



Retiresmart™

INVESTOR QUESTIONNAIRE



What are you doing after work?®

Welcome to your retirement questionnaire booklet

Being able to do more of what you love is really what investing is all about.

You may think that your financial plan is based only on money, markets and numbers. It's actually more about you, your life, and a freedom that's planned — not imagined.

Many people have only vague notions of what they'll be doing in retirement. Others may have clear plans, but then find themselves doing very different things once they actually retire. Experience shows that retirement is much more rewarding when you have clearly defined goals and plans. Knowing the lifestyle you wish to achieve is the first step towards ensuring that your finances will be sufficient. Through a series of exercises, we'll discover what you love to do and the possibilities that you can pursue in retirement.

WHAT'S YOUR PERSONALITY PROFILE?

This quiz is designed to explore your interests and provide more insight on what you love to do. Based on your lifestyle activities, you'll determine which profile is most similar to your personality. Each profile offers viewpoints on retirement and describes how someone with that lifestyle may spend their time in retirement.

Read each sentence and use the following scale to indicate which statement best reflects what you think:

2 = A lot like me

1 = Somewhat like me

0 = Not at all like me

1 | **Holiday Heaven**

My ideal vacation is:

- a) _____ Always being able to do different things and having the convenience to check in at the office when I need to.
- b) _____ Usually centred on relaxing; for example, lounging on the beach or spending time at the cottage.
- c) _____ Exploring different places and cultures, meeting new people and trying new things.
- d) _____ Something I don't even think about because I have no time to take a vacation.
- e) _____ Enjoying time with family and friends.
- f) _____ Taking an eco trip, or volunteering abroad.

2 | **Pondering the Past**

As a kid, over the summer holidays I:

- a) _____ Kept busy with various summer activities and near the end of summer looked forward to getting back to school.
- b) _____ Enjoyed spending my days without a routine and daily schedule.
- c) _____ Loved the adventure of exploring new places and making new friends.
- d) _____ Got bored sometimes and wasn't exactly sure what to do while school was closed.
- e) _____ Enjoyed hanging out with my friends all day.
- f) _____ Planted trees, helped out in the garden.

3 | Work World

Most of the time I am:

- a) _____ Challenged by my job, enjoy what I do and feel I make an overall contribution.
- b) _____ Busy with day-to-day duties, but living for the holidays and weekends.
- c) _____ Busy with day-to-day duties, but looking forward to my next big trip or adventure.
- d) _____ Overwhelmed with all the meetings and projects I have to manage at work and there's barely enough time to eat lunch.
- e) _____ Enjoying my job, but see it primarily as a means to provide for my family who is the main focus in my life.
- f) _____ Enjoying my job, but wish it helped make the world a better place.

4 | Retirement Reality

I have always pictured retirement as the chance to:

- a) _____ Get involved in and work on what I'm really passionate about.
- b) _____ Sit back, relax and enjoy the rewards from my years of saving.
- c) _____ Travel, meet people and experience new things.
- d) _____ It's too early for me to think about what I'll be doing in retirement.
- e) _____ Spend more time with family and friends.
- f) _____ Volunteering and helping out in the community.

5 | After-Work Activities

When I'm not at work I:

- a) _____ Get quite busy with various activities such as participating in recreational club events, playing on sports teams and doing volunteer work.
- b) _____ Try to relax as much as possible; for example, going to the cottage, golfing, or spending an afternoon at a spa.
- c) _____ Want to do as many things as I can fit into my day; there's so much to see and do.
- d) _____ Am busy with many day-to-day things such as doing errands, reviewing my budget and managing my life.
- e) _____ Plan and participate in projects and special occasions with family and friends.
- f) _____ Get involved in charity work and helping the environment.

6 | Personal Perception

I would describe myself as:

- a) _____ Someone who is career-driven and concerned with climbing the corporate ladder.
- b) _____ An easy-going individual who enjoys spending time alone.
- c) _____ Someone who likes to do spontaneous things and occasionally take risks.
- d) _____ Totally involved in trying to accomplish all the weekly tasks I've outlined for myself.
- e) _____ A person who feels that it's essential to focus on my family.
- f) _____ Someone who is environmentally and socially aware.

7 | Rich Rewards

If I received a large sum of money I would:

- a) _____ Invest it to help complement my retirement savings.
- b) _____ Buy some property and take some time off.
- c) _____ Want to explore several places and do many things.
- d) _____ Have no ideal plans because I've been too occupied with my hectic lifestyle.
- e) _____ Share it with family and friends.
- f) _____ Donate a portion to charity.

Add up the numbers from your answers to get a total for all the a) statements, then for all the b) statements, and so on. Record your totals in the spaces below:

TOTAL A: _____ **TOTAL B:** _____ **TOTAL C:** _____

TOTAL D: _____ **TOTAL E:** _____ **TOTAL F:** _____

Personality Profiles

Now that you've completed the quiz, you'll review a profile of your potential retirement lifestyle. The profiles are an interesting way to give you an example of a retirement lifestyle that reflects your interests and activities. You may find that you identify with more than one profile. Review your quiz totals on the previous page. The total with the highest score represents the profile that reflects your personality the most.

For example, if your highest score is under Total C, then your personality is most similar to profile C: Anxious Adventurer, below.

A | **Work Warrior**

- You view retirement as a continuation of your life.
- You plan to keep up your busy pace, but will focus on things you are passionate about.
- You would rather be too busy than bored.

B | **Leisure Loyalist**

- You view retirement as your reward for a lifetime of work.
- You plan to relax during your retirement and want to spend your time travelling and pursuing leisure activities.
- You would prefer to spend time with family and friends or on stress-free activities.

C | **Anxious Adventurer**

- You view retirement as a way to stimulate your adventurous spirit even further and do more of what you love.
- You plan to broaden your horizons and seize the opportunity to explore new and exciting places.
- Your challenge in retirement will be finding the time to do everything you want to do.

D | Often Overloaded

- You hardly think about your retirement years, simply because you haven't had a chance to slow down.
- You are a busy person, caught up in living day to day.
- You need the opportunity to work through a retirement lifestyle program to help you plan for this important time in your life.

E | Conscious Comforter

- You view retirement as a way to finally enjoy more time with your family and friends.
- You plan to do things that will make the special people in your life happy.
- You want to provide as much assistance as possible to your family.

F | Socially Supportive

- You view retirement as having more time to give back.
- You plan on volunteering and helping out the community.
- You need to feel like you're making the world a better place.

What Do You Love to Do?

Knowing what you love to do today can bring you closer to determining what you'll enjoy doing in retirement. This section will help you identify what you enjoy most when you are at work, and what you enjoy most during your time off.

BRAINPOWER ACTIVITY

To begin, review the list below to kick-start your brainstorming ideas about your work-related activities. You may rediscover some exceptional qualities and work skills that you have forgotten or took for granted. Check off as many words as you wish that relate to your job and strengths.

- Speaking effectively
- Editing
- Developing evaluation strategies
- Writing concisely
- Forecasting, predicting
- Developing rapport
- Listening attentively
- Creating ideas
- Being sensitive
- Expressing ideas
- Identifying problems
- Facilitating group discussion
- Imagining alternatives
- Conveying feelings
- Providing appropriate feedback
- Identifying resources
- Providing support for others
- Negotiating
- Gathering information
- Motivating
- Perceiving non-verbal messages
- Solving problems
- Sharing credit
- Persuading
- Setting goals
- Counselling
- Reporting information
- Extracting important information
- Co-operating
- Describing feelings
- Defining needs
- Interviewing
- Analysing
- Representing others
- Perceiving feelings, situations
- Promoting change
- Managing time
- Asserting
- Selling ideas or products
- Attending to detail
- Initiating new ideas
- Decision-making with others
- Meeting goals
- Managing conflict
- Enlisting help
- Co-ordinating tasks
- Implementing decisions
- Accepting responsibility
- Managing groups
- Setting and meeting deadlines
- Delegating responsibility
- Enforcing policies
- Organizing
- Teaching
- Making decisions
- Coaching
- Artistic expression

MY STRENGTHS

Think about your experiences at work and describe five of your strengths.
Some of your answers may be similar to those you selected in the Brainpower Activity.

1.

2.

3.

4.

5.

WHAT I LOVE TO DO AT WORK

Complete the exercise below by writing the activities you enjoy most at work.

For example, a teacher may identify preparing lessons, personal interaction with students and organizing events.

Activities I enjoy at work:

1.

2.

3.

4.

5.

WHAT I LOVE TO DO AFTER WORK

Complete the exercise below by writing the activities you enjoy most when you're not at work.

For example, the teacher enjoys challenging hiking trips, downhill skiing, working with a youth after-school program and outings with family members.

Activities I enjoy after work:

1.

2.

3.

4.

5.

Putting the Pieces Together

When you can articulate what's important to you, and why, it'll be easier to plan meaningful activities in retirement. In this section, you'll create a list of potential retirement activities. First, you'll explore how your personal needs are met by work and after-work activities and the fulfillment they bring to your life. You'll also look at any similarities or connections between these activities.

Transfer your five activities from what you enjoy at work, and what you enjoy after work, under the appropriate headings below. Next, think about why you enjoy these activities and describe the satisfaction you receive from them.

For example, the teacher feels rewarded by the after-school program because contributing to young people's lives brings a sense of purpose and empowerment.

Work activities:	Why I feel fulfilled by these activities:
1. _____	1. _____

2. _____	2. _____

3. _____	3. _____

4. _____	4. _____

5. _____	5. _____

After-work activities:

Why I feel fulfilled by these activities:

1.

1.

2.

2.

3.

3.

4.

4.

5.

5.

Identify and write any similarities between the satisfaction you receive from your work and after-work activities. This is helpful to assess which of your current activities satisfy your needs the most, and whether these could be potential activities for your retirement.

For example, when at work the teacher enjoys personal interaction with students, and after work the teacher enjoys contributing to an after-school program. The teacher feels a similar empowerment from both activities.

MY DREAMS

Reflect on the interesting things you desire and have always wanted to do. Which of your dreams haven't been realized? Free your inhibitions and even consider the dreams you had in your youth. This can be your opportunity to recapture long forgotten aspirations.

For example, the teacher dreams about scaling the peaks of Mount Everest, taking an indefinite sabbatical to teach children in Africa, and travelling the world with family.

Write five dreams that you've always wanted to accomplish:

1.

2.

3.

4.

5.

DEFINING YOUR RETIREMENT

You've identified several activities that satisfy your personal needs and also described your dreams. Now review your personality profile from the quiz. Consider how your activities correspond with the profile. Use this information to help you choose three potential retirement activities that could provide you with a similar sense of fulfilment and write them below.

For example, the teacher identifies with the Anxious Adventurer profile, and would like to travel abroad and establish a foundation to help educate youth in Africa.

Personality profile:

Potential retirement activities:

1.

2.

3.

Identifying Your First Steps

Retirement is a process and is something that you'll review at various stages as your needs and life change. Examining your retirement goals one step at a time will help you feel comfortable about your ability to actually achieve them. Choose one of your three potential retirement activities, or one of your five dreams, and write short-, mid- and long-term action steps to make it happen. Setting periodic goals will allow us to establish how your financial plan can accommodate your lifestyle.

Short-Term Goals (1-5 years)

For example, the teacher will take a language course, plan a vacation to Africa to explore teaching at potential townships and network with other teachers who have had this experience.

Mid-Term Goals (5-10 years)

For example, the teacher will take a two-year sabbatical in Africa to teach an English as a Second Language program.

Long-Term Goals (10 years or more)

For example, the teacher will set up a community foundation that sponsors education and provides international scholarships for youth in Africa.

Continuous Lifestyle Planning

By completing the exercises, you may have discovered some ideas about how you want to spend your retirement years. But don't stop here. Here are some tips to help you implement your retirement plans:

- 1 | Share your results with your family and friends and see if they can help you come up with more interests, strengths and potential retirement activities.
- 2 | Based on your interests, personality profile and workbook responses, research alternative career opportunities or activities that might appeal to you in retirement. Use the Web and your local library as resources for gathering more information.
- 3 | Make inquiries about volunteer or internship opportunities to participate in the activities you've identified. Actually experiencing an activity will help you determine if it's something you really want to do.
- 4 | Speak to your advisor about your retirement goals. We'll work together to review your short-, mid- and long-term goals to assess how your financial plan can accommodate them.



For more information, please contact your advisor.

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