



You have your own unique personality that drives how you make financial decisions

We are using **The 5 Factor Personality Model** to identify your main personality traits. Results from The 5 Factor Personality Model can help you understand how your personality can impact your financial and investing decisions.

The Five Factor Personality Model is used to identify your main traits and can help us better understand how your unique personality may impact how you make financial and investing decisions.

1) Am always known at social gatherings

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

2) Feel little concern for others

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

3) Am always prepared

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



- 4) Get stressed out easily
- Very Inaccurate
 - Moderately Inaccurate
 - Neither Accurate nor Inaccurate
 - Moderately Accurate
 - Very Accurate

- 5) Have a rich vocabulary
- Very Inaccurate
 - Moderately Inaccurate
 - Neither Accurate nor Inaccurate
 - Moderately Accurate
 - Very Accurate

- 6) Don't talk a lot
- Very Inaccurate
 - Moderately Inaccurate
 - Neither Accurate nor Inaccurate
 - Moderately Accurate
 - Very Accurate

- 7) Am interested in people
- Very Inaccurate
 - Moderately Inaccurate
 - Neither Accurate nor Inaccurate
 - Moderately Accurate
 - Very Accurate



8) Leave my belongings around

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

9) Am relaxed most of the time

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

10) Have difficulty understanding abstract ideas

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

11) Feel comfortable around people

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

12) Point out mistakes people make in blunt terms

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



13) Pay attention to details

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

14) Worry about things

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

15) Have a vivid imagination

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

16) Keep in the background

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



17) Sympathize with others' feelings

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

18) Make a mess of things

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

19) Seldom feel sad

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

20) Am not interested in abstract ideas

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

21) Start conversations

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



22) Am not interested in other people's problems

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

23) Get chores done right away

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

24) Am easily disturbed

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

25) Have excellent ideas

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

26) Have little to say

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



27) Have a soft heart

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

28) Often forget to put things back in their proper place

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

29) Get upset easily

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

30) Do not have a good imagination

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

31) Talk to a lot of different people at parties

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



32) Am not really interested in others

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

33) Like order

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

34) Change my mood a lot

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

35) Am quick to understand things

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

36) Don't like to draw attention to myself

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



37) Take time out for others

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

38) Avoid tasks when I don't want to complete them

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

39) Have frequent mood swings

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

40) Use difficult words

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

41) Don't mind being the center of attention

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



42) Feel others' emotions

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

43) Follow a schedule

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

44) Get irritated easily

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

45) Spend time reflecting on things

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

46) Am quiet around strangers

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



47) Make people feel at ease

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

48) Am exacting in my work

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

49) Often feel sad

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate

50) Am full of ideas

- Very Inaccurate
- Moderately Inaccurate
- Neither Accurate nor Inaccurate
- Moderately Accurate
- Very Accurate



Tell us about your Priorities for the Future

Instructions:

For each of the categories that follow, select one of the five statements listed below it.

Then consider all 11 options and pick your top 3 priorities today

Retirement Income Planning

A retirement income analysis coordinates the various sources of income you'll receive. This includes the Canada Pension Plan, Old Age Security, and any other government retirement income sources. It also includes any pension plans you are a part of, as well as your personal savings through RRSPs, TFSAs, and other income sources (such as real estate investments or significant interests in incorporated entities). This can be compared against your projected expenses in retirement to see if you'll meet your retirement goal.

- I/we have never sat down to formally think about coordinating our various income sources and assets against future expenses and legacies.
- I/we believe we are well positioned, but think our plans could be more efficient or formalized.
- I/we have discussed this in the past, but our plans may be stale or could benefit from a second opinion.
- I/we have had a formal plan implemented and am certain we will hit our goals in the most efficient manner possible.
- N/A

Managing Cash Flow

Banking and credit management is the overall mix and optimization of bank accounts and the various sources of credit such as credit cards, lines of credit, and mortgages. Sound banking and credit management is a core foundation of personal financial management.

- I/we would like to create a plan to minimize our interest charges and maximize the value we receive for the fees we pay.
- I/we have never had a formal plan for our various bank and credit accounts. We signed up for them a long time ago and haven't given them much thought since.
- I/we think this area is under control, but wouldn't mind a second opinion.
- I've/We've been working with a Private Banker for years and have a well-established plan for all our banking and credit needs.
- N/A



Protecting Your Income & Assets

Your ability to earn an income is one of your biggest assets. Your income is largely responsible for all the other assets you have in life as well. Protecting your human capital, along with more tangible assets, is a fundamental aspect of wealth management.

- If my partner or I had an accident and couldn't work or died, I don't know what would happen to our family financially.
- I/we think our assets would cover us for most financial emergencies, but we're not sure it's enough.
- I/we think we could benefit from a second opinion on protection strategies that we have in place.
- No matter what happens to my partner or I financially, I know my family will be well taken care of.
- N/A

Managing Your Taxes

Tax management ensures you are not paying more tax over a lifetime than absolutely required.

- I/we have never had an integrated tax management plan, and would like to set one up.
- I/we have seen our tax situation increase in complexity over the years and could probably benefit from a formalized plan.
- I/we have a general tax management plan in place, but would like a second opinion.
- My/our personal and corporate taxes are fully optimized in all jurisdictions.
- N/A

Helping Pass on Your Wealth

Distribution of an estate upon passing can be complex. There are legal, tax, financial, and emotional considerations to take into account.

- I/we are not sure where to start with estate planning. I/we have dependents, and know this needs to be done, but don't know where to start.
- I/we think this is important, but have been procrastinating. I/we would like to have this addressed.
- I/we believe everything is more or less taken care of, but wouldn't mind getting someone to review this.
- I/we have recently had this coordinated and all estate planning needs are up to date with coordination between personal and corporate holdings.
- N/A



Saving for Your Child's Education

Budgeting for education expenses for children can be augmented with government grants or trusts to make reaching your education funding goals more efficient. Education funding also covers any further schooling you might be considering.

- I/we have been meaning to address this, but haven't gotten around to it yet.
- I/we are not aware of all the various education funding strategies available to us.
- I/we are saving towards this, but would like to see if our plans can be improved.
- I/we have estimated the future costs and are confident we'll hit our target in the most efficient manner possible.
- N/A

Buying or Selling a Business

Business succession planning includes planning for an untimely exit from the business due to illness or death, possible sale scenarios and tax management of a sale, and other common strategies to otherwise protect your investment.

- I/we are ready to start creating a business succession plan. It's been put off too long.
- I/we have been so busy running the business we haven't even considered options for succession.
- I/we are somewhat sure there are no concerns, but it might be best to chat about this.
- I/we have everything from funded buy-sell agreements, key-person insurance, and more all set up.
- N/A

Managing Your Investments

Investment management considers your wealth goals, risk tolerance, performance, asset allocation, fees, and more.

- I/we would like to create a formalized and integrated plan for all of our portfolios.
- I/we don't have a lot of knowledge about investing, we just leave it to someone else.
- I/we have been investing for a while and are reasonably confident, but wouldn't mind a second opinion.
- I/we are completely confident with our portfolios and have personalized Investment Policy Statements (IPS) that are integrated with our real estate holdings and tax-optimized.
- N/A



Saving for Large Purchases or Events

Major purchases can be anything from cottages, vehicles, businesses, or more.

- I/we have been meaning to formalize a plan for a major purchase and am ready to discuss this.
- I/we have a list of dreams, but have not sat down before to specifically plan for all of them.
- I/we have a rough plan for major purchases, but wouldn't mind getting a second opinion to see if those plans can be optimized.
- I/we are on target to hit all of our major purchase goals efficiently and in a tax-optimized manner.
- N/A

Donating to Charity

Charitable giving includes volunteer work, donations, and major gift planning during life or upon death to a variety of charitable causes including the arts, humanitarian organizations, education and healthcare institutes, and more.

- I/we would like to start planning for this in the near future.
- I/we are not really aware of all the charitable giving strategies available to us.
- I/we have a few causes we've set money aside for, but wouldn't mind learning about all the charitable giving options that exist.
- I/we have considered gifts of life insurance, charitable remainder trusts, bequests, and other options and are confident that our plans address all of our charitable goals.
- N/A

Personal Health and Well Being

Wealth management is not only about dollars and cents. Physical, mental, and social well-being are important considerations as well.

- I/we have serious physical or emotional health concerns, with a very limited social/family network.
- I/we have minor physical or emotional health concerns, and/or my social/family network is small.
- I/we have few physical or emotional health concerns, and/or a light social/family network.
- I/we are currently in good physical and emotional health, and have an active social/family network.
- N/A



What matters most to you?

Circle the top 3 Wealth Priorities that you would like to discuss with your advisor today.

Retirement Income Planning

Managing Cash Flow

Protecting Your Income & Assets

Managing Your Taxes

Helping Pass on Your Wealth

Saving for Your Child's Education

Buying or Selling a Business

Managing Your Investments

Saving for Large Purchases or Events

Donating to Charity

Personal Health And Well Being