



Kechnie Benefits Group RRSP Model Portfolio Program

User Guide

The **Kechnie Benefits Model Portfolios** are a series of professionally managed investment portfolios designed to suit five types of investors:

- **Conservative Investor:** concerned about the security of their principal. They seek a reliable source of income and may invest a small portion of their portfolio in the stock market.
- **Moderate Investor:** seeks a relatively stable investment income with some long-term growth. They are willing to invest in the stock markets but income securities will outweigh equity.
- **Balanced Investor:** wants long-term growth while minimizing the overall risk of their portfolio. They look for a fair balance between stock market investments and income securities.
- **Growth Investor:** looks for long-term growth. They have a high risk tolerance and invest primarily in the stock markets but maintain a position in income securities.
- **Aggressive Growth Investor:** cultivates the best possible long-term growth by investing their capital in equity. They are willing to accept major portfolio fluctuations in the short-term.

As you can see, each type of investor has a unique investment goal and tolerance for risk. Our portfolios are tailored to meet these needs.

We also offer **MARI (Method for Automatic Rebalancing of Investments)** in each **Kechnie Benefits Model Portfolio**. Over time stock markets fluctuate and it's likely that a portfolio asset allocation will deviate from its original mix. Should any position in a **Kechnie Benefits Model Portfolio** gain by 5%, mutual fund units will be sold to shift the portfolio back to its original investment mix. In this way your portfolio will always reflect your goals.

To take the guesswork out of investing and choose a **Kechnie Benefits Model Portfolio**, simply:

1. **Fill out the Investor Questionnaire**
2. **Match your results to a Kechnie Benefits Model Portfolio**
3. **Select the appropriate Model Portfolio on your Member Enrolment form**

We'll ensure that you are invested appropriately and confirm your choice by mail.