



**INVESTMENT RISK STRATEGY QUIZ
FOR SEG 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 seven categories of investments. The pie charts show you how these categories are combined to form an investment plan for each risk strategy.

- 0-4 points** **GUARANTEED RETURNS (no risk)**
You are close to retirement or simply cannot tolerate any risk taking. Security is of utmost concern.
- 5-9 points** **SAFETY STRATEGY (CONSERVATIVE)**
You may be approaching retirement or simply prefer to take less risk. Security is your most important concern.
- 10-13 points** **BALANCED STRATEGY (MODERATE)**
You want a balance between growth and security. You will accept a small amount of risk in order to have the potential for higher returns over time.
- 14-18 points** **MID-LIFE STRATEGY (ACCUMULATOR)**
You are prepared to take some risk to maximize your returns. Safety is still an important strategy but potential growth is becoming more important.
- 19-22 points** **STABLE STRATEGY (STABLE GROWTH)**
You want a balance between growth and security. You will accept some risk in order to have the potential for higher returns over time.
- 23-27 points** **GROWTH STRATEGY (GROWTH)**
You plan to be invested for a very long time and are willing to accept additional risk and volatility in exchange for potentially higher returns.
- 28-30 points** **MAXIMUM GROWTH STRATEGY (AGGRESSIVE)**
You plan to be invested for a very long time and are willing to accept additional risk and volatility in exchange for potentially higher returns.

These are the investment portfolios available under the Segregated Group Pension Plan. 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.

BF&M Life Insurance Company Limited

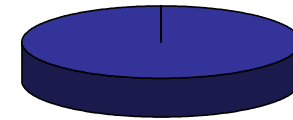
RISK PROFILES

PROVIDED BY NORTH ATLANTIC ASSET MANAGEMENT

LEGEND of FUNDS

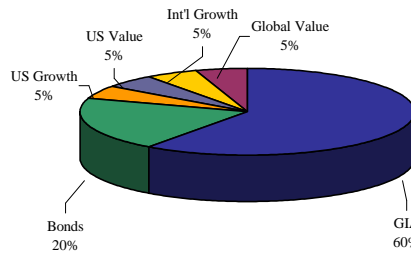
GIA	Guaranteed Interest Account. Managed by: Butterfield Asset Management.
Bonds	Bond Fund. Invested in: Morgan Stanley SICAV - Global Bond Fund.
US Growth	US Growth Fund. Invested in: Morgan Stanley US Sml Cap Growth Fund.
US Value	US Value Fund. Invested in: Franklin Templeton Mutual Beacon Fund.
Int'l Growth	International Growth Fund. Invested in: Putnam International Growth Equity Fund
Global Value	International Value Fund: Invested in: Morgan Stanley Global Equity Fund

LOW RISK

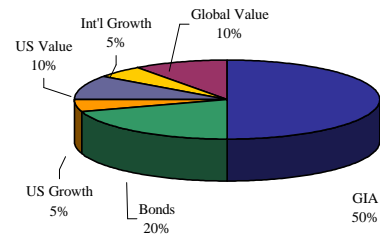


GIA
100%

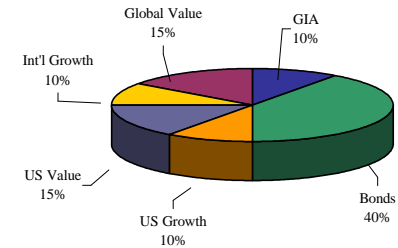
CONSERVATIVE



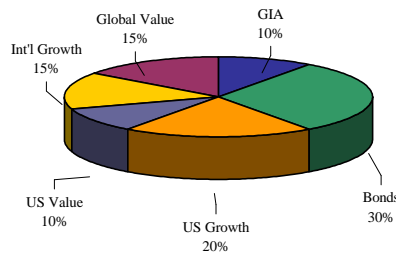
MODERATE



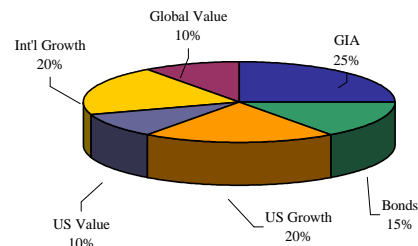
ACCUMULATOR



STABLE GROWTH



GROWTH



AGGRESSIVE

