What is your investment risk profile?

INVESTMENT GOALS

1. What is your investment horizon – when will you want to use your invested money?
   - A. □ Under 3 years
   - B. □ 3 – 5 years
   - C. □ 6 – 10 years
   - D. □ 11 – 15 years
   - E. □ Over 15 years

2. What is your most important investment goal?
   - A. □ I want my investments to be secure. I also need my investments to provide me with modest income now, or to fund a large expense within the next few years.
   - B. □ I want my investments to grow and I am less concerned about income. I am comfortable with moderate market fluctuations.
   - C. □ I am more interested in having my investments grow over the long-term. I am comfortable with short-term return volatility.
   - D. □ I want long-term aggressive growth and am willing to accept significant short-term market fluctuations.

INVESTOR KNOWLEDGE

3. Which of the following would best describe your level of investment knowledge?
   - A. □ Very limited (little to no knowledge)
   - B. □ Basic (understand difference between stocks and bonds)
   - C. □ Average (aware of different investment options and levels of risk)
   - D. □ Extensive (thorough understanding of investment products and strategies)

RISK TOLERANCE

4. Please indicate which statement reflects your overall view on managing risk?
   - A. □ I do not like risk and am not prepared to expose my investments to any fluctuations in order to earn higher long-term returns.
   - B. □ I am prepared to experience modest fluctuations in order to generate a higher long-term return.
   - C. □ I am prepared to experience average fluctuations in order to achieve a higher long-term return.
   - D. □ I want to maximize my long-term returns and am comfortable with significant fluctuations.
5. If you owned an investment that fell by 20% over a period of six to nine months, what would you do?
   A. [ ] Sell all of the remaining investment
   B. [ ] Sell a portion of the remaining investment
   C. [ ] Hold the investment and sell nothing
   D. [ ] Buy more of the investment

6. The following portfolios show a best and worst range of return possible in any given year. Which portfolio would you be most likely to hold?

   ![Chart of portfolios]

   A. [ ] B. [ ] C. [ ]

7. If you could increase your chances of improving your investment returns by taking more risk, would you be:
   A. [ ] Unlikely to take more risk
   B. [ ] Willing to take a little more risk with some of your investments
   C. [ ] Willing to take a lot more risk with some of your investments
   D. [ ] Willing to take a lot more risk with all of your investments

INVESTOR TYPE

8. What type of investor are you?
   A. [ ] You may be reaching retirement or simply prefer to take less risk. Security of capital is your biggest concern.
   B. [ ] You may be close to retirement or prefer to take less risk. Security is quite important to you.
   C. [ ] You want a balance between growth and security. You are willing to accept some risk for potential higher returns over time.
   D. [ ] Growth is more important but security is still a factor. You are willing to accept risk for potential higher returns over time.
   E. [ ] The growth of your money is your main concern and you plan to be invested for a long time. You are very comfortable with riding out the ups and downs of the market for potential higher long-term results.
**INVESTMENT RISK PROFILE**

**How to Score the Risk Profile Questionnaire**

Assign the following points:

<table>
<thead>
<tr>
<th>Profile</th>
<th>Score</th>
</tr>
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</table>

**0-10 Conservative**

If you are a conservative investor, you consider investment losses in any given year to be unacceptable. You like the security your investments offer.

**11-30 Moderate**

If you’re moderate, this means you don’t mind a little bit of fluctuation in your investment returns, but you would be uncomfortable with significant ups and downs.

**31-55 Balanced**

As a balanced investor, you prefer a consistent growth pattern with few fluctuations.

**56-75 Growth**

If you are a growth investor, you are willing to take a higher risk with your money in order to achieve potentially higher returns.

**76-81 Aggressive**

Aggressive investors want long-term growth and you understand that a loss in one year may be the price you have to pay to achieve longer term growth.

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