

Investor Profiler

投資者類型

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 需求評估

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)

需求評估問卷將確定您的投資者類型。您的投資者類型是我們對您的看法，這是基於我們對您的目標和期望、財務狀況以及您承受波動的意願和能力的全面瞭解。（* 表示必填項）

Questionnaire 問卷	Customer Type 客戶類型	
	Single - Personal 單名 - 個人	Joint - Personal 聯名 - 個人 <i>Answer the below mandatory questions for the Joint Holder, if applicable</i> 如果适用，請回答以下關於共聯名有人的必答題
What is your annual income from all sources? 您的年收入（所有來源）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) (客戶的主要收入來源。常見的例子是全職工作的薪金，從個人業務中提取的薪金/股息)		
2. Pension Income* 養老金收入* (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) (養老金收入是來自退休計劃的收入。常見的例子包括：固定收益或固定供款養老金計劃、CPP、OAS、從 LIF/RIF 計劃中提取的收入)		
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)) (其他收入是指主要來源或主要養老金以外的收入。常見的例子包括：租金收入、非註冊計劃的投資收入、保險收入（長期傷病）)		
4. Current and expected sources of income are:* 目前和預期收入來源是：* This helps us assess the customer's ability to withstand losses or investment volatility. 這有助於我們評估客戶承受損失或投資波動的能力	<input type="checkbox"/> Stable 穩定 <input type="checkbox"/> Somewhat stable 比較穩定 <input type="checkbox"/> Unstable 不穩定	<input type="checkbox"/> Stable 穩定 <input type="checkbox"/> Somewhat stable 比較穩定 <input type="checkbox"/> Unstable 不穩定

What is your estimated net worth? 您估計的資產淨值是多少？

Net worth is the total sum of what you own minus what you owe.
資產淨值是您所擁有的總和減去您所欠的總和。

1. Fixed Assets* 固定資產*

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.
固定資產是您擁有的並且在緊急情況下需要資金時不太容易很快出售的資產。常見的例子包括：您的主要住宅、出租物業、別墅、鎖定計劃的資金和投資，以及車輛。

2. Liquid Assets* 流動資產*

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.
流動資產是您擁有的並且在緊急情況下需要資金時通常很容易頗快出售的資產。常見的例子包括：非鎖定計劃中的現金、股票、債券、互惠基金和 GIC。

3. Debt* 債務*

Debt is any amount that you owe. Common examples are outstanding balance on your mortgage, credit cards, line of credit, margin accounts, and loans.
債務是您所欠的任何金額。常見的例子包括：您的房屋貸款、信用卡、信貸額、保證金賬戶和貸款的未清餘額。

What is your estimated monthly disposable income? 您估計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.
每月估計可支配收入是您每月收入的總和減去每月一般費用。

1. Fixed monthly costs* 每月固定費用*

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.

每月固定費用的常見例子包括：所得稅、房貸／租金付款、水電費、物業稅、電信賬單、持續貸款還款、托兒服務費和汽車供款。

2. Variable monthly costs* 每月變動費用*

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

估計的每月變動費用是指可支配開支，例如旅行、餐飲和娛樂、儲蓄和服裝。

Objective and Risk Attitude
目標和風險態度

Responses to this section should be given at an account level.
應在賬戶層面上給出對本節的答覆。

1. What is your account investment objective?*
您賬戶的投資目標是什麼？*

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

這是指您賬戶中資金的主要目標，以及您希望如何達到目標。

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

客戶對該賬戶的目標可能與他們的其他投資賬戶不同。

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

2. What is your time horizon? *
您的投資期多長？*

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

您的預計投資期會影響我們可以為您提供的投資類型，以及您吸收週期性市場波動的能力。

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?)

您預計什麼時候需要提取資金（即您預計在持續投資多長時間後，才可能需要提取 1/3 或更多資金？）

- 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?*

根據您的投資金額和您可能虧損的風險，您最能接受以下哪種情況？*

- Potential gain or loss of 1-2% 潛在收益或損失 1-2%
- Potential gain or loss of 3-5% 潛在收益或損失 3-5%
- Potential gain or loss of 6-9% 潛在收益或損失 6-9%
- Potential gain or loss of 10-14% 潛在收益或損失 10-14%
- Potential gain or loss of over 15% 潛在收益或損失 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?*

如果您的投資組合中的一項或多項投資，在 1 年中的任何時候下跌 8-10%，您會怎麼做？*

Withdraw everything
提取所有

Withdraw some
提取一些

Neither withdraw nor invest any funds
既不提取，也不提取任何資金

Invest some more
多投資一些

Invest significantly more
投資更多

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?*

投資組合的價值通常會隨著時間的推移而上下波動。假設您已經投資了 \$10,000，那麼在 12 個月內您可以容忍投資組合下跌多少？*

I could not tolerate any loss
我不能容忍任何損失

-\$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? ***您的賬戶風險承受能力是多少？***

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.

風險和回報之間存在權衡。通常，在您選擇的投資期內，較高的潛在回報會有較高的虧損風險，而較低風險的投資則會帶來較低的潛在回報。

Low
低

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

您想很大程度地規避風險。您不想損失任何資金。

Low-Medium
低至中

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

您願意接受少量的波動和一些您可能會虧損的風險

Medium
中

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

您願意接受賬戶中的一些波動和週期性下跌，以獲得較高的增長潛力。

Medium-High
中至高

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

您願意接受頻繁的波動和週期性的下跌，以爭取更高的增長潛力。

High
高

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

您願意接受頻繁的波動和較大的週期性下跌，以獲得最大化的增長潛力。

Investment Experience and Other considerations
投資經驗及其他考慮

	Single - Personal 單名 - 個人	Joint - Personal 聯名 - 個人
<p>1. How would you describe your investment knowledge? * 您的投資知識水平怎樣? *</p> <p>Select the option that best describes your investment knowledge 選擇最能描述您的投資知識水平的那一項</p>	<p><input type="checkbox"/> New to investing 投資新手 I have little understanding of investing and limited experience with different types of investments. 我對投資知之甚少，對不同類型投資的經驗有限。</p> <p><input type="checkbox"/> Somewhat knowledgeable 有点知識 I have a basic understanding of investing and some experience with different types of investments. 我對投資有基本的瞭解，並對不同類型的投資有一定的經驗。</p> <p><input type="checkbox"/> Quite knowledgeable 頗有知識 I have a comfortable understanding of investing and a good idea of experience with different types of investments. 我對投資有很好的瞭解，並且對不同類型的投資有很好的經驗。</p> <p><input type="checkbox"/> Sophisticated / Very experienced 見多識廣／經驗豐富 I have an excellent understanding of investing and a great deal of experience with a variety of investments and strategies. 我對投資有很好的瞭解，並且在各種投資和策略方面擁有豐富的經驗。</p>	<p><input type="checkbox"/> New to investing 投資新手 I have little understanding of investing and limited experience with different types of investments. 我對投資知之甚少，對不同類型投資的經驗有限。</p> <p><input type="checkbox"/> Somewhat knowledgeable 有点知識 I have a basic understanding of investing and some experience with different types of investments. 我對投資有基本的瞭解，並對不同類型的投資有一定的經驗。</p> <p><input type="checkbox"/> Quite knowledgeable 頗有知識 I have a comfortable understanding of investing and a good idea of experience with different types of investments. 我對投資有很好的瞭解，並且對不同類型的投資有很好的經驗。</p> <p><input type="checkbox"/> Sophisticated / Very experienced 見多識廣／經驗豐富 I have an excellent understanding of investing and a great deal of experience with a variety of investments and strategies. 我對投資有很好的瞭解，並且在各種投資和策略方面擁有豐富的經驗。</p>

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

您是否在 BMO 的另一個賬戶或其他機構擁有互惠基金? *

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.

如果您在同一天為客戶開設多個賬戶，並且客戶之前沒有持有互惠基金，您必須在此問題中選擇「否」。

Yes 是

No 否

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

該賬戶大約佔您目前儲蓄和投資的多少? *

0-20%

21-40%

41-60%

61-80%

81-100%

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

您是否使用任何借來的資金投資此賬戶（槓桿投資）? *

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

這包括您以任何方式借來的資金作投資之用，或作其他原因之用，但現在則用來投資。

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：鑒於風險增加，在幫助客戶使用借來的資金進行投資時，您必須遵守額外披露、批准和認證要求。參閱 Policy 420-74。

Yes 是

No 否

Questionnaire
問卷Customer Type
客戶類型Business Banking Customer
商業銀行客戶What is your annual revenue?
您的年度營業收入是多少？1. Gross annual revenue*
年度營業總收入*

Revenue is the total amount generated by the sale of the company's goods or services, before adjusting for costs, tax, etc.
營業收入是在調整成本、稅收等之前，公司銷售商品或服務產生的總金額。

2. Current and expected revenue sources are:*
目前和預期的營業收入來源是：*

This helps us assess your ability to withstand losses or investment volatility.
這有助於我們評估您承受損失或投資波動的能力。

- Stable 穩定
- Somewhat stable 比較穩定
- Unstable 不穩定

What is the business net worth?
企業資產淨值是多少？

Net worth is the total sum of what you own minus what you owe.
資產淨值是您所擁有的總和減去您所欠的總和。

1. Fixed Assets*
固定資產*

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.
固定資產是公司購買並用於生產商品和服務的長期資產。固定資產包括物業、廠房和設備（PP&E），並記錄在資產負債表中。

2. Liquid Assets*
流動資產*

Common examples are cash, stocks, bonds, mutual funds, accounts receivable, and GICs.
常見的例子包括：現金、股票、債券、互惠基金、應收賬款和 GIC。

3. Business Debt***企業債務***

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

債務是您所欠的任何金額。常見的例子包括：您的房屋貸款、信用卡、信貸額、保證金賬戶和貸款的未清餘額。

What is your net monthly income?**您每月的淨收入是多少？**

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

淨收入是每月總收入減去每月總成本。

1. Fixed monthly costs***每月固定費用***

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

常見的例子包括：公司稅、房貸／租賃付款、應付賬款、水電費、工資、物業稅、電信賬單和貸款支付。

2. Variable monthly costs***每月變動費用***

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

每月變動成本是指可支配開支，如旅行、餐飲和娛樂、辦公用品和行銷成本。

Objective and Risk Attitude**目標和風險態度****1. What is your account investment objective?*****您賬戶的投資目標是什麼？***

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

這是指您賬戶中資金的主要目標，以及您希望如何達到目標。

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

客戶對該賬戶的目標可能與他們的其他投資賬戶不同。

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

2. What is your time horizon? ***您的投資期多長？***

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

您的預計投資期會影響我們可以為您提供的投資類型，以及您吸收週期性市場波動的能力。

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?)

您預計什麼時候需要提取資金（即您預計在持續投資多長時間後，才可能需要提取 1/3 或更多資金？）

- 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?***根據您的投資金額和您可能虧損的風險，您最能接受以下哪種情況？***

- Potential gain or loss of 1-2%
潛在收益或損失 1-2%
- Potential gain or loss of 3-5%
潛在收益或損失 3-5%
- Potential gain or loss of 6-9%
潛在收益或損失 6-9%
- Potential gain or loss of 10-14% 潛在收益或損失 10-14%
- Potential gain or loss of over 15%
潛在收益或損失 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?**如果您的投資組合中的一項或多項投資在 1 年中的任何時候下跌 8-10%，您會怎麼做？**

- Withdraw everything
提取所有
- Withdraw some
提取一些
- Neither withdraw nor withdraw any funds
既不提取，也不提取任何資金
- Invest some more
多投資一些
- Invest significantly more
投資更多

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?
投資組合的價值通常會隨著時間的推移而上下波動。假設您已經投資了 \$10,000，那麼在 12 個月內您可以容忍投資組合下跌多少？

- I could not tolerate any loss
我不能容忍任何損失
- \$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? *
您的賬戶風險承受能力是多少？*

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.

風險和回報之間存在權衡。通常，在您選擇的投資期內，較高的潛在回報會有較高的虧損風險，而較低風險的投資則會帶來較低的潛在回報。

- Low
低
You're largely risk averse. You don't want to lose any money.
您想很大程度地規避風險。您不想損失任何資金。
- Low-Medium
低至中
You're willing to accept a small amount of volatility and some risk you could lose money.
您願意接受少量的波動和一些您可能會虧損的風險
- Medium
中
You're willing to accept some volatility in your account and periodic declines as a trade-off for increased growth prospects.
您願意接受賬戶中的一些波動和週期性下跌，以獲得較高的增長潛力。
- Medium-High
中至高
You're willing to accept frequent fluctuations and periodic declines for higher growth prospects.
您願意接受頻繁的波動和週期性的下跌，以爭取更高的增長潛力。
- High
高
You're willing to accept frequent fluctuations and large periodic declines as a trade-off for maximizing your growth prospects.
您願意接受頻繁的波動和較大的週期性下跌，以獲得最大化的增長潛力。

Investment Experience and Other considerations
投資經驗及其他考慮**1. How would you describe your investment knowledge? ***
您的投資知識水平怎樣? *

Select the option that best describes your investment knowledge
選擇最能描述您的投資知識水平的那一項

 New to investing

投資新手

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

我對投資知之甚少，對不同類型投資的經驗有限。

 Somewhat knowledgeable

有点知識

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

我對投資有基本的瞭解，並對不同類型的投資有一定的經驗。

 Quite knowledgeable

頗有知識

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

我對投資有很好的瞭解，並且對不同類型的投資有很好的經驗。

 Sophisticated / Very experienced

見多識廣 / 經驗豐富

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

我對投資有很好的瞭解，並且在各種投資和策略方面擁有豐富的經驗。

2. Do you own other mutual funds in another account at BMO or somewhere else? ***您是否在 BMO 的另一個賬戶或其他機構擁有互惠基金? ***

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.

如果您在同一天為客戶開設多個賬戶，並且客戶之前沒有持有互惠基金，您必須在此問題中選擇「否」。

 Yes 是 No 否

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

該賬戶大約佔您目前儲蓄和投資的多少? *

0-20%

21-40%

41-60%

61-80%

81-100%

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

您是否使用任何借來的資金投資此賬戶（槓桿投資）? *

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

這包括您以任何方式借來的資金作投資或其他原因之用，但現在則用來投資。

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：鑒於風險增加，在幫助客戶使用借來的資金進行投資時，您必須遵守額外披露、批准和認證要求。參閱 Policy 420-74。

Yes 是

No 否