

YOUR PERSONAL INVESTMENT POLICY STATEMENT

Name:	Date:
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Personal Economic Value Statement:

Background:

Age:

Income:

Income Sources:

Liquid Assets:

Fixed Assets:

Investment Experience:

Insider or majority stakeholder information:

Investment Objectives:

I will need \$_____ in _____ years from now for _____.

I expect to earn an average of ___% return each year.

I seek to outperform a benchmark made up of ___% of the bond index and ___% of the Canadian/US stock markets (or some other benchmark).

When I retire in _____ years, I'll need income of \$_____ after-tax, in today's dollars.

I want to grow my investments at the expense of volatility over a full market cycle.

I prefer to have my investments grow steadily with lower highs and higher lows.

Other:

Time Horizon:

I do not expect to withdraw funds from my savings for at least _____ years.

I can make investments that require a time horizon of _____.

I must keep ___% of my portfolio available in investments that are accessible.

Risk Tolerance:

I'd describe my tolerance for risk as _____.

I can withstand market volatility through a full market cycle of _____.

I worry most about _____.

I'm generally not concerned about _____.
My tolerance for volatility is _____.

Investment Strategy:

I will only buy investment that meet the following criteria:

I will avoid investments that tend to:

Asset Allocation:

Asset	Minimum	Maximum	Target
Cash	%	%	%
Fixed Income (Bonds)	%	%	%
Canadian Equities	%	%	%
US Equities	%	%	%
Other	%	%	%

Permitted Securities and Decision-Making:

- I only want to hold investments that are _____.
- I will invest solely in opportunities that make me feel _____.
- All bonds will be rated a minimum of _____ credit rating.
- I will limit holdings in one issuer to a maximum of _____%.
- Derivatives may be used to _____, and will not exceed _____% of my portfolio.
- I will only invest in options with low/medium/high price variability measured by a beta of _____ or lower.
- I will not average-down on investments that drop in value.
- Other:

Portfolio Monitoring and Rebalancing Frequency:

- Generally, I intend to hold onto positions for at least _____.
- I am targeting _____% turnover per year.
- I will review my investments no more than _____.
- I will rebalance my portfolio once each _____.