



PORTFOLIO ADVISORY SERVICES
GOAL PLAN – NON-DISCRETIONARY

Portfolio Number:

Client Name(s):

Date Prepared:

Congratulations! You have embarked on another phase in the realization of your financial goals. Whether your life goals include buying a home, saving for your children’s education or planning for retirement, our aim is to use our expertise in partnering with you, to achieve them.

Let us recap the steps you just took to start your journey. You have established:

Where you are financially, right now; where you want to be in the future; and what you have committed to do in order to reach your goals.

This goal plan is the investment policy statement referred to in the portfolio advisory services schedule that you signed (the terms of that schedule are incorporated herein), and is effective as of

The following information outlines the terms of your goal plan, based on the goals you have identified:

MY GOALS	MY INITIAL INVESTMENT	TIMELINE FOR GOAL ACHIEVEMENT	PERIODIC CONTRIBUTION	PROJECTED RETURN	TARGET AMOUNT	RECOMMENDED GOAL STRATEGY	CLIENT SELECTED PRODUCTS

ASSET ALLOCATION BASED ON YOUR SELECTED PRODUCTS				
ASSET CLASS	CURRENT ALLOCATION	JMMB'S RECOMMENDATION	CLIENT'S SELECTION	INITIAL INVESTMENT ALLOCATION AMOUNT
Cash				
Bonds				
Equity/Stocks				
Other Assets				
Total				

Projected Return

In the management of your Portfolio, JMMB may provide you with expected return on your Portfolio. These are merely projections and JMMB does not guarantee any margin of return. The client will have no claim against JMMB should the actual returns differ from the projections made.

GOAL GUIDELINES

Review

You acknowledge that the product allocation that you have selected differs from the allocation that JMMB has recommended to you. Although, based on your choice of a non-discretionary portfolio advisory service, JMMB will not periodically review your portfolio or goal targets, we invite you at any time to schedule an appointment with your Client Relations Officer to review your portfolio and goals.

JMMB may from time to time provide advice to its clients on investing in specific securities. As at the date of your purchase of the security listed above as unsolicited, JMMB does not recommend the purchase of that security to its clients [OR JMMB does not issue to its clients advice on that security]. JMMB is not obligated to provide you with research or updates on the security, including its performance from time to time and recommendation on whether to hold or sell the security.

Your Commitments

You commit to keep the portfolio invested for the entire timeline for your goal achievement as you strive to meet your goals. In the event that you break this commitment you will be liable for encashment penalty fees and management fees.

Transaction Fees

Fees ordinarily associated with the products you have selected will apply to your investments.

Client Name: _____ **Signature:** _____

Client Name: _____ **Signature:** _____

Client Name: _____ **Signature:** _____

Signed in the presence of:

Portfolio Manager Name: _____ **Portfolio Manager Signature:** _____

Approved by:

Authorized Signatory Name: _____ **Authorized Signatory Signature:** _____

Congratulations! You are on your way to achieving your goals!