

Investor Profiler

投资者类型

Click [here](#) to navigate directly to the **Investor Profiler** weblink through bmo.com (English only).

Click [here](#) to access this questionnaire in simplified Chinese for **Personal** customers below.

Click [here](#) to access this questionnaire in simplified Chinese for **Business Banking** customers below.

Needs Assessment 需求评估

The Needs Assessment Questionnaire will determine your Investor Profile. Your Investor Profile is how we see you, based on our holistic understanding of your goals and expectations, financial circumstances and your willingness and ability to withstand volatility.

(* denotes required field)

需求评估问卷将确定您的投资者类型。您的投资者类型是我们对您的看法，这是基于我们对您的目标和期望、财务状况以及您承受波动的意愿和能力的全面了解。（*表示必填项）

Questionnaire 问卷	Customer Type 客户类型	
	Single – Personal 单名 - 个人	Joint – Personal 联名 - 个人 <i>Answer the below mandatory questions for the Joint Holder, if applicable</i> 如果适用, 请回答以下关于联名持有人的必答题
What is your annual income from all sources? 您的年收入（所有来源）是多少？		
1. Primary Income* 主要收入* (The customer's main source of income. Common examples are salary from full-time employment, drawn salary/dividends from personal business) (客户的主要收入来源。常见的例子包括全职工作的薪金, 从个人业务中提取的薪金 / 股息)		
2. Pension Income* 养老金收入* (Pension income is income that comes from a retirement plan. Common examples are defined benefit or defined contribution pension plans, CPP, OAS, drawn income from LIF/RIF plans) (养老金收入是来自退休计划的收入。常见的例子包括: 固定收益或固定供款养老金计划、CPP、OAS、从 LIF / RIF 计划中提取的收入)		
3. Other Income* 其他收入* (Other income is income that is not from your primary or pension sources. Common examples are rental income, investment income from non-registered plans, insurance income (long-term disability)) (其他收入是指主要来源或主要养老金以外的收入。常见的例子包括: 租金收入、非注册计划的投资收入、保险收入 (长期伤病))		
4. Current and expected sources of income are:* 目前和预期收入来源是: * This helps us assess the customer's ability to withstand losses or investment volatility. 这有助于我们评估客户承受损失或投资波动的能力	<input type="checkbox"/> Stable 稳定 <input type="checkbox"/> Somewhat stable 比较稳定 <input type="checkbox"/> Unstable 不稳定	<input type="checkbox"/> Stable 稳定 <input type="checkbox"/> Somewhat stable 比较稳定 <input type="checkbox"/> Unstable 不稳定

What is your estimated net worth? 您估计的资产净值是多少？

Net worth is the total sum of what you own minus what you owe.
资产净值是您所拥有的总和减去您所欠的总和。

1. Fixed Assets* 固定资产*

Fixed assets are things you own that are not very easy to sell reasonably quickly if you need money in an emergency. Common examples are your primary home, rental property, cottage, money and investments in locked-in plans, and your vehicle.

固定资产是您所拥有的并且在紧急情况下需要资金时不太容易很快出售的资产。常见的例子包括：您的主要住宅、出租物业、别墅、锁定计划的资金和投资，以及车辆。

2. Liquid Assets* 流动资产*

Liquid assets are things you own that are usually easy to sell reasonably quickly if you need money in an emergency. Common examples are cash, stocks, bonds, mutual funds, & GICs, held in all non-locked-in plan types.

流动资产是您所拥有的并且在紧急情况下需要资金，通常很容易很快地出售。常见的例子包括：在非锁定计划的现金、股票、债券、互惠基金和 GIC。

3. Debt* 债务*

Debt is any amount that you owe. Common examples are outstanding balance on your mortgage, credit cards, line of credit, margin accounts, and loans.

债务是您所欠的任何金额。常见的例子包括：您的房屋贷款、信用卡、信贷额、保证金账户和贷款的未清余额。

What is your estimated monthly disposable income? 您估计的每月可支配收入是多少？

Monthly estimated disposable income is the total sum of your monthly income minus your typical monthly costs.
每月估计可支配收入是您每月收入的总和减去每月一般费用。

1. Fixed monthly costs*

每月固定费用*

Common examples of fixed monthly costs are income tax, mortgage/rent payments, utilities, property tax, telecommunication bills, ongoing loan payments, childcare services and car payments.

每月固定费用的常见例子包括：所得税、房贷 / 租金付款、水电费、物业税、电信账单、持续贷款还款、托儿服务费和汽车供款。

2. Variable monthly costs*

每月变动费用*

Common examples of estimated variable monthly costs are discretionary spending such as travel, meals & entertainment, savings, and clothing.

估计的每月变动费用是指可支配开支，例如旅行、餐饮和娱乐、储蓄和服装。

Objective and Risk Attitude
目标和风险态度

Responses to this section should be given at an account level.
应在账户层面上给出对本节的答复。

1. What is your account investment objective?*
您账户的投资目标是什么? *

This is your main goal for the money in this account, and how you want to try to get there.

这是指您账户中资金的主要目标，以及您希望如何达到目标。

The customer's objective for this account could be different than their other investment accounts.

客户对该账户的目标可能与他们的其他投资账户不同。

- Security of Capital 资金安全
- Fixed Income 固定收益
- Conservative Balanced 保守平衡
- Balanced 平衡
- Growth 增长
- Equity Growth 股票增长

2. What is your time horizon? *
您的投资期多长? *

Your expected time horizon impacts the type of investments we can offer you and your ability to absorb periodic market volatility over time.

您的预计投资期会影响我们可以为您提供的投资类型，以及您吸收周期性市场波动的能力。

When do you expect to need the money you're investing (i.e., how long do you expect to stay invested before you likely need to withdraw 1/3 or more of your money?)

您预计什么时候需要提取资金（即您预计在持续投资投资多长时间后，才可能需要提取 1/3 或更多资金？）

- Less than 2 years 2年以下
- 2-5 years 2-5年
- 6-10 years 6-10年
- More than 10 years 10年以上

3. Based on the amount you're investing and the risk you could lose money, which of the following scenarios are you most comfortable with?*

根据您的投资金额和您可能亏损的风险，您最能接受以下哪种情况? *

- Potential gain or loss of 1-2% 潜在收益或损失 1-2%
- Potential gain or loss of 3-5% 潜在收益或损失 3-5%
- Potential gain or loss of 6-9% 潜在收益或损失 6-9%
- Potential gain or loss of 10-14% 潜在收益或损失 10-14%
- Potential gain or loss of over 15% 潜在收益或损失 15%以上

4. If one or more investments in your portfolio declined in value by 8-10% at any point in a calendar year, what would you do?*

如果您的投资组合中的一项或多项投资，在 1 年中的任何时候下跌 8-10%，您会怎么做？ *

Withdraw everything
提取所有

Withdraw some
提取一些

Neither withdraw nor invest any funds
既不提取，也不提取任何资金

Invest some more
多投资一些

Invest significantly more
投资更多

5. The value of an investment portfolio will generally go up and down over time. Assuming that you have invested \$10,000, how much of a decline in your investment portfolio could you tolerate in a 12 month period?*

投资组合的价值通常会随着时间的推移而上下波动。假设您已经投资了 \$10,000，那么在 12 个月内您可以容忍投资组合下跌多少？ *

I could not tolerate any loss
我不能容忍任何损失

-\$300 (-3%)
-\$300 (-3%)

-\$1,000 (-10%)
-\$1,000 (-10%)

-\$2,000 (-20%)
-\$2,000 (-20%)

More than -\$2,000 (more than -20%)
-\$2,000以上 (-20%以上)

6. What is your account risk tolerance? ***您的账户风险承受能力是多少? ***

There is a trade-off between risk and return. Typically, higher potential returns are associated with higher risk of losing money, while lower risk investing is associated with lower potential returns, over the time horizon you selected.

风险和回报之间存在权衡。通常，在您选择的投资期内，较高的潜在回报会有较高的亏损风险，而较低风险的投资则会带来较低的潜在回报。

 Low

低

You're largely risk averse. You don't want to lose any money.

您想很大程度上规避风险的。您不想损失任何资金。

 Low-Medium

低至中

You're willing to accept a small amount of volatility and some risk you could lose money.

您愿意接受少量的波动和一些您可能会亏损的风险

 Medium

中

You're willing to accept some volatility in your account and periodic declines as a trade-off for increased growth prospects.

您愿意接受账户中的一些波动和周期性下跌，以获得较高的增长潜力。

 Medium-High

中至高

You're willing to accept frequent fluctuations and periodic declines for higher growth prospects.

您愿意接受频繁的波动和周期性的下跌，以争取更高的增长潜力。

 High

高

You're willing to accept frequent fluctuations and large periodic declines as a trade-off for maximizing your growth prospects.

您愿意接受频繁的波动和较大的周期性下跌，以获得最大化的增长潜力。

Investment Experience and Other considerations
投资经验及其他考虑

	Single - Personal 单名 - 个人	Joint - Personal 联名 - 个人
<p>1. How would you describe your investment knowledge? * 您的投资知识水平怎样? *</p> <p>Select the option that best describes your investment knowledge 选择最能描述您的投资知识水平的那一项</p>	<p><input type="checkbox"/> New to investing 投资新手 I have little understanding of investing and limited experience with different types of investments. 我对投资知之甚少，对不同类型投资的经验有限。</p> <p><input type="checkbox"/> Somewhat knowledgeable 有点知识 I have a basic understanding of investing and some experience with different types of investments. 我对投资有基本的了解，并对不同类型的投资有一定的经验。</p> <p><input type="checkbox"/> Quite knowledgeable 颇有知识 I have a comfortable understanding of investing and a good idea of experience with different types of investments. 我对投资有很好的了解，并且对不同类型的投资有很好的经验。</p> <p><input type="checkbox"/> Sophisticated / Very experienced 见多识广 / 经验丰富 I have an excellent understanding of investing and a great deal of experience with a variety of investments and strategies. 我对投资有很好的了解，并且在各种投资和策略方面拥有丰富的经验。</p>	<p><input type="checkbox"/> New to investing 投资新手 I have little understanding of investing and limited experience with different types of investments. 我对投资知之甚少，对不同类型投资的经验有限。</p> <p><input type="checkbox"/> Somewhat knowledgeable 有点知识 I have a basic understanding of investing and some experience with different types of investments. 我对投资有基本的了解，并对不同类型的投资有一定的经验。</p> <p><input type="checkbox"/> Quite knowledgeable 颇有知识 I have a comfortable understanding of investing and a good idea of experience with different types of investments. 我对投资有很好的了解，并且对不同类型的投资有很好的经验。</p> <p><input type="checkbox"/> Sophisticated / Very experienced 见多识广 / 经验丰富 I have an excellent understanding of investing and a great deal of experience with a variety of investments and strategies. 我对投资有很好的了解，并且在各种投资和策略方面拥有丰富的经验。</p>

2. Do you own other mutual funds in another account at BMO or somewhere else? *

您是否在 BMO 的另一个账户或其他机构拥有互惠基金? *

If you are opening multiple accounts for the customer on the same date, and the customer has not held mutual funds before, you must select 'no' for this question.

如果您在同一天为客户开设多个账户，并且客户之前没有持有互惠基金，您必须在此问题中选择“否”。

Yes 是

No 否

3. Approximately how much of your current savings and investments will this account represent? *

该账户大约占您目前储蓄和投资的多少? *

0-20%

21-40%

41-60%

61-80%

81-100%

4. Are you using any borrowed money to invest in this account (leveraged investing)? *

您是否使用任何借来的资金投资此账户（杠杆投资）? *

This includes money you borrowed - by any means - for investing, or for other reasons but you're now using to invest.

这包括您以任何方式借来的资金作投资或其他原因之用，但现在则用来投资。

Important: Given the increased risks, you must always follow the additional disclosure, approval, and accreditation requirements whenever helping customers invest using borrowed money. See Policy 420-74.

重要提示：鉴于风险增加，在帮助客户使用借来的资金进行投资时，您必须遵守额外披露、批准和认证要求。参阅 Policy 420-74。

Yes 是

No 否

Questionnaire
问卷Customer Type
客户类型Business Banking Customer
商业银行客户What is your annual revenue?
您年度营业收入是多少？1. Gross annual revenue*
年度营业总收入*

Revenue is the total amount generated by the sale of the company's goods or services, before adjusting for costs, tax, etc.
营业收入是在调整成本、税收等之前，公司销售商品或服务产生的总金额。

2. Current and expected revenue sources are:*
目前和预期的营业收入来源是：*

This helps us assess your ability to withstand losses or investment volatility.
这有助于我们评估您承受损失或投资波动的能力。

 Stable 稳定 Somewhat stable 比较稳定 Unstable 不稳定What is the business net worth?
企业资产净值是多少？

Net worth is the total sum of what you own minus what you owe.
资产净值是您所拥有的总和减去您所欠的总和。

1. Fixed Assets*
固定资产*

Fixed assets are long-term assets that a company has purchased and is using for the production of its goods and services. Fixed assets include property, plant, and equipment (PP&E) and are recorded on the balance sheet.
固定资产是公司购买并用于生产商品和服务的长期资产。固定资产包括物业、厂房和设备，并记录在资产负债表中。

2. Liquid Assets*
流动资产*

Common examples are cash, stocks, bonds, mutual funds, accounts receivable, and GICs.
常见的例子包括：现金、股票、债券、互惠基金、应收账款和 GIC。

3. Business Debt***企业债务***

Debt is any amount that you owe. Common examples are outstanding balance on your mortgage, credit cards, line of credit, margin accounts, and loans.

债务是您所欠的任何金额。常见的例子包括：您的房屋贷款、信用卡、信贷额、保证金账户和贷款的未清余额。

What is your net monthly income?**您每月的净收入是多少？**

Net income is the total sum of your gross monthly revenue minus your monthly costs.

净收入是每月总收入减去每月总成本。

1. Fixed monthly costs***每月固定费用***

Common examples are corporate tax, mortgage/lease payments, accounts payable, utilities, payroll, property tax, telecommunication bills, and loan payments.

常见的例子包括：公司税、房贷 / 租赁付款、应付账款、水电费、工资、物业费、电信账单和贷款支付。

2. Variable monthly costs***每月变动费用***

Common examples of variable monthly costs are discretionary spending such as travel, meals & entertainment, office supplies, and marketing costs.

每月变动成本是指可支配开支，如旅行、餐饮和娱乐、办公用品和营销成本。

Objective and Risk Attitude**目标和风险态度****1. What is your account investment objective?*****您账户的投资目标是什么？***

This is your main goal for the money in this account, and how you want to try to get there.

这是指在您账户中的资金的主要目标，以及您希望如何达到目标。

The customer's objective for this account could be different than their other investment accounts.

客户对该账户的目标可能与他们的其他投资账户不同。

- Security of Capital 资金安全
- Fixed Income 固定收益
- Conservative Balanced 保守平衡
- Balanced 平衡
- Growth 增长
- Equity Growth 股票增长

2. What is your time horizon? ***您的投资期多长? ***

Your expected time horizon impacts the type of investments we can offer you and your ability to absorb periodic market volatility over time.

您的预期投资期会影响我们可以为您提供的投资类型，以及您吸收周期性市场波动的能力。

When do you expect to need the money you're investing (i.e., how long do you expect to stay invested before you likely need to withdraw 1/3 or more of your money?)

您预计什么时候需要提取资金（即您预计在持续投资多长时间后，才可能需要提取 1/3 或更多资金？）

- Less than 2 years 2年以下
- 2-5 years 2-5年
- 6-10 years 6-10年
- More than 10 years 10年以上

3. Based on the amount you're investing and the risk you could lose money, which of the following scenarios are you most comfortable with?***根据您的投资金额和您可能亏损的风险，您最能接受以下哪种情况? ***

- Potential gain or loss of 1-2%
潜在收益或损失 1-2%
- Potential gain or loss of 3-5%
潜在收益或损失 3-5%
- Potential gain or loss of 6-9%
潜在收益或损失 6-9%
- Potential gain or loss of 10-14% 潜在收益或损失 10-14%
- Potential gain or loss of over 15%
潜在收益或损失 15%以上

4. If one or more investments in your portfolio declined in value by 8-10% at any point in a calendar year, what would you do?**如果您的投资组合中的一项或多项投资在 1 年中的任何時候下跌 8-10%，您会怎么做？**

- Withdraw everything
提取所有
- Withdraw some
提取一些
- Neither withdraw nor withdraw any funds
既不提取，也不提取任何资金
- Invest some more
多投资一些
- Invest significantly more
投资更多

5. The value of an investment portfolio will generally go up and down over time. Assuming that you have invested \$10,000, how much of a decline in your investment portfolio could you tolerate in a 12 month period?
投资组合的价值通常会随着时间的推移而上下波动。假设您已经投资了 \$10,000，那么在 12 个月内您可以容忍投资组合下跌多少？

- I could not tolerate any loss
我不能容忍任何损失
- \$300 (-3%) -\$300 (-3%)
- \$1,000 (-10%) -\$1,000 (-10%)
- \$2,000 (-20%) -\$2,000 (-20%)
- More than -\$2,000 (more than -20%)
-\$2,000以上 (-20%以上)

6. What is your account risk tolerance? *
您的账户风险承受能力是多少？ *

There is a trade-off between risk and return. Typically, higher potential returns are associated with higher risk of losing money, while lower risk investing is associated with lower potential returns, over the time horizon you selected.

风险和回报之间存在权衡。通常，在您选择的投资期内，较高的潜在回报会有较高的亏损风险，而较低风险的投资则会带来较低的潜在回报。

- Low
低
You're largely risk averse. You don't want to lose any money.
您想很大程度地规避风险。您不想损失任何资金。
- Low-Medium
低至中
You're willing to accept a small amount of volatility and some risk you could lose money.
您愿意接受少量的波动和一些您可能会亏损的风险
- Medium
中
You're willing to accept some volatility in your account and periodic declines as a trade-off for increased growth prospects.
您愿意接受账户中的一些波动和周期性的下跌，以获得较高的增长潜力。
- Medium-High
中至高
You're willing to accept frequent fluctuations and periodic declines for higher growth prospects.
您愿意接受频繁的波动和周期性的下跌，以争取更高的增长潜力。
- High
高
You're willing to accept frequent fluctuations and large periodic declines as a trade-off for maximizing your growth prospects.
您愿意接受频繁的波动和较大的周期性下跌，以获得最大化的增长潜力。

Investment Experience and Other considerations
投资经验及其他考虑**1. How would you describe your investment knowledge? ***
您的投资知识水平怎样? *

Select the option that best describes your investment knowledge
选择最能描述您的投资知识水平的那一项

 New to investing

投资新手

I have little understanding of investing and limited experience with different types of investments.

我对投资知之甚少，对不同类型投资的经验有限。

 Somewhat knowledgeable

有点知识

I have a basic understanding of investing and some experience with different types of investments.

我对投资有基本的了解，并对不同类型的投资有一定的经验。

 Quite knowledgeable

颇有知识

I have a comfortable understanding of investing and a good idea of experience with different types of investments.

我对投资有很好的了解，并且对不同类型的投资有很好的经验。

 Sophisticated / Very experienced

见多识广 / 经验丰富

I have an excellent understanding of investing and a great deal of experience with a variety of investments and strategies.

我对投资有很好的了解，并且在各种投资和策略方面拥有丰富的经验。

2. Do you own other mutual funds in another account at BMO or somewhere else? ***您是否在 BMO 的另一个账户或其他机构拥有互惠基金? ***

If you are opening multiple accounts for the customer on the same date, and the customer has not held mutual funds before, you must select 'no' for this question.

如果您在同一天为客户开设多个账户，并且客户之前没有持有互惠基金，您必须在此问题中选择“否”。

 Yes 是 No 否

3. Approximately how much of your current savings and investments will this account represent? *

该账户大约占您目前储蓄和投资的多少? *

0-20%

21-40%

41-60%

61-80%

81-100%

4. Are you using any borrowed money to invest in this account (leveraged investing)? *

您是否使用任何借来的资金投资此账户（杠杆投资）? *

This includes money you borrowed - by any means - for investing, or for other reasons but you're now using to invest.

这包括您以任何方式借来的资金作投资或其他原因之用，但现在则用来投资。

Important: Given the increased risks, you must always follow the additional disclosure, approval, and accreditation requirements whenever helping customers invest using borrowed money. See Policy 420-74.

重要提示：鉴于风险增加，在帮助客户使用借来的资金进行投资时，您必须遵守额外披露、批准和认证要求。参阅 Policy 420-74。

Yes 是

No 否