

# Knowledge questionnaire

Client name: \_\_\_\_\_

1. How long have you been investing in mutual funds?

- Less than one year
- One to three years
- Four to 10 years
- Greater than 10 years

2. What are capital gains?

- The total amount your investment has grown
- The profit realized from the sale of registered assets
- The profit realized from the sale of non-registered assets
- Unsure

3. Which of the following funds is typically considered as having the highest risk rating?

- International Equity Fund
- Canadian Dividend Fund
- Precious Metals Fund
- Unsure

4. In periods of rising interest rates, what typically happens to the price of bond funds?

- Bond prices go up
- Bond prices go down
- Interest rates do not impact bond prices
- Unsure

5. What is a Management Expense Ratio (MER)

- The fees charged by the mutual fund to pay the expenses of the fund
- The fees charged by your investment representative to cover their costs
- The fees charged by Quadrus for administering your account
- Unsure

6. What is the primary purpose of diversification?

- To increase the potential for a higher rate of return
- To reduce the amount of risk the portfolio is exposed to
- To benefit from the experience of multiple fund managers
- Unsure