

# Investment Policy Overview

## Prepared For Mark & Maria Green

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### Investment Philosophy

- **Risk Tolerance** – Based on our discussions and your responses to specific questions regarding variability of investment returns, it has been determined that your tolerance for investment risk is Moderate. An understanding of your personal risk tolerance provides the basis for an investment strategy that you should feel comfortable 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 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.
- **Market Timing** – While you believe your investment strategy should be in place for the long-term, you also believe superior returns can be earned by taking advantage of short-term market trends.
- **Constraints** – No constraints at this point in time. The client would like a balanced portfolio.

### 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 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 your portfolio, we recommend the following asset allocation:

Cash	5.0%
Short Term Fixed	17.0%
Fixed Income	14.0%
Special Income	11.0%
Canadian Equities	7.0%
Canadian Small Cap Equities	9.0%
U.S. Equities	8.0%
U.S. Small Cap Equities	11.0%
International Equities	8.0%
Real Estate	10.0%
<b>Total</b>	<b>100.0%</b>

## Investment Policy Agreement

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

Signed this \_\_\_\_\_ day of \_\_\_\_\_ 200\_\_\_\_\_.

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Mark Green

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Maria Green

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Lynne Myles

*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 its timeliness and relevance to your changing financial position.*