

Investment Policy Overview

Prepared For Mark & Maria Green

Investment Philosophy

- **Risk Tolerance** - Based on our discussions and your responses to specific questions regarding variability of investment returns, we have determined that your tolerance for investment risk is moderate. An understanding of your personal risk tolerance helps define an investment strategy that you will feel confident maintaining through market ups and downs.
- **Involvement** - You want to have some active involvement in the monitoring of your portfolio and would like to be advised regularly about the status of your investments. We will work together to define the extent to which you wish to be personally involved as well as the nature and frequency of our communication.
- **MarketTiming** - While you believe your investment strategy should have a long-term perspective, you also believe superior returns can be earned by taking advantage of short-term market trends.

Investment Objectives

- **Growth** - While you believe that generating income in the future and having liquid funds available for emergencies and opportunities today is important, capital growth is clearly your primary objective at this time.
- **Liquidity** - At this time, having liquid funds available for emergencies and opportunities within your portfolio is not a high priority.

Asset Allocation

In reviewing our portfolio, we have determined that we would like to maintain the following asset allocation:

<u>Asset Class</u>	<u>Target Allocation</u>
Cash	5.0%
Special Income	7.0%
Canadian Equities	6.0%
Canadian Small Cap Equities	13.0%
U.S. Equities	14.0%
U.S. Small Cap Equities	35.0%
International Equities	10.0%
Real Estate	10.0%

I agree with the Investment Policy Overview as outlined in this document. I further agree that this document shall provide the guidelines under which my investment portfolio will be managed.

Signed this _____ day of _____ 200_____.

Mark Green

Maria Green

Lynne Copithorn

This report has been prepared to assist in the analysis of your current financial position and to help you identify steps that you can take to assist you in achieving your personal financial goals and objectives. Although great care has been taken to ensure the accuracy of this report, it should be kept in mind that projections, by their very nature, are based on a variety of assumptions and as such it is likely that the actual results achieved will be somewhat different than illustrated. For this reason it is very important that you review your strategy on a regular basis to ensure it's timeliness and relevance to your changing financial position.