



**INVESTMENT RISK STRATEGY QUIZ  
FOR GART GROUP PENSION PLAN**

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This quiz helps you identify how much risk you are willing to accept. Place the number under each answer choice in the corresponding box. When you are finished, add the numbers in the boxes to get your total score.

**Your Score**

**A. Your Age**

20-29      30-39      40-49      50-59      60 or more  
5                      4                      3                      2                      1

**B. How many years will you have to achieve your financial goals?**

25+      16 - 24      11 - 15      6 - 10      0 - 5  
5                      4                      3                      2                      1

**C. Market risk**

Many types of investments can involve significant ups and downs in the total value of your account, especially in the short-term. Select how willing you would be to ride out the following losses in your account.

Down 5% or less      6 - 10%      11 - 15%      16 - 20%      21% or more  
1                      2                      3                      4                      5

**D. Knowledge**

Select your answer to the following statement: "I am knowledgeable about investments and believe there are many advantages in investing in the stock market."

Strongly Agree      Agree      Neutral      Disagree      Strongly Disagree  
5                      4                      3                      2                      1

**E. Risk/Reward Relationship**

Pick your answer to the following statement: "I understand the trade-off between risk and potential reward, and I am willing to accept more risk in order to have an opportunity for higher growth."

Strongly Agree      Agree      Neutral      Disagree      Strongly Disagree  
5                      4                      3                      2                      1

**F. Other investments**

You (or your spouse) may have other pensions or investments that will supply a security base for your retirement. Circle the importance of those other investments.

Very Substantial      Substantial      Moderate      Not a lot      Hardly anything  
5                      4                      3                      2                      1

TOTAL SCORE =

Your score will correspond with the options noted on the next page.



## CHOOSE YOUR RISK LEVEL

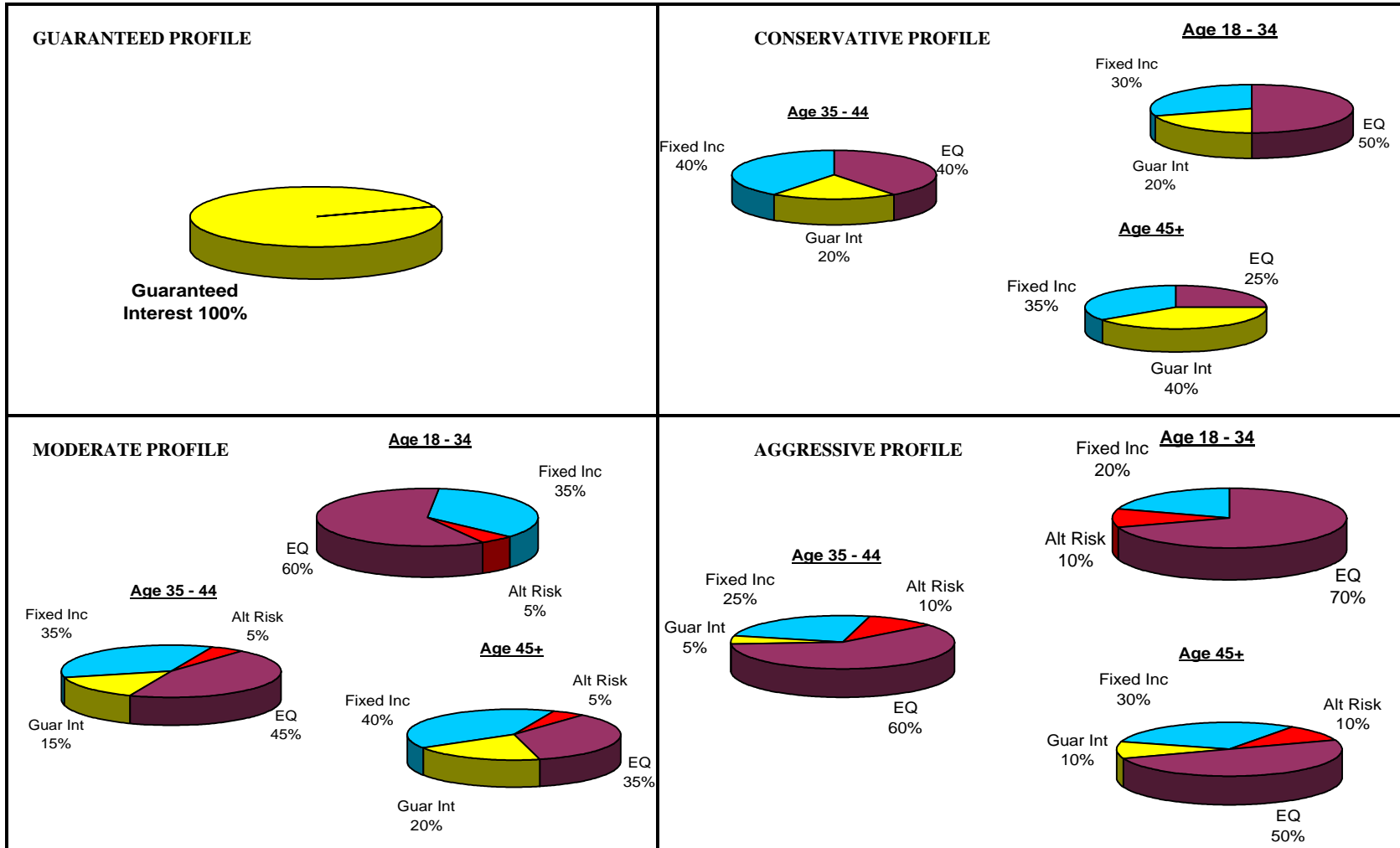
Select the investment strategy based on your total score. Your investment risk strategy is made up of your choice of four categories of investments. The pie charts show you how these categories are combined to form an investment plan for each risk strategy.





- 0-6 points**      **GUARANTEED RETURNS (no risk)**  
You are close to retirement or simply cannot tolerate any risk taking. Security is of utmost concern.
  
- 7-15 points**      **CONSERVATIVE STRATEGY**  
You may be approaching retirement or simply prefer to take on very little risk. Security is still your most important concern.
  
- 16-20 points**      **MODERATE STRATEGY**  
You want a balance between growth and security. You will accept some risk in order to achieve higher potential returns over time.
  
- 21+ points**      **AGGRESSIVE STRATEGY**  
The growth of your money is your main concern, and you plan to be invested for a fairly long time. You will accept more risk as you are somewhat comfortable riding out the ups and downs of the market in exchange for the possibility of achieving higher long-term results.

These are the investment portfolios available under the Golden Accumulator Retirement Trust. The results of this quiz should be of assistance to you when selecting your investment strategy. A graphic illustration of the above investment profiles is attached.

# RISK PROFILES FOR GART GROUP PENSION PLAN

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GUAR INT		BF&M GUARANTEED INTEREST FUND
FIXED INC		BF&M GOLDEN SELECT FIXED INCOME FUND
EQ		BF&M GOLDEN SELECT EQUITY FUND
ALT RISK		BF&M GOLDEN SELECT ALTERNATIVE FUND