

INVESTING IN YOUR FUTURE

CINUP Pension Plan



Most of us have accepted the fact that the Canada Pension Plan (CPP) & Old Age Security (OAS) will not be enough to provide us with a sufficient retirement fund. But what else can we do?

There are only 3 things that can affect the amount of money we have at retirement:

- The amount of money we invest
- The amount of time we let it compound
- The interest, or rate of return we achieve on our investments.

If you can't afford to invest more money and you can't go back in time, you can participate in seeking a higher rate of return for your investments. When it comes right down to it, you have to be comfortable with your investment choices and the level of risk (volatility). The following chart will help you determine your acceptable level of risk. Circle your answer to each questions and write the number in the box. Add the numbers to get your total score, then find the investments that match your risk/reward level in the chart below.

Typically, the younger you are, the more risk you can accept because you have more time for your investments to grow. The further you are from retirement, the more time you have to handle the ups and downs (volatility) in the market. As you approach retirement look at investments that have lower risk and less volatility.

Step 1: Complete the questionnaire below to come up with your score.

Step 2:	Score 0-5	Impossible	Start over	Score 16-20	Balanced	Use investment code 2003
	Score 6-10	Conservative	Use investment code 2001	Score 21-25	Growth	Use investment code 2004
	Score 11-15	Moderate	Use investment code 2002	Score 26-30	Aggressive	Use investment code 2005

Step 3: Once you have chosen your investment code, enter the code # on your enrolment form.

WHAT'S MY INVESTMENT STYLE?

The closer you are to retirement, the more concerned you should be about investment security. What's your age	0-29 <u>5</u>	30-39 4	40-49 3	50-59 2	60+ 1	<u>5</u>
How many years will you have to achieve your financial goals?	25+ <u>5</u>	20 4	15 3	10 2	5 1	<u>5</u>
Many types of investments can involve significant ups and downs in the total value of your investments, especially in the short-term. Select the greatest short-term loss you are willing to tolerate.	-20% 5	-15% 4	-10% 3	-5% <u>2</u>	-0% 1	<u>2</u>
"I know a lot about investments and believe there are many advantages to investing in the stock market".	Strongly agree 5	Agree 4	Neutral <u>3</u>	Disagree 2	Strongly Disagree 1	<u>3</u>
"I understand the trade off between risk and potential reward, and I am willing to accept more risk to get the possible opportunity for higher growth".	Strongly agree 5	Agree 4	Neutral <u>3</u>	Disagree 2	Strongly Disagree 1	<u>3</u>
You (or your spouse) may have other pensions or investments that add to your retirement income. Select the value of those other investments in relation to your total retirement savings.	Most of it 5	Substantial 4	Moderate <u>3</u>	Not a lot 2	Hardly anything 1	<u>3</u>

SIGNATURE Bobby Smith Date Jan 2, 2006 TOTAL SCORE = 21

Contributions will be deposited to the investment code determined by the total score on this form. Your enrollment will reflect the investment code that has been calculated.