Educators Financial Group Inc. 2225 Sheppard Ave. E., Suite 1105 Toronto ON M2J 5C2
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Know Your Client

Securities legislation requires that the general investment objectives and the needs of mutual fund investors be determined and updated on a regular basis. This information will remain strictly confidential.

Client Information

❑ Mr. ❑ Mrs. ❑ Miss ❑ Ms. ❑ Dr. ❑ Other Account Number ____________

Last Name ____________ First Name ____________ Initials ______

Address ____________

City ____________ Province ______ Postal Code ______

Telephone: Res. ( ) ____________ Bus. ( ) ____________ Email ____________

Social Insurance Number | M | A | N | D | A | T | O | R | Y | Date of Birth | Y | Y | Y | Y | M | M | D | D |

Joint Owner Information (if applicable)

Last Name ____________ First Name ____________ Initials ______

Social Insurance Number | M | A | N | D | A | T | O | R | Y | Date of Birth | Y | Y | Y | Y | M | M | D | D |

Address (same as above) ❑

Address ____________ City ____________ Province ______ Postal Code ______

Know Your Client Information

Investment Knowledge
- ❑ Sophisticated
- ❑ Good
- ❑ Fair
- ❑ Novice

Investment Objective*
- ❑ Safety
- ❑ Income
- ❑ Balanced
- ❑ Growth
- ❑ Speculation

Investment Risk Tolerance*
- ❑ Low
- ❑ Low – Medium
- ❑ Medium
- ❑ Medium – High
- ❑ High

Marital Status
- ❑ Married
- ❑ Single
- ❑ Other

Approx Annual Income
- ❑ Under $25,000
- ❑ $25,000 - $49,999
- ❑ $50,000 - $74,999
- ❑ $75,000 - $99,999
- ❑ $100,000 - $124,999
- ❑ $125,000 - $199,999
- ❑ $200,000 - $999,999
- ❑ Over $1 Million

Approx Net Worth*
- ❑ Under $20,000
- ❑ $20,000 - $34,999
- ❑ $35,000 - $59,999
- ❑ $60,000 - $99,999
- ❑ $100,000 - $199,999
- ❑ $200,000 - $999,999
- ❑ Over $1 Million

Investment Time Horizon*
- ❑ < 1 year
- ❑ 1 to < 3 years
- ❑ 3 to < 5 years
- ❑ 5 to < 10 years
- ❑ 10 to < 20 years
- ❑ Over 20 years

* Please refer to Appendix A for more information

Your Occupation: ____________ Number of Dependants: ____________

Spouse's Name: ____________ Spouse's Occupation: ____________

Comments: ____________

____

Client Signature ____________ Joint Signature (if required) ____________ | Y | Y | Y | Y | M | M | D | D | Date

Sales Representative's Signature ____________ | Y | Y | Y | Y | M | M | D | D | Date

Compliance Officer's Approval (and acceptance of, as agent for The Royal Trust Company) ____________ | Y | Y | Y | Y | M | M | D | D | Date of Approval

Appendix A

Risk Tolerance

Risk tolerance can be defined by how comfortable you are with fluctuations in the value of your investments. Please refer to the risk categories below to assist you in determining your own acceptable level of risk.

Low – Low risk investments demonstrate a low volatility and are for investors who are willing to accept lower returns for greater safety of capital and may include money market and Canadian Bond funds.

Low-Medium – Low-medium risk investments demonstrate a low to medium volatility but a higher volatility than those described above and may include bond funds and mortgage funds.

Medium – Medium risk investments demonstrate a medium volatility and are for investors looking for moderate growth over a longer period of time and may include balanced funds, as well as certain Canadian and U.S. Equity funds.

Medium-High – Medium-High risk investments demonstrate a medium to high volatility and are for investors looking for long-term growth and may include funds that invest in smaller companies, specific market sectors or geographic areas.

High – High risk investments demonstrate a high volatility and are for investors who are growth oriented and are willing to accept significant short-term fluctuations in portfolio value in exchange for potentially higher long-term returns. Examples may include labour sponsored venture capital funds or funds that invest in specific market sectors or geographic areas such as emerging markets and science and technology funds.

Investment Objectives

Safety: Your main focus is the preservation of capital and generation of current income. As such, you will have no exposure to equities in your portfolio.

Income: Your main focus is on generating income from investments in the form of interest and dividends, with little emphasis on long term capital appreciation. As such, your equity exposure should be no more than 30%.

Balanced: You are seeking a combination of income and growth by investing in fixed income securities and equity funds. An account with income and growth objectives will typically hold approximately 50% in fixed income investments and 50% in equity mutual funds.

Growth: You are primarily seeking capital appreciation over the long-term. While current income is not a requirement, a modest exposure to fixed income is desired to dampen potential portfolio volatility. An account with growth objectives will typically hold approximately 25% in fixed income investments and 75% in equity mutual funds.

Speculation: You are seeking capital appreciation over the long-term and current income is not a requirement. Your long-term perspective, coupled with your stated capacity for portfolio volatility means you will be comfortable holding up to 100% equity mutual funds.

Time Horizon

Time Horizon is the period between now and the point when you will need to access a significant portion of the money you have accumulated.

New Worth

Your Net Worth is calculated as estimated liquid assets (i.e. investments, cash) plus fixed assets (i.e. real estate) less estimated liabilities (i.e. mortgage, car, loan).