



Investment Plan

Prepared for: Sam Sample

In the Province of: British Columbia

On: October 08, 2015

Strictly Private & Confidential

*Intended for the use of the person named above for investment through Invisor Investment Management Inc only.
Invisor will not be responsible in any way if the recommendations included in this document are implemented
in an account not under management by Invisor.*

Table of Contents

Your Investor Profile	4
Your Goals and Investment Plans:	
Retirement	5
Down Payment on Home	6
Appendix A: Understanding You	7



Dear Sam,

Thank you for completing the “Understanding You” session with us. We believe you have taken a very important step in your journey towards your financial dreams!

We are pleased to provide you with your Investment Plan that includes our recommended portfolio(s) for your goal(s) taking into account our assessment of your personal situation, risk preferences and the time horizon to reach your goals. Please watch our [video](#) for further information about your Investment Plan.

Our strength lies in the portfolio approach we adopt in assembling a group of funds with a strong track record that complement each other and align with your goals.

As your portfolio manager, we commit to the following:

- ✓ Being an independent service provider, we will construct your diversified portfolio using the most appropriate funds that suit your needs;
- ✓ We will seek to minimize your total cost of owning the portfolio, which means more money remains invested towards your goals;
- ✓ We will ensure that your portfolio stays in line with the investment plan on an ongoing basis taking into account any changes that might occur to your personal situation;
- ✓ We will communicate with you on an ongoing basis providing you with relevant market and portfolio updates, newsletters and other personal finance tips;
- ✓ Our qualified and professional investment staff will be standing by to assist you at your convenience.

At Invisor, we believe delivering a superior client experience is the only way to achieve long term success. Our goal is to simplify investing and help you succeed in realizing your dreams!

If you have any questions, please feel free to [schedule a call](#) with one of our Advising Representatives or email us at hello@invisor.ca.

Please log in at invisor.ca to [Open an account](#). Let us help you achieve your goals!

Sincerely,
Pramod Udiaver, CFA
Chief Executive Officer

Your Personal Investment Plan

Your Investor Profile

Based on your responses, your investor profile is



Growth-Seeking

You Are:

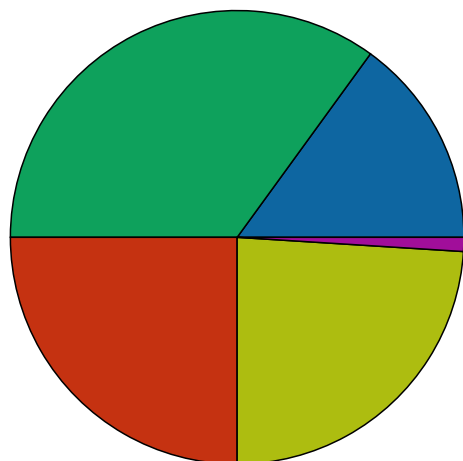
- Growth-oriented
- Able to tolerate short-term market fluctuations
- Seeking a higher rate of return than what a lower risk portfolio might achieve

As a growth-seeking investor, you seek to achieve a good overall return on your investment while avoiding the most speculative areas of the market. You acknowledge that significant short-term fluctuations in value can be expected and that the eventual return for the time period over which you invest could fall within a relatively wide range of possibilities. Accordingly you expect that your portfolio will be invested primarily in equities with some exposure to cash and fixed income securities. You expect that the return under this approach in most circumstances, particularly for time periods greater than five years, will outperform the returns achievable from a more conservative approach.

Your Personal Investment Plan

Goal: Retirement - More than 10 years from now

Asset Mix



Portfolio Risk Score: 6 of 8

Portfolio Allocation

Asset Class	Target Weight	Amount
Canadian Equity	15%	\$7,500.00
US Equity	35%	\$17,500.00
International Equity	25%	\$12,500.00
Fixed Income	24%	\$12,000.00
Cash & Short Term Instruments	1%	\$500.00
Total	100%	\$50,000.00

Historical Performance

Asset Class	1 yr	3 yr	5 yr	10 yr
Canadian Equity	-0.15%	11.39%	7.70%	5.67%
US Equity	18.33%	21.17%	17.54%	5.37%
International Equity	11.59%	17.50%	11.23%	3.49%
Fixed Income	6.32%	2.76%	4.33%	4.68%
Portfolio Return	11.27%	14.22%	11.73%	5.15%

Historical Performance as of July 31, 2015

Total Cost of Investing

Cost Per Year	Fund MER	Trading Expenses	Invisor Fee	Total Cost
\$ value	\$150.00	\$100.00	\$300.00	\$550.00
% value	0.30%	0.20%	0.60%	1.10%

These are estimates only. Actual costs may vary depending on the specific portfolio constructed and the number of trades executed during the year.

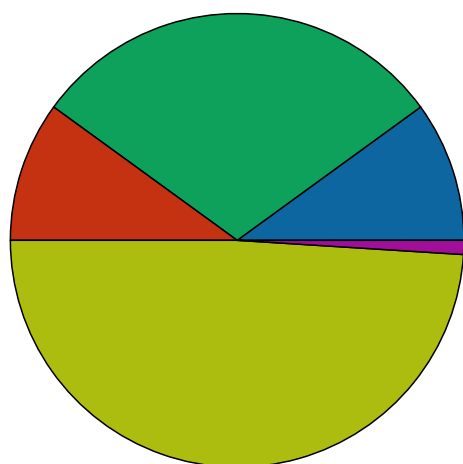
Portfolio Holdings

Holdings	%	Amount	Fund MER	Fund Facts
BMO S&P 500 INDEX ETF UN	35.00%	\$17,500.00	0.13	Download
BMO AGGREGATE BOND INDX ETF UN	19.00%	\$9,500.00	0.23	Download
INVESCO POWERSHARES CDN DIV-NA	15.00%	\$7,500.00	0.67	Download
BMO GLOBAL INFRA INDX ETF UN	10.00%	\$5,000.00	0.62	Download
VANGUARD FTSE DEV MKTS ETF	10.00%	\$5,000.00	0.09	Download
BMO HI YLD US CORP HGD-CAD ETF	5.00%	\$2,500.00	0.62	Download
VANGUARD FTSE EMERG MKTS ETF	5.00%	\$2,500.00	0.15	Download
Cash	1.00%	\$500.00		
Portfolio	100.00%	\$50,000.00	0.30	

Your Personal Investment Plan

Goal: Down Payment on Home - Between 3 and 5 years from now

Asset Mix



Portfolio Risk Score: 4 of 8

Portfolio Allocation

Asset Class	Target Weight	Amount
Canadian Equity	10%	\$2,500.00
US Equity	30%	\$7,500.00
International Equity	10%	\$2,500.00
Fixed Income	49%	\$12,250.00
Cash & Short Term Instruments	1%	\$250.00
Total	100%	\$25,000.00

Historical Performance

Asset Class	1 yr	3 yr	5 yr	10 yr
Canadian Equity	-0.15%	11.39%	7.70%	5.67%
US Equity	18.33%	21.17%	17.54%	5.37%
International Equity	11.59%	17.50%	11.23%	3.49%
Fixed Income	6.32%	2.76%	4.33%	4.68%
Portfolio Return	9.34%	10.14%	9.17%	5.03%

Historical Performance as of July 31, 2015

Total Cost of Investing

Cost Per Year	Fund MER	Trading Expenses	Invisor Fee	Total Cost
\$ value	\$57.50	\$50.00	\$150.00	\$257.50
% value	0.23%	0.20%	0.60%	1.03%

These are estimates only. Actual costs may vary depending on the specific portfolio constructed and the number of trades executed during the year.

Portfolio Holdings

Holdings	%	Amount	Fund MER	Fund Facts
BMO AGGREGATE BOND INDX ETF UN	49.00%	\$12,250.00	0.23	Download
BMO S&P 500 INDEX ETF UN	30.00%	\$7,500.00	0.13	Download
INVESCO POWERSHARES CDN DIV-NA	10.00%	\$2,500.00	0.67	Download
VANGUARD FTSE DEV MKTS ETF	10.00%	\$2,500.00	0.09	Download
Cash	1.00%	\$250.00		
Portfolio	100.00%	\$25,000.00	0.23	

Appendix A: Understanding You Session Answers

1. What goal(s) are you investing for?

Retirement, and Down Payment on Home

Goal: Retirement

2. When do you expect to achieve or reach your goal?

More than 10 years from now

3. Once you have reached your goal, over what time span do you plan to spend the money?

Over a period of more than 10 years

4. How much money do you plan to invest now in lump sum towards this goal?

\$50,000

Goal: Down Payment on Home

2. When do you expect to achieve or reach your goal?

Between 3 and 5 years from now

3. Once you have reached your goal, over what time span do you plan to spend the money?

It will be spent immediately, or over a period of less than 3 years

4. How much money do you plan to invest now in lump sum towards this goal?

\$25,000

5. How would you rate your knowledge of investing?

I have a general understanding of financial markets, but do not have much experience with investing in individual stocks and bonds.

6. What age group do you fall in?

31 to 45

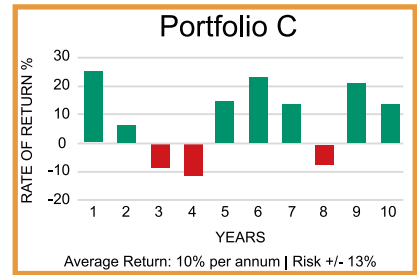
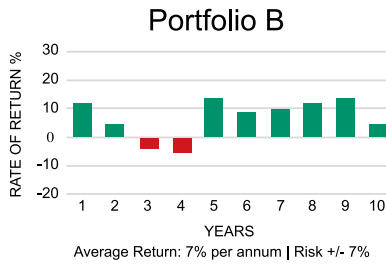
7. What is your current annual household income before taxes (in Canadian Dollars)?

Between \$60,000 and \$100,000 per year

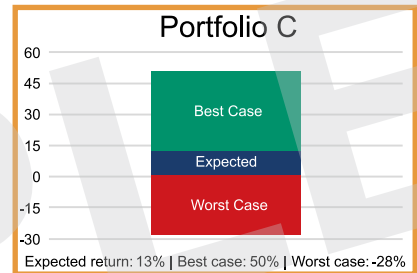
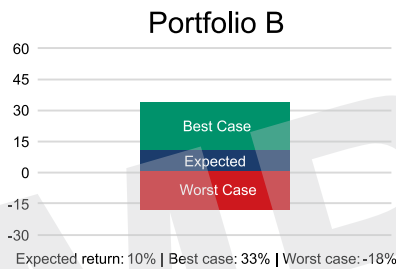
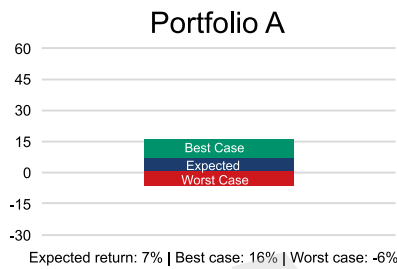
8. What is the net value of your household assets (in Canadian Dollars), NOT including your principal residence?

Between \$50,000 and \$100,000

9. Over a 10-year period typically covering a market cycle, which portfolio would you prefer to hold?



10. Which portfolio would you prefer to hold if it had the following performance expectation over a 1-year period?



11. Suppose in the last 3 months, the stock market lost 20% of its value and correspondingly, your investment portfolio also lost 20% of its value, what would you do?
Do nothing