

Risk Profile Questionnaire



How much risk are you willing to take?

Before making your investment selections within your life insurance policy, you need to determine your strategy. An important part of establishing that strategy is understanding how much risk you are comfortable taking. This questionnaire will help you do that. Read through each question and enter the indicated score for your answer in the box to the right of the question. When you've finished, add up the numbers in the boxes to get your 'risk tolerance' score.

You can use that information to help decide where to allocate your premiums to any of the investment options available with your Manulife Financial variable life insurance policy. Remember this is only a general guideline to help you determine a possible strategy. For maximum effectiveness, you should complete the questionnaire and make your investment selections with the assistance of your insurance representative or financial consultant.

Your Score

A Please select the range that includes your age.

Under 30	30-39	40-49	50-59	60 or over	<input type="text"/>
10	8	6	2	2	

B Which of the following describes your employment?

Full-time	Part-time	Retired	Unemployed	<input type="text"/>
10	6	1	1	

C How much longer will your funds be invested?

Under 5 years	6-10 years	11-20 years	More than 20 years	<input type="text"/>
4	12	20	25	

D Please indicate the range that includes your personal income, before taxes?

Less than \$50,000	\$50,001 to \$75,000	\$75,001 to \$100,000	\$100,001 to \$200,000	More than \$200,000	<input type="text"/>
2	4	6	10	16	

E How secure and stable do you feel about your current financial situation, including your ability to pay living expenses for yourself and dependents, and the amount of savings available for emergencies?

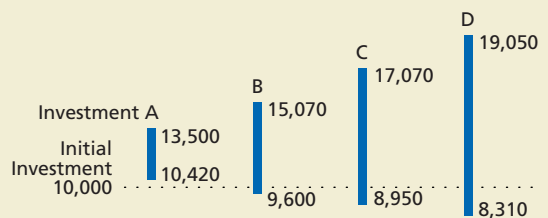
Very secure and stable	Substantially secure and stable	Moderately secure and stable	A little secure and stable	Not secure and stable	<input type="text"/>
16	10	6	4	2	

F Excluding your personal residence and any business ownership you may have, what percentage of your investments are in equity-type assets? This includes all stocks, equity mutual funds, preferred shares, options and investment real estate you own.

Less than 25%	25-50%	51-75%	Over 75%	Don't know	<input type="text"/>
8	5	4	2	0	

G The amounts indicated in the chart are the potential maximum and minimum values at the end of a one-year \$10,000 investment. Given the potential values, where would you invest your money?

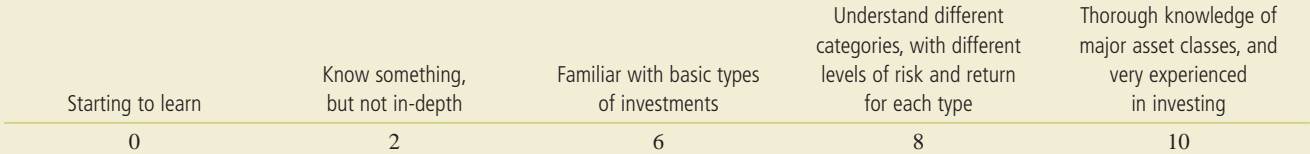
Investment A	Investment B	Investment C	Investment D	<input type="text"/>
0	2	6	20	



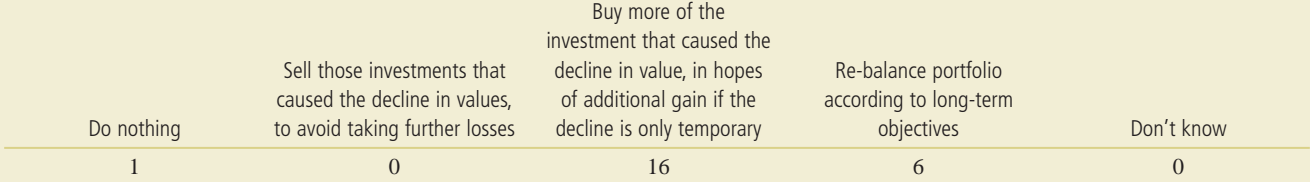
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H What is your level of investment knowledge?

Your Score



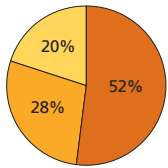
I Suppose you started an investment portfolio that has been structured to meet your long-term objectives. A few months later, there is a significant decline in the value of your total portfolio that is caused by a small number of your investment holdings. What should you do?



From the questionnaire, see where your total score falls and place a check mark next to the strategy that best matches your tolerance for risk:

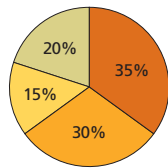
TOTAL SCORE

- Aggressive Growth
- Growth & Income
- Conservative
- Growth
- Income



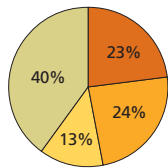
86+
Aggressive Growth Strategy (high risk)

You want maximum growth over the long run and are comfortable with considerable risk in the short term.



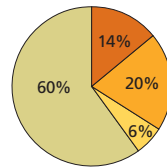
66 - 85
Growth Strategy

Growth of your money is your main concern, but you prefer to limit your risk somewhat.



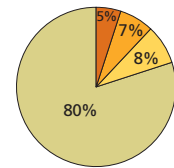
51 - 65
Balanced Strategy

Both growth and security are important to you and you want to pursue both in equal measure.



36 - 50
Moderate Strategy

You feel a strong need to protect your assets while pursuing a modest level of growth.



0 - 35
Conservative Strategy (low risk)

Security is your greatest concern. You couldn't sleep at night if your portfolio returns fluctuated greatly.

Notice that each strategy above has an accompanying pie chart. The pie charts show you how to combine investment categories to make a complete and diversified strategy that helps meet your personal risk tolerance level and your investment goals.

Manulife Financial offers dozens of underlying investment options available with our Venture® variable life insurance products, including Lifestyle portfolios*. These "funds of funds" provide immediate diversification through a single investment choice, and can address specific levels of risk tolerance. For further details, please talk with your insurance representative or financial consultant to choose the investment options or Lifestyle portfolio that best matches your strategy.

Venture variable life insurance products are issued by The Manufacturers Life Insurance Company (U.S.A.) (Manulife USA) and **distributed by Manulife Financial Securities LLC**, through other broker/dealers appointed by Manulife Financial Securities. Manulife USA and Manulife Financial Securities are members of the Manulife Financial group of companies, wholly owned subsidiaries of Manulife Financial Corporation. Products may not be available in all states. Please read the prospectus carefully before purchasing.

*Allocating net premiums to a Lifestyle portfolio is designed to help reduce the market volatility that one may experience through the allocation of premiums to only one or a small number of investment options. There are risks associated with any investment and it is possible to lose money by investing in the Lifestyle portfolios.



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