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INFORMATION GATHERING FORM

The Process:

We'll take as long as you like to talk through your financial situation, investment goals, expectations and so forth to ensure that there is great probability that we'll be able to work closely together for many, many years.

Once you decide that you are interested in working together, we'll start the process of officially opening your account(s), transferring your funds, and committing to a written Investment Policy Statement that will evolve over time with your life.

This is a long form. And it is long on purpose. There are many questions required for regulations and compliance purposes. There are also many additional questions that will help me better understand why you are investing your money and what you'd like to do with it some day.

In addition to this form, I'll need:

- 1. A high quality photocopy of your identification card (e.g. driver's license)*
- 2. A void cheque*
- 3. A copy of an investment account statement from each of the institutions from which you are transferring funds*

After I officially submit the above information and documentation, your account(s) will be set up at ScotiaMcLeod, final documentation will be sent to you for your confirmation and signatures, and the transfer process will begin once ScotiaMcLeod has your signed documents. We then roll up our sleeves and get to work together!

Client and Account Information Gathering Form

Investment firms are required by securities laws to obtain the following information about their clients to ensure that appropriate investment advice is provided and also to comply with current money laundering regulations. Please answer the following questions and be assured this information will be kept strictly confidential.

Title:

First Name:

Middle Name:

Last Name:

Birth date:

Country of residency:

Citizenship:

SIN:

Would you like online access?

For online access, you will need a Scotiabank card. If you already have a Scotiabank card, please provide the card number:
If you do not have a Scotiabank card, but would like online access, please provide your Mother's maiden name for security purposes:

Residential mailing address:

Home phone:

Business phone:

Cell phone:

Which phone number should we use during business hours?

Email address:

Employment status:

Employer:

Type of business/profession:

Position held:

Years with employer:

Employer's mailing address:

Are you an insider of Scotia?

Are you or member of household employed by IDA member firm?

Annual gross income:

Net liquid assets (cash and securities minus current liabilities):

Net fixed assets (Fixed assets minus loans outstanding against fixed assets):

Investment knowledge:

Mutual Funds	Low	Moderate	High
Fixed Income	Low	Moderate	High
Stocks	Low	Moderate	High
Margin	Low	Moderate	High
Options	Low	Moderate	High
Short Sales	Low	Moderate	High
Overall Investment Experience	Low	Moderate	High

Are you considered an insider of any company?

Are you in a control position of any company?

Are you employed in the securities industry?

Do you or your family members have other ScotiaMcLeod accounts?

Do you have accounts with other securities firm?

What is your marital status?

How many dependents do you have?

What is your spouse's name?

What is your spouse's employment status?

Who is your spouse's employer?

What is your spouse's profession/business?

What is your spouse's position?

Type of identification documentation you'll be providing:

ID number (e.g. driver's license number):

What accounts would you like to open? RRSP | Regular | RESP | TFSA | LIRA | Margin | Other

Would you like to name a beneficiary to your registered account(s)?
If so, what is the full legal name of your beneficiary/beneficiaries?

Please provide a mailing address and phone number for your beneficiary:

What is the SIN of your beneficiary?
What is your relationship to the beneficiary?

Would you like to set up a systematic withdrawal plan?
Would you like to set up pre-authorized contributions?

Please indicate the % of your investments that you would like to devote to the following (if you're opening up multiple accounts, you may indicate different objectives for each account):

_____ % Income
_____ % Long-term capital appreciation
_____ % Short-term capital appreciation
100%

Please indicate the % of your investments that you would like to devote to the following (again, if you're opening up multiple accounts, you may indicate different objectives for each account):

_____ % Low-risk investments
_____ % Medium-risk investments
_____ % High-risk investments
100%

Have you provided a void cheque?

Have you provided a copy of a recent investment statement so we can initiate the transfer?

Have you provided a copy of your driver's license or other form of official identification?

Additional questions to guide our discussions before we commit to your Investment Policy Statement (you may choose to answer these questions later, as they are not required for the account-opening stage):

1. Can you anticipate upcoming new life stages with different investment goals and needs?
2. Do you have specific dates that you'll need to access your money in order to achieve specific goals?
3. At what point in time do you expect to begin to withdraw significant amounts from your investment portfolio? Feel free to give a range of years such as 'less than five years from now' or 'more than tens years from now'.
4. Do you have a tax situation that requires special attention?
5. Can you think of any legal or regulatory issues that could affect your investment decisions?
6. Do you have specific annual investment return expectations?

7. Do you consider yourself in a position to be able to take risks with your investments?
8. Do you ever regret not taking risks?
9. Suppose you bought a stock and the next day its price dropped 25%--would you likely:
 - a) Sell immediately to avoid further loss
 - b) Buy more to lower your average cost
 - c) Sell half the investment to limit further loss
 - d) Do nothing
10. How often would you say that you worry about the performance of your portfolio?
 - a) Once a day
 - b) Once a week
 - c) Once a month
 - d) Once a year
11. Which of the following statements best describes your investing values?
 - a) I do not want to see any loss of principal
 - b) I need to invest in safer, lower-return investments
 - c) Over the long run, I accept that there will be some peaks and valleys in the value of my investments
 - d) I accept the risks and volatility involved in investing as I want to achieve high returns over the long run
12. What is the largest temporary decline in your portfolio's value that you could tolerate in a given year?
 - a) I cannot tolerate any decline in my portfolio's value
 - b) I can tolerate a decline of 5-10%
 - c) I can tolerate a decline of 11-20%
 - d) I can tolerate a decline of more than 20%
13. "I can tolerate significant fluctuations in the value of my portfolio to achieve long-term gains"
 - a) I strongly disagree with this statement
 - b) I somewhat disagree with this statement
 - c) I generally agree with this statement
 - d) I strongly agree with this statement
14. When you review your investment statements, which of the following do you tend to focus on?
 - a) The individual securities that did not do well
 - b) The individual securities that did do well
 - c) The recent result of the overall portfolio of investments
 - d) The longer term result of the overall portfolio of investments
15. Of the following portfolios whose best and worst one-year returns are shown, which would you choose?
 - a) Best return is 5%, worst return is 0%
 - b) Best return is 10%, worst return is -3%
 - c) Best return is 15%, worst return is -8%
 - d) Best return is 25%, worst return is -15%
16. How many years have you been investing?
17. How would you rate your knowledge of investments and experience in investing?
 - a) I have never invested before
 - b) I have a basic understanding of investments, but have limited personal investing experience
 - c) I have good knowledge of investing, enjoy reading and learning about the markets, and have invested in several types of securities
 - d) I have excellent knowledge of investments and am an experienced investor
18. What sort of investing have you been involved in?

19. Do you have an annual savings target?
20. What other investments do you have? (e.g. company pension, employee stock options, real estate, collections, etc.)
21. Are you planning for retirement? If so at what age do you hope to retire? What is your desired retirement income?
22. Do you have plans for major expenditures? (e.g. vacation property, graduate education, child's education, annual holidays, etc.)
23. Do you have charities that regularly benefit from your giving? Do you feel organized with respect to your charitable giving?
24. Do you have plans on how you would like your estate distributed during your lifetime or after your death? Is this sort of planning important to you at this point in your life?
25. Do you have an up-to-date will? Do you know where it is?
26. Would you like to designate a Power of Attorney?
27. Do you have a tax accountant?
28. Do you need additional professional referrals? If so, what professional services may I help you find?
29. Would you like to speak with an insurance consultant for an audit of your current risk coverage?
30. Are you interested in working on a detailed financial plan?
31. Do you have elderly parents or family members with health concerns for which you are or will be responsible?
32. Are there any unique circumstances that could affect your investment decisions?
33. How often would you like to hear from me and what sort of interaction and form of communication would be preferable to you?