



Investor Selector Worksheet

CLARIFY YOUR CURRENT INVESTMENT GOALS

Follow these easy steps to select the investment mix that is right for you.

The following questionnaire will assist you in identifying your appropriate investment portfolio. By considering your risk tolerance level, time horizon and personal financial goals, an appropriate investment mix will be determined.

Pick one answer for each question that most accurately describes YOU and check the circle associated with your answer. Then add up.

1 What category would you say best describes your investment goals?

- ☐ **GROWTH** | 50 Points |
I want to get the highest possible rate of return on my portfolio over the long term, and realize that the total value of my investments on occasion may decline significantly.
- ☐ **CONSERVATIVE GROWTH** | 35 Points |
My first goal is the long-term growth of my investments, but I'm willing to accept a lower return to have less risk of a major decline in the value of my investments.
- ☐ **INCOME AND GROWTH** | 20 Points |
I want my investments to produce a fairly steady stream of income and to grow without major declines in value.
- ☐ **INCOME AND INFLATION PROTECTION** | 10 Points |
My most important goal is to receive steady, consistent income from my investments, but I'd also like my money to keep ahead of inflation over the long-term.
- ☐ **SECURITY** | 0 Points |
I am willing to accept lower returns to minimize the risk of losing any money.

2 How soon do you expect to need the money you are investing?

- ☐ 11 years and over | 50 Points |
- ☐ 5 to 10 years | 35 Points |
- ☐ 3 to 4 years | 20 Points |
- ☐ 1 to 2 years | 10 Points |
- ☐ Less than 1 year | 0 Points |

3 Which of the following would you say best reflects your current knowledge of investments?

- ☐ **VERY HIGH** | 50 Points |
I have a thorough knowledge of the three major asset classes, and I am very experienced in investing.
- ☐ **HIGH** | 30 Points |
I understand the different categories of investments, the different levels of risk and return associated with each type, and am experienced in investing.
- ☐ **MODERATE** | 20 Points |
I'm familiar with basic types of investments.
- ☐ **LOW** | 10 Points |
I know something about investments, but do not have an in-depth knowledge.
- ☐ **VERY LOW** | 0 Points |
I'm starting to learn something about investing.

- 4** How would you describe your comfort level should the value of your investments decline over short-term periods (ie. up to three years)?
- ☐ **VERY HIGH** | 50 Points |
I could tolerate a significant decline in the short-term value of my investments, in anticipation of a positive long-term return.
- ☐ **HIGH** | 35 Points |
A large decline in the short-term value of my investments would not be upsetting, in anticipation of a positive long-term return.
- ☐ **MODERATE** | 20 Points |
A modest decline in the short-term value of my investments would not be upsetting, in anticipation of a positive long-term return.
- ☐ **LOW** | 10 Points |
Any drop in the value of my investments would make me uncomfortable, but I could tolerate a minor decline from time to time.
- ☐ **VERY LOW** | 0 Points |
My primary concern is the security of my investment.

- 5** How would you describe your current lifestyle and investment habits?
- ☐ Have accumulated significant investment assets (excluding my home). | 50 Points |
- ☐ Have saved a moderate amount and am continuing to save. | 35 Points |
- ☐ Have increased my income, but am primarily paying down debt. | 20 Points |
- ☐ Have saved a little bit but need to borrow frequently. | 10 Points |
- ☐ Just starting out. | 0 Points |

- 6** How would you describe your gross annual income (combined for dual income family)?
- ☐ Greater than US\$48,000 | 50 Points |
- ☐ US\$36,000 - US\$47,999 | 35 Points |
- ☐ US\$24,000 - US\$35,000 | 20 Points |
- ☐ US\$12,000 - US\$23,999 | 10 Points |
- ☐ US\$11,999 or less | 0 Points |

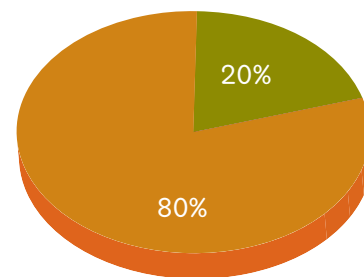
- 7** The source of my income is:
- ☐ Very Secure | 50 Points |
- ☐ Secure | 35 Points |
- ☐ Somewhat Uncertain | 20 Points |
- ☐ Uncertain | 10 Points |
- ☐ Very Uncertain | 0 Points |

Calculate your points and match your total to an Investor Profile on the last page.

TOTAL:

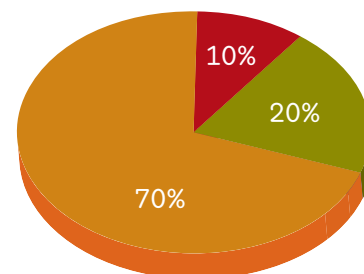
Up to 80 - Preservation of Capital

- Your primary objective is to protect your principal.
- You can only accept minimal risk that your investments might decline in value, even in the short term.
- You are willing to accept potentially the lowest return in exchange for the highest security.



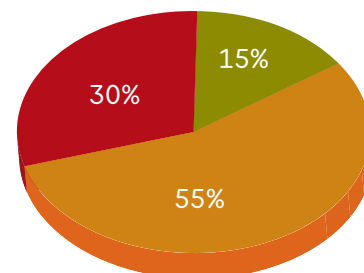
81 to 130 - Conservative Income

- Your primary objective is to earn a modest income while protecting your principal.
- You are willing to accept modest returns in exchange for greater security.
- You accept that the value of your portfolio will fluctuate modestly from time to time.



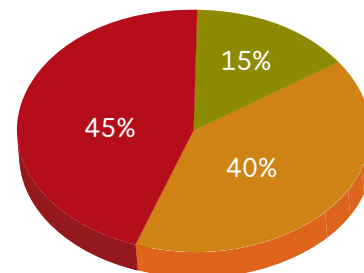
131 to 180 - Income and Conservative Growth

- Your primary objective is a high level of income with some growth potential.
- You accept that the value of your portfolio will fluctuate modestly from time to time.



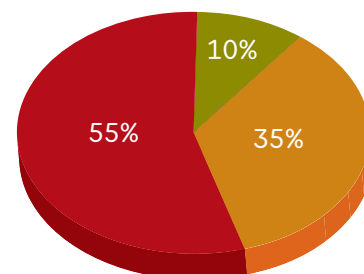
181 to 230 - Balanced Income and Growth

- Your primary objective is growth with some income and exposure to the three major asset classes
- You accept that the value of your portfolio will fluctuate moderately from time to time



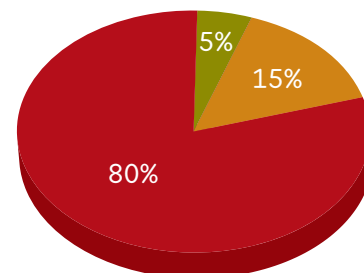
231 to 280 - Moderate Growth

- Your primary objective is to achieve a high level of growth with some income potential.
- You accept that the total value of your portfolio will fluctuate considerably from time to time.



Over 280 - Aggressive Growth

- Your primary objective is to achieve the maximum potential growth over time.
- You accept that the total value of your portfolio will fluctuate extremely from time to time.



The terms I, you, my and your used above refer to the owner/and or joint owners of the account whose signature(s) appear(s) below and I confirm that:

	<div>Date</div>
<div>Customer Name</div>	<div>Customer Signature</div>
<div>Customer Name</div>	<div>Customer Signature</div>
<div>Investment Advisor Name</div>	<div>Investment Advisor Signature</div>

Notes:

All of the information in this form is complete and accurate and I have read, understood and agree to all of the answers provided and information contained herein. I agree to the recommended Investor Profile, which has been adequately explained to me by my sales representative and I acknowledge receipt of a copy of this form and a copy of the relevant prospectus. I acknowledge that the institution where I am buying this investment is a separate entity from The Bank of Nova Scotia and that my investment is not guaranteed or insured by a local deposit insurance corporation, other government deposit insurer, The Bank of Nova Scotia or its subsidiaries/affiliates. I understand that my investment may fluctuate in value and that I may not get back the original amount I invested.

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