

What kind of investor are you? How to maximize returns and minimize risk

Every investor wants to earn maximum returns while minimizing the level of risk. However, each individual has his or her own investment amount, timeframe, financial situation, financial goals, investment knowledge and risk tolerance. That's why you need to define your personal investor profile so that you can choose investment solutions that meet your specific needs.

Determining your investor profile

It only takes a few minutes to determine your investor profile. All you have to do is answer the six questions in the *Personalized Investment Plan* available on the website of the National Bank at www.nbc.ca under "Investing". The Plan takes your financial goals and risk tolerance into account and displays a detailed table that clearly indicates the types of investments and portfolio allocations most likely to work best for you. But the Plan is more than a simple questionnaire listing financial products for each of the investor profiles. It uses simple, clear language to explain the various asset classes: cash holdings, fixed-income securities, Canadian equities and international equities. In addition, it determines your investments by analyzing the type of portfolio you want (RRSP or non-RRSP), the amount you want to invest and possible unexpected expenses. The Plan therefore enables you to get the most from your investment portfolio while ensuring that the risk level matches your expectations.

If you'd like help in determining your investor profile, a National Bank financial advisor would be pleased to review your personal situation and discuss your financial goals with you. Based on your investor profile, your advisor can recommend suitable investments.

Questions?

For more information, please contact an advisor from the National Bank Securities Advisory Service at 1-888-270-3941 or (514) 871-2082.