\_
- Other \_\_\_\_\_
- Other \_\_\_\_\_

## Risk Tolerance – Client 1

Please answer all the questions. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.

1. Compared to others, how do you rate your willingness to take financial risks?
  1. Extremely low risk taker.
  2. Very low risk taker.
  3. Low risk taker.
  4. Average risk taker.
  5. High risk taker.
  6. Very high risk taker.
  7. Extremely high risk taker.
2. How easily do you adapt when things go wrong financially?
  1. Very uneasily.
  2. Somewhat uneasily.
  3. Somewhat easily.
  4. Very easily.
3. When you think of the word "risk" in a financial context, which of the following words comes to mind first?
  1. Danger.
  2. Uncertainty.
  3. Opportunity.
  4. Thrill.
4. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?
  1. Always the possible losses.
  2. Usually the possible losses.
  3. Usually the possible gains.
  4. Always the possible gains.
5. What degree of risk are you currently prepared to take with your financial decisions?
  1. Very small.
  2. Small.
  3. Medium.
  4. Large.
  5. Very large.
6. Suppose that 5 years ago you bought stock in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the stock dropped drastically and you sold at a substantial loss.  
The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy stock now?
  1. Definitely not.
  2. Probably not.
  3. Not sure.
  4. Probably.
  5. Definitely.

7. Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?

- 1. Any fall in value would make me feel uncomfortable.
- 2. 10%.
- 3. 20%.
- 4. 33%.
- 5. 50%.
- 6. More than 50%.

8. Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, stocks and real estate would be high-risk/high-return whereas cash and GICs (guaranteed investment certificates) would be low-risk/low-return.)

Which mix of investments do you find most appealing? Would you prefer all low-risk/low-return, all high-risk/high-return, or somewhere in between?

**Mix of Investment in Portfolio**

Portfolio	High Risk/Return	Medium Risk/Return	Low Risk/Return
<input type="checkbox"/> 1.	0%	0%	100%
<input type="checkbox"/> 2.	0%	30%	70%
<input type="checkbox"/> 3.	10%	40%	50%
<input type="checkbox"/> 4.	30%	40%	30%
<input type="checkbox"/> 5.	50%	40%	10%
<input type="checkbox"/> 6.	70%	30%	0%
<input type="checkbox"/> 7.	100%	0%	0%

9. With some types of investment, such as cash and GICs (guaranteed investment certificates), the value of the investment is fixed. However inflation will cause the purchasing power of this value to decrease.

With other types of investment, such as stocks and real estate, the value is not fixed. It will vary. In the short term it may even fall below the purchase price. However, over the long term, the value of such as stocks and real estate should certainly increase by more than the rate of inflation.

With this in mind, which is more important to you - that the value of your investments does not fall or that it retains its purchasing power?

- 1. Much more important that the value does not fall.
- 2. Somewhat more important that the value does not fall.
- 3. Somewhat more important that the value retains its purchasing power.
- 4. Much more important that the value retains its purchasing power.

10. Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in one-year GICs (guaranteed investment certificates)?

- 1. About the same rate as from GICs.
- 2. About one and a half times the rate from GICs.
- 3. About twice the rate from GICs.
- 4. About two and a half times the rate from GICs.
- 5. About three times the rate from GICs.
- 6. More than three times the rate from GICs.

## Experience – Client 1

Part of the process of designing investment portfolios is for us to have a good understanding of your general knowledge and experience with investing. Please provide the following information to assist us in this regard.

1. Financial knowledge has been determined to be an important factor in helping people understand the risk of investing. How knowledgeable are you about investing?
  1. I have no or very little knowledge about investing.
  2. I have basic to moderate knowledge about investing.
  3. I am very knowledgeable about investing.
  
2. What types of investments have you held in the past or currently hold? Select all that apply.
  1. Mutual Funds.
  2. Stocks.
  3. Bonds
  4. GICs + Term Deposits.
  
3. Have you held a position where financial knowledge and expertise was a core component in the last five years?
  1. Yes.
  2. No.
  
4. Composure is a measure of your emotional state when markets go up and down in value. How did the last financial downturn affect your investment behaviour?
  1. I have never experienced a financial downturn.
  2. No impact, I didn't make any changes to my investment plan.
  3. I saw an opportunity and bought more stocks.
  4. I was nervous and sold stocks.

## Know Your Client – Client 1

Finally, a few questions about yourself to help us understand the pattern of Risk Tolerance in our community. Please note that this section is optional and is not part of the scoring process.

1. Having in mind income from all sources - work, investment, family and government - into which income bracket does your personal before-tax annual income fall?
  1. Under \$70,000.
  2. \$70,000 - \$89,999.
  3. \$90,000 - \$119,999.
  4. \$120,000 - \$149,999.
  5. \$150,000 or more.
  
2. How would you describe your current and expected future income sources?
  1. Stable.
  2. Somewhat stable.
  3. Unstable.
  
3. Think of your net worth as being what you own, including your family home and other personal-use assets, minus what you owe. Into which bracket does the value of your net worth fall? (If you are married or have a de facto partner, include only your share of jointly owned assets less your share of what you owe jointly.)
  1. Under \$200,000.
  2. \$200,000 - \$399,999.
  3. \$400,000 - \$1,599,999.
  4. \$1,600,000 - \$6,399,999.
  5. \$6,400,000 or more.
  
4. My investment capital is
  1. Under \$200,000.
  2. \$200,000 - \$399,999.
  3. \$400,000 - \$1,599,999.
  4. \$1,600,000 - \$6,399,999.
  5. \$6,400,000 or more.
  
5. The highest education level I attained, or the closest equivalent, is
  1. Did not complete high school.
  2. Completed high school.
  3. Trade or diploma qualification.
  4. University degree or higher qualification.

## Risk Tolerance – Client 2

Please answer all the questions. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.

1. Compared to others, how do you rate your willingness to take financial risks?
  1. Extremely low risk taker.
  2. Very low risk taker.
  3. Low risk taker.
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  5. High risk taker.
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6. Suppose that 5 years ago you bought stock in a highly regarded company. That same year the company experienced a severe decline in sales due to poor management. The price of the stock dropped drastically and you sold at a substantial loss.  
The company has been restructured under new management and most experts now expect it to produce better than average returns. Given your bad past experience with this company, would you buy stock now?
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<input type="checkbox"/> 5.	50%	40%	10%
<input type="checkbox"/> 6.	70%	30%	0%
<input type="checkbox"/> 7.	100%	0%	0%

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- 5. About three times the rate from GICs.
- 6. More than three times the rate from GICs.

## Experience – Client 2

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2. What types of investments have you held in the past or currently hold? Select all that apply.
  1. Mutual Funds.
  2. Stocks.
  3. Bonds
  4. GICs + Term Deposits.
  
3. Have you held a position where financial knowledge and expertise was a core component in the last five years?
  1. Yes.
  2. No.
  
4. Composure is a measure of your emotional state when markets go up and down in value. How did the last financial downturn affect your investment behaviour?
  1. I have never experienced a financial downturn.
  2. No impact, I didn't make any changes to my investment plan.
  3. I saw an opportunity and bought more stocks.
  4. I was nervous and sold stocks.

## Know Your Client – Client 2

Finally, a few questions about yourself to help us understand the pattern of Risk Tolerance in our community. Please note that this section is optional and is not part of the scoring process.

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  5. \$6,400,000 or more.
  
5. The highest education level I attained, or the closest equivalent, is
  1. Did not complete high school.
  2. Completed high school.
  3. Trade or diploma qualification.
  4. University degree or higher qualification.

## Investments Objectives

Once we have assessed your comfort with investment risk, the next step is to identify your investment objectives. This means understanding how your money should be managed given the purpose for which that money will ultimately be used. These objectives should be identified as an after tax (net expenditures) spendable value. For retirement goal, you may use a single objective or use up to three tiers.

### Retirement Goal

	Client 1		Client 2
Retire at Age		Retire at Age	
Planning Horizon		Planning Horizon	

	Annual Amount	Start Year / Age	End Year / Age
Retirement Income Tier 1			
Retirement Income Tier 2			
Retirement Income Tier 3			

### Education Goal

Funding For	Annual Amount	Start Year / Age	End Year / Age

### Other Goal

Description	Annual Amount	Start Year / Age	End Year / Age

## Assets & Liabilities

### Investment Accounts

Account Name	Account Type	Asset Value	Liability Value	Ownership	Account Number	ACB	Associated Portfolio

### Non-investment Accounts

Account Name	Account Type	Asset Value	Liability Value	Ownership	Account Number	ACB	Associated Portfolio

### Savings

Account Name	Amount	Frequency	Start Year	End Year	Index %	Associated Goal	3rd Party Saving / Matching Contributions

### Pensions & Other Revenues

Description	Ownership	Annual Amount	Start Age	End Age	Index %	Associated Goal

### SRI

Socially Responsible Investing (SRI) is about making investment decisions to achieve not only financial returns, but also social and environmental returns. How interested would you be in SRI-specific investments?

- 1. I am not interested in SRI-specific investments.
- 2. I am interested in having some of my portfolio in SRI-specific investments.
- 3. I am interested in having half of my portfolio in SRI-specific investments.
- 4. I am interested in having most of my portfolio in SRI-specific investments.

### Notes

Please document any considerations or constraints you have, this will allow us to prioritise what's important to you and approach the modeling process recognizing your preferences.

For example: If we identify a shortfall, how much more would you be willing save each year, over and above what you are currently saving, in order to achieve your objectives? What would the minimum level of income be that would still give you a lifestyle that would be acceptable?