

## Investment Profile Questionnaire (IPQ)

**Client Name:**

**Portfolio Manager:**

**Date:**

**1. What is your age?**

30 or under

31 to 50

51 to 65

Over 65

**2. When do you expect to retire?**

Currently retired to 2 years

3 to 5 years

6 to 10 years

More than 10 years

**3. How long do you plan to hold your investments?**

Less than 2 years

2 to 5 years

6 to 10 years

More than 10 years

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**4. How likely is it that you will require access to your investment capital in case of emergencies, investment opportunities or planned expenses?**

Entire portfolio

Significant portion of portfolio

Potentially small withdrawals

Highly unlikely

**5. What is your liquid net worth excluding your personal residence?**

\$100,000

\$100,000 to < \$250,000

\$250,000 to < \$500,000

\$500,000 to < \$1,000,000

> \$1,000,000

**6. What portion of your net worth do you intend to invest with Croft?**

\$100,000

\$100,000 to < \$250,000

\$250,000 to < \$500,000

\$500,000 to < \$1,000,000

> \$1,000,000

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**7. What is your annual household income?**

< \$75,000

\$75,000 to < \$150,000

\$150,000 to < \$250,000

> \$250,000

**8. To or from your Croft investment portfolio, do you intend to**

Make significant withdrawals

Make modest withdrawals

Neither withdraw nor contribute

Make contributions

**9. What is your primary investment objective?**

Capital Preservation & income generation

Moderate growth & income

Strong asset growth & modest income

**10. Which statement best describes your level of investment knowledge and experience about financial markets?**

Limited knowledge and experience

Basic knowledge and minimal experience

Good knowledge and some investment experience

Strong knowledge and experience

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**11. Considering the four hypothetical portfolios below, which portfolio would be most acceptable in the context of your own expectations of returns vs. risk?**

Avg return: 4%, best-case: 9%, worst-case: -5%

Avg return: 6%, best-case: 10%, worst-case: -10%

Avg return: 8%, best-case: 14%, worst-case: -17%

Avg return: 10%, best-case: 16%, worst-case: -24%

**12. If your investments lost more than 10% of their value during a market downswing, would you be more likely to:**

Very anxious and likely to sell investments

Fearful and consider selling investments

Uncomfortable but hold investments

Remain calm and consider buying more investments

**13. Assume you start with \$100,000 at what point would you become uncomfortable and consider liquidating your portfolio?**

\$95,000

\$90,000

\$83,000

\$76,000

## Investment Profile Questionnaire (IPQ)

### SCORE CALCULATION

	Score	Factor	Total
Time		0.77	
Asset		1.47	
Income		0.61	
Knowledge & Objective		0.61	
Return		1.84	
Risk		1.53	

### SCORE RANGES FOR RECOMMENDED MANDATE

Mandate	Range
Conservative	12 to <22
Balanced	22 to <36
Growth	>36

**SCORE**

**RECOMMENDATION**

**ACCREDITED**