

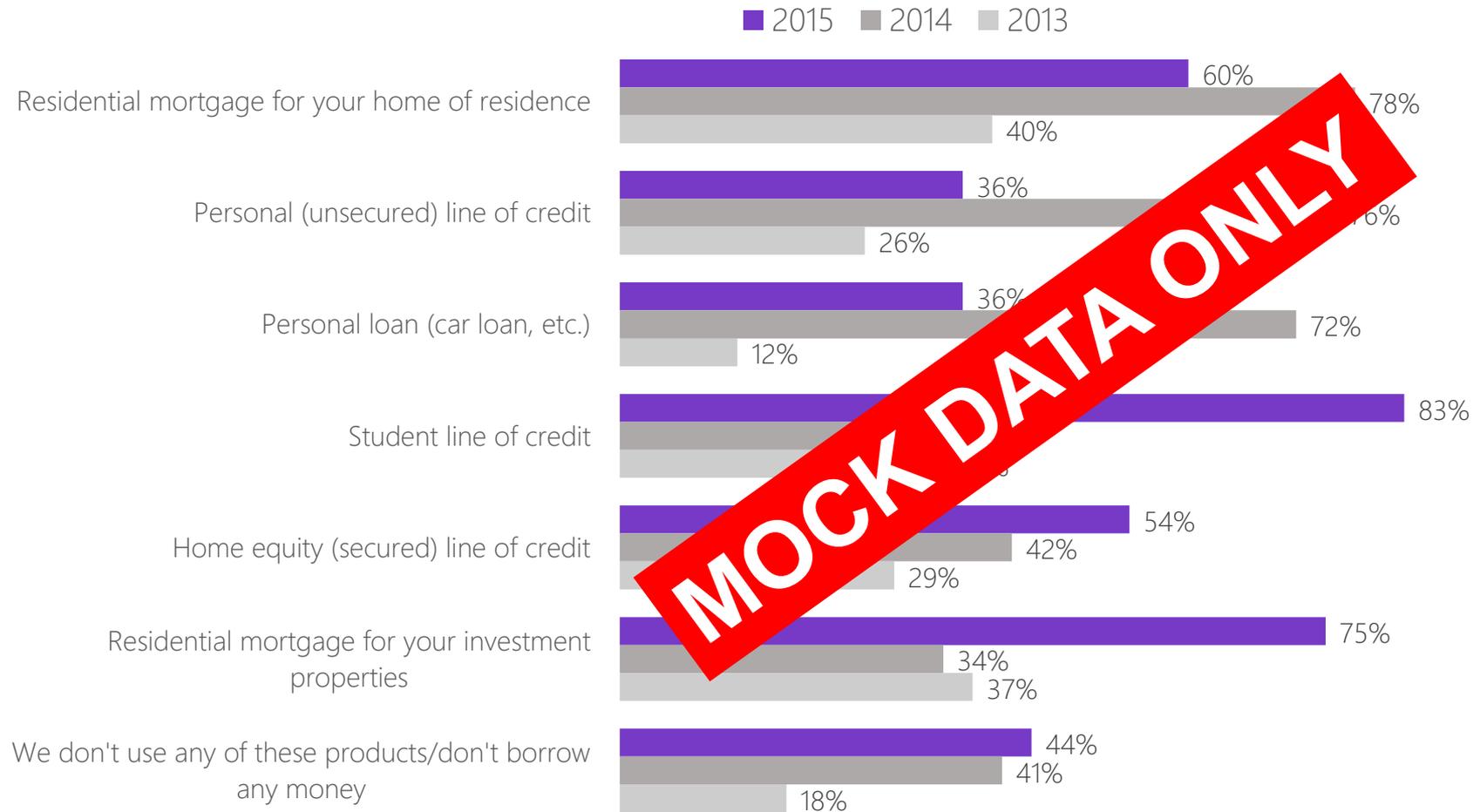
Financial Services among New Canadians

An Environics Syndicated Study

Sample Slides for
The Investment Report

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Financial Products and Services Used



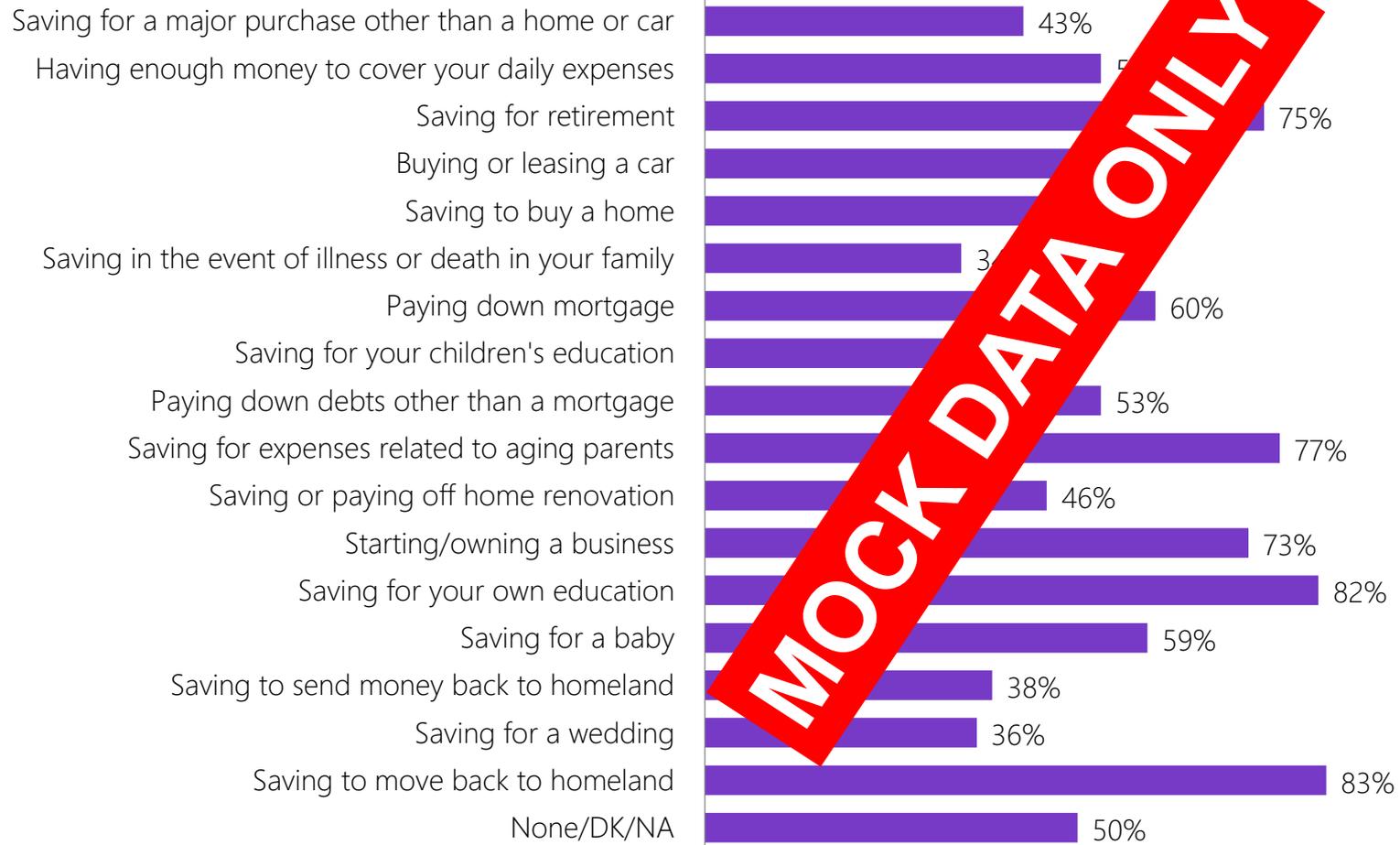
↑/↓: Significantly higher/lower than 2014 study, at 95% confidence level

Base: All Chinese Respondents –2013 (582), 2014 (503), and 2015 (512)

QE1B. Please identify which, if any, borrowing or credit products and services your household currently uses.

Financial Goals

Financial Goals (for the next 5 years):



Base Size: All Chinese newcomers n=512

B1. Below is a list of possible financial goals. For each, please indicate if it is one of your financial goals for the next 5 years

Approaches to Finances and Investment

How well does each statement describe you? (Top 2 Box):



MOCK DATA ONLY

Base Size: All Chinese newcomers n=512

B2. People have different approaches to finances and investment. Below are some statements describing some of these approaches. Please use the scale below to tell us how well each statement describes you:

Financial Products and Services Used

Please indicate what financial products or services you and your household currently have:

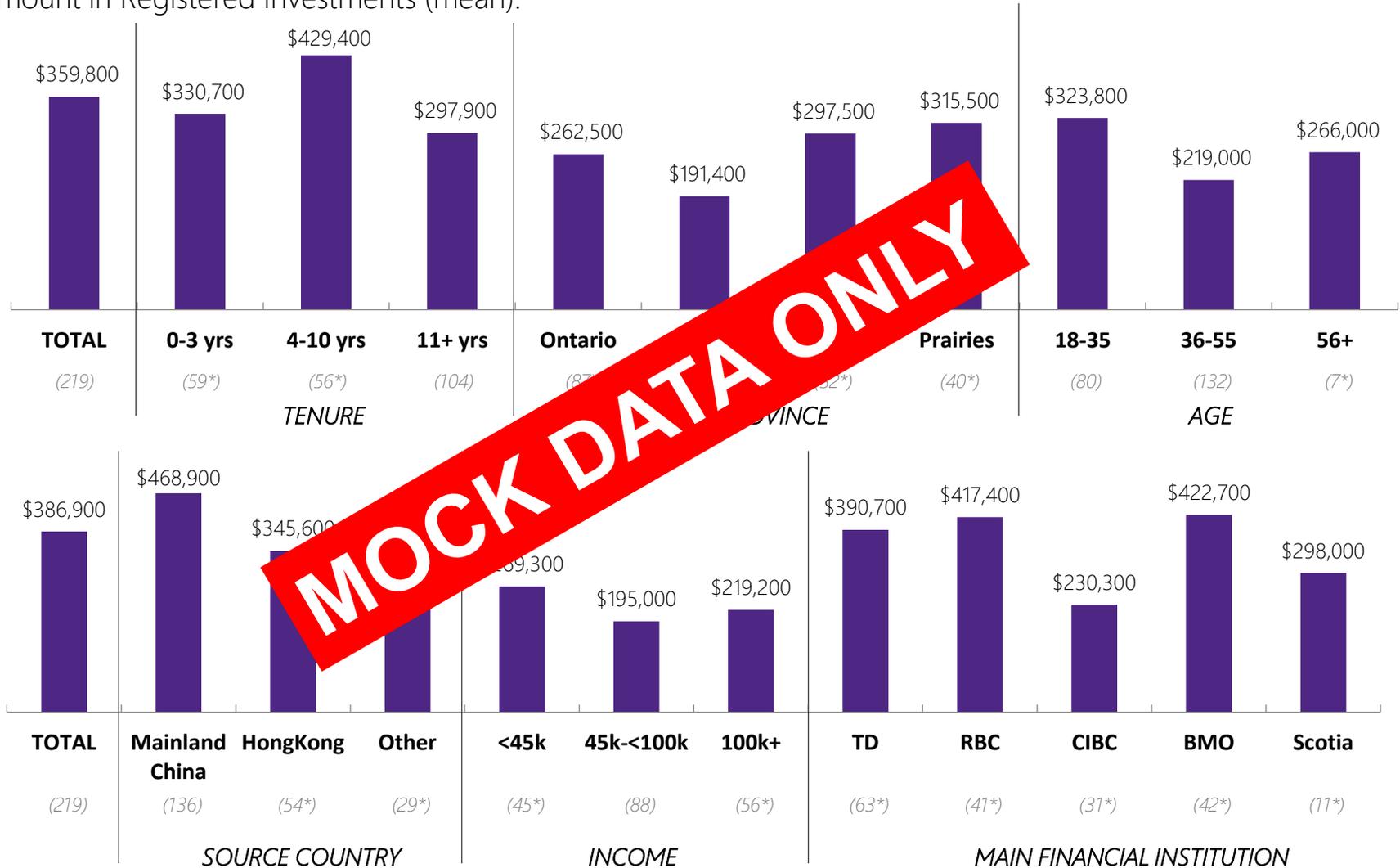


Base Size: All Chinese newcomers n=512

QE1A. Please indicate what financial products or services you and your household currently have? By household, we mean you or any other member of your household.

Registered Investment Balance

Amount in Registered Investments (mean):



Base Size: All Chinese newcomers with mortgage

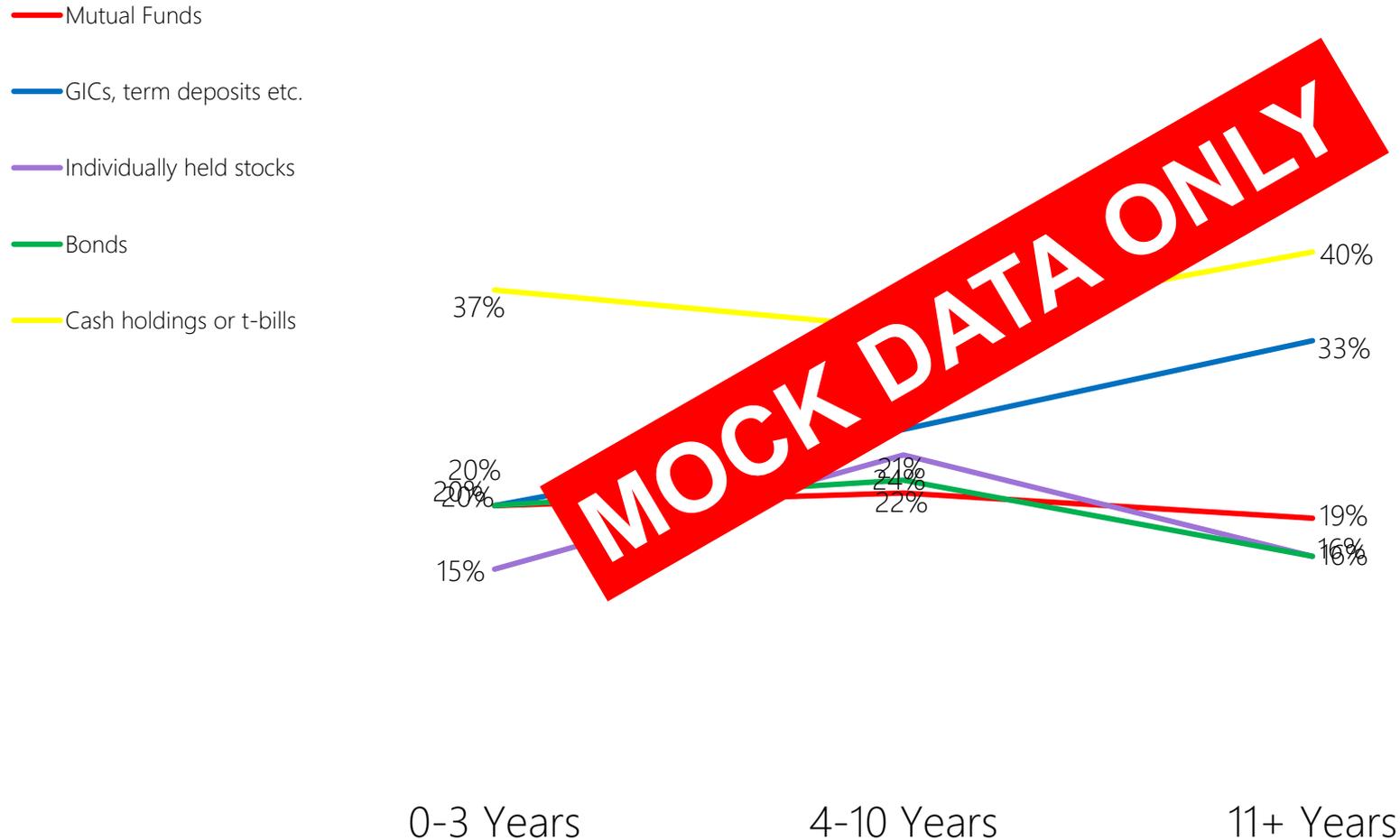
*Caution: Low base size

QE1D. Think of all the financial products and service you just specified. Can you select the range that best reflects the amount you and your family currently have in each of following category? Your best estimate is fine.

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Financial Products and Services Used

Non-Registered Investments by Tenure:



0-3 Years

4-10 Years

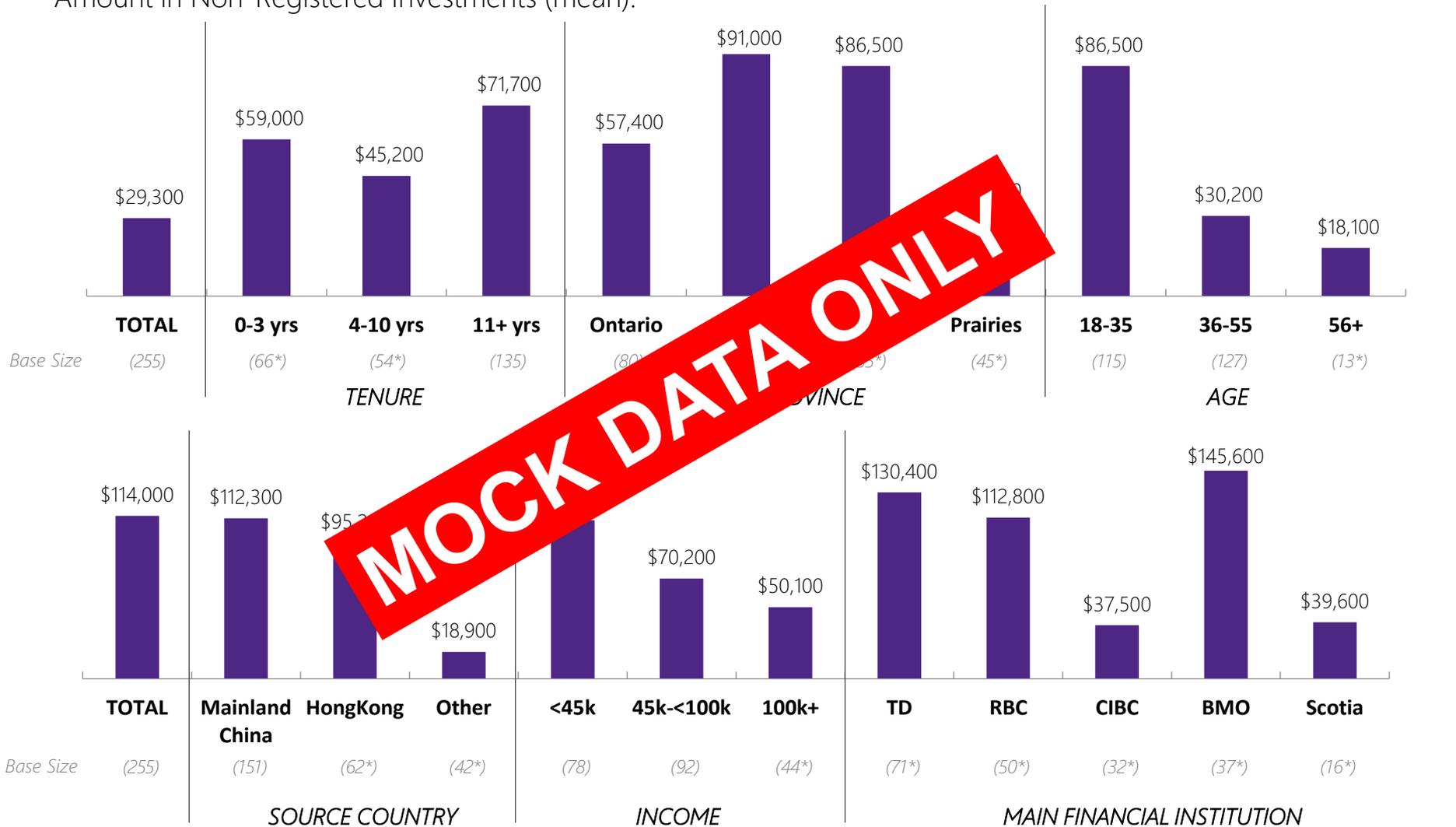
11+ Years

Base Size: All Chinese newcomers; 0-3yr=152, 4-10yr=103, 11+yr=257

QE1B. Please identify which, if any, borrowing or credit products and services your household currently uses.

Non-Registered Investment Balance

Amount in Non-Registered Investments (mean):



Base Size: All Chinese newcomers with lending products

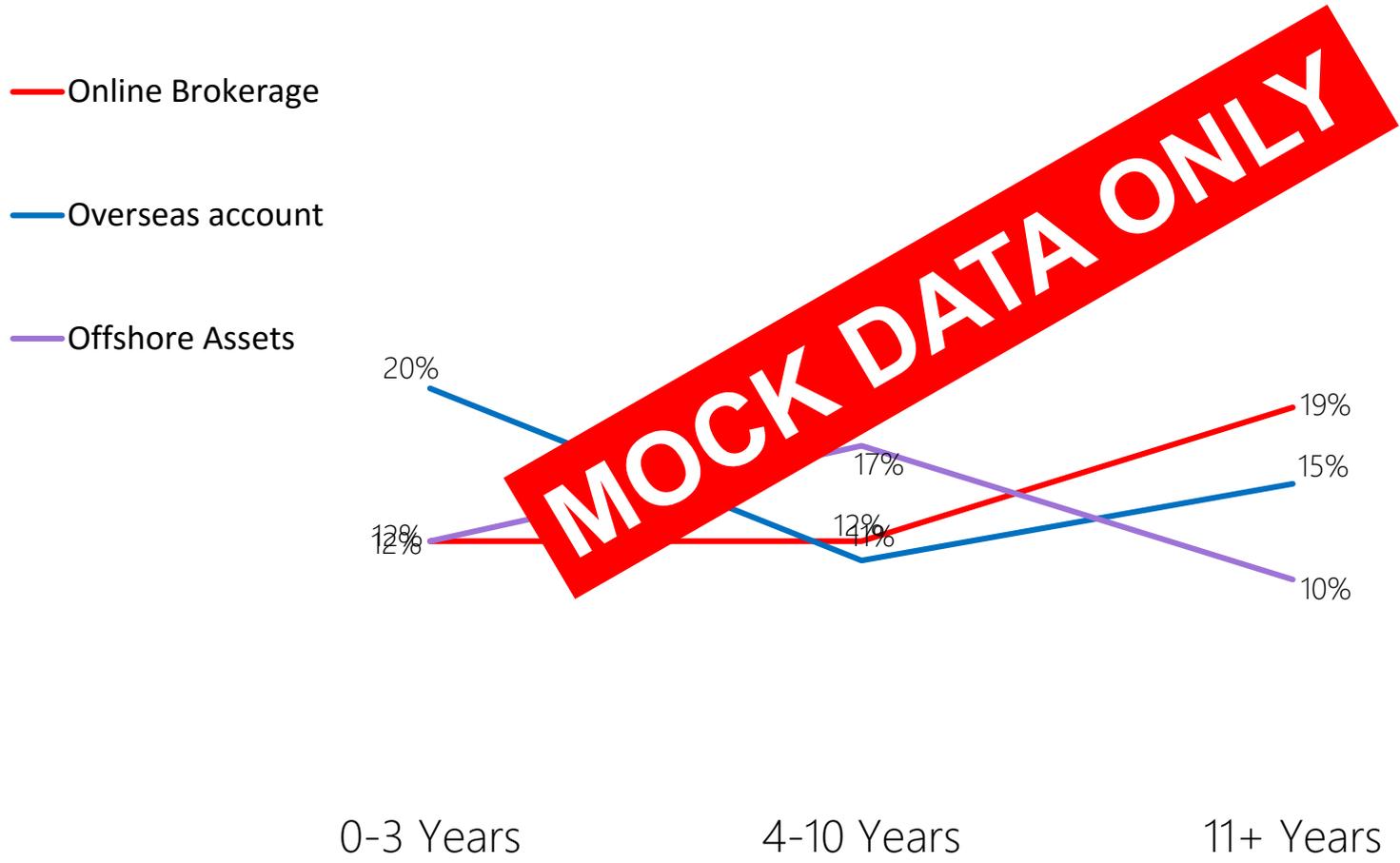
*Caution: Low base size

QE1D. Think of all the financial products and service you just specified. Can you select the range that best reflects the amount you and your family currently have in each of following category? Your best estimate is fine.

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Financial Products and Services Used

Other Products:



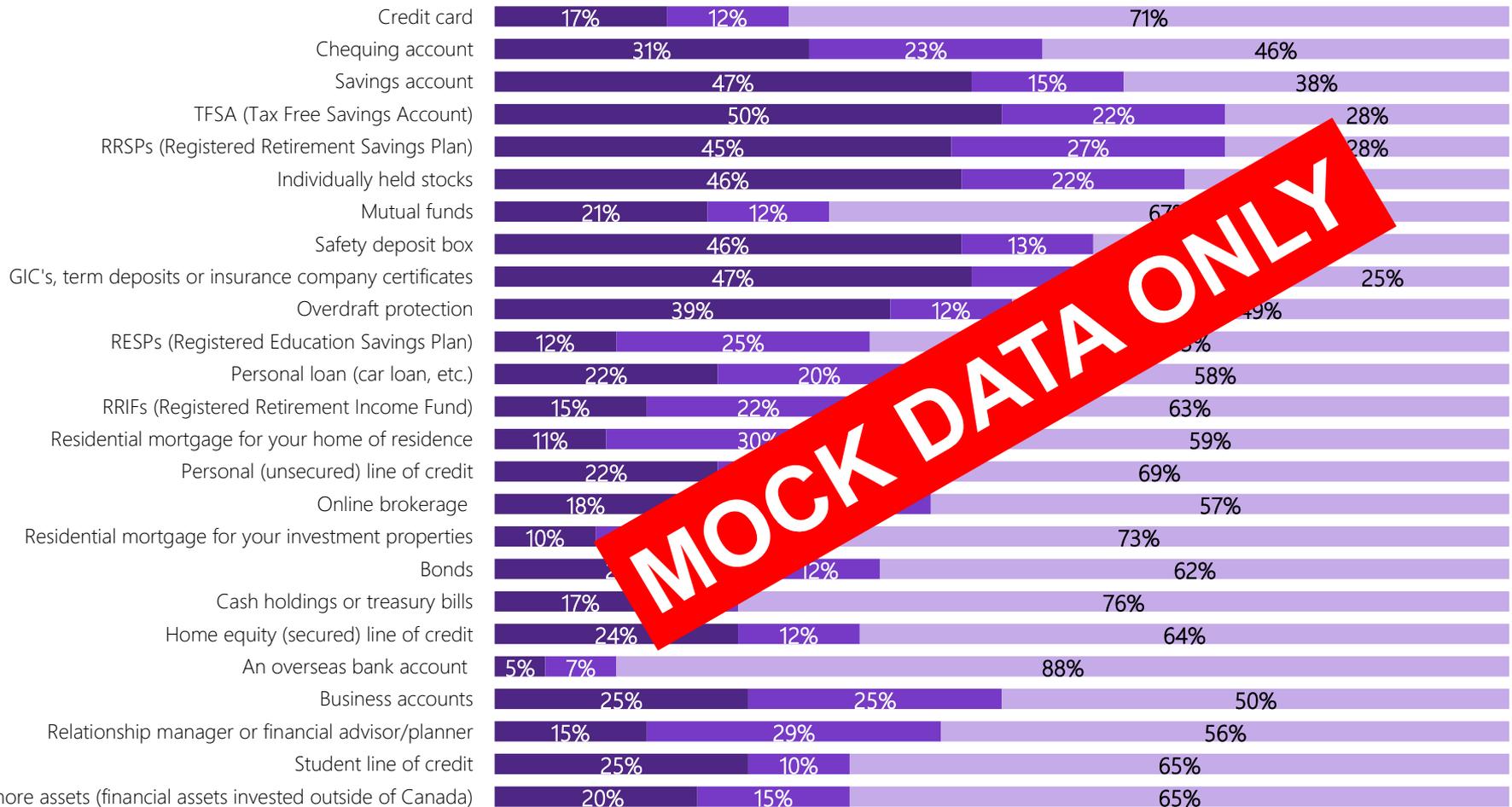
Base Size: All Chinese newcomers; 0-3yr=152, 4-10yr=103, 11+yr=257

QE1A. Please indicate what financial products or services you and your household currently have? By household, we mean you or any other member of your household.

Financial Products and Services Not Used

Consideration of using products:

■ In the next 12 months ■ In the next 2-5 years ■ Would not consider

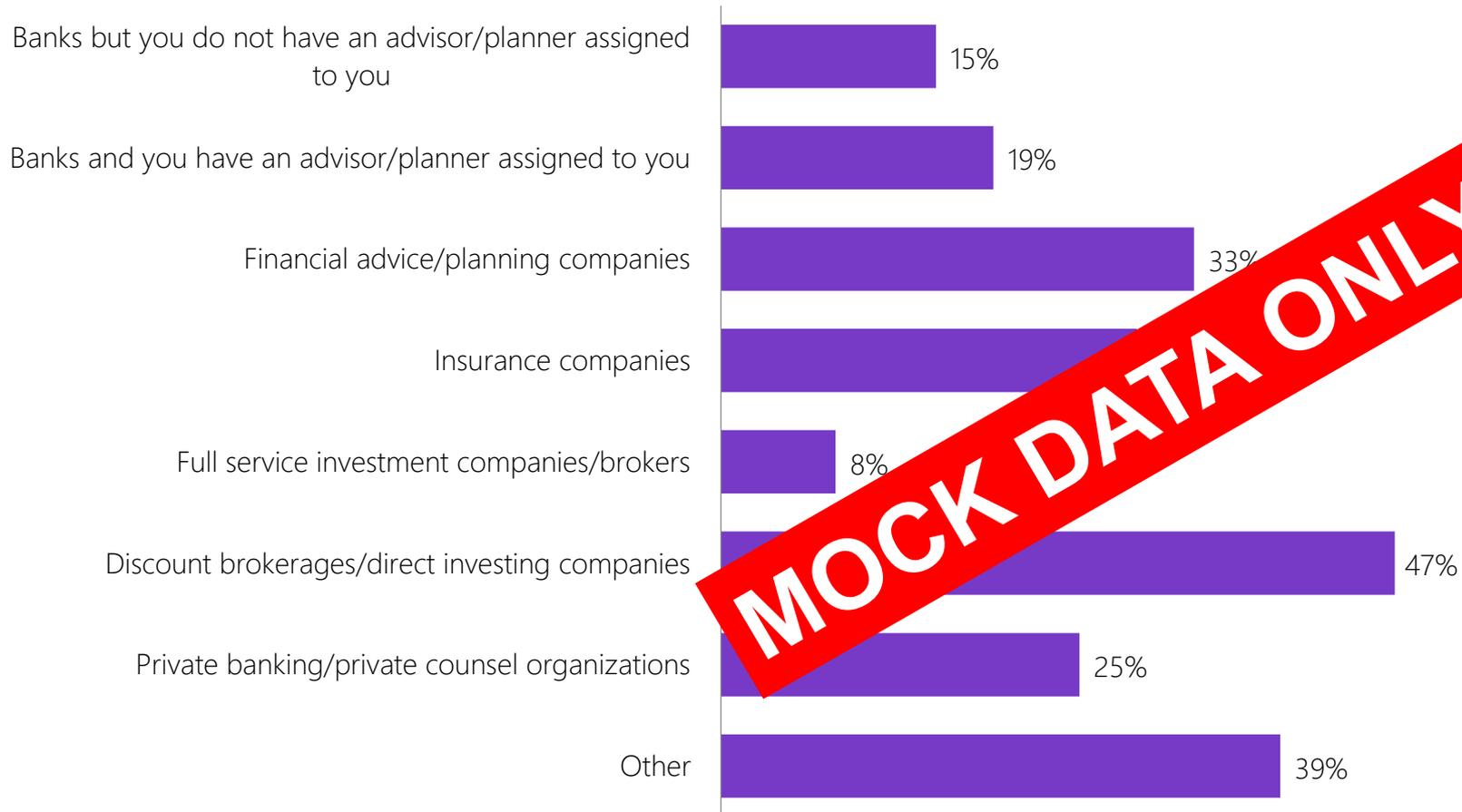


MOCK DATA ONLY

QE10. Below are some financial products and services that you currently do not have/use. Would you consider using any of them in the next 12 months or so? What about in the next 5 years?

Financial Planner/Advisor Usage

Which of the following best describes how you invest?

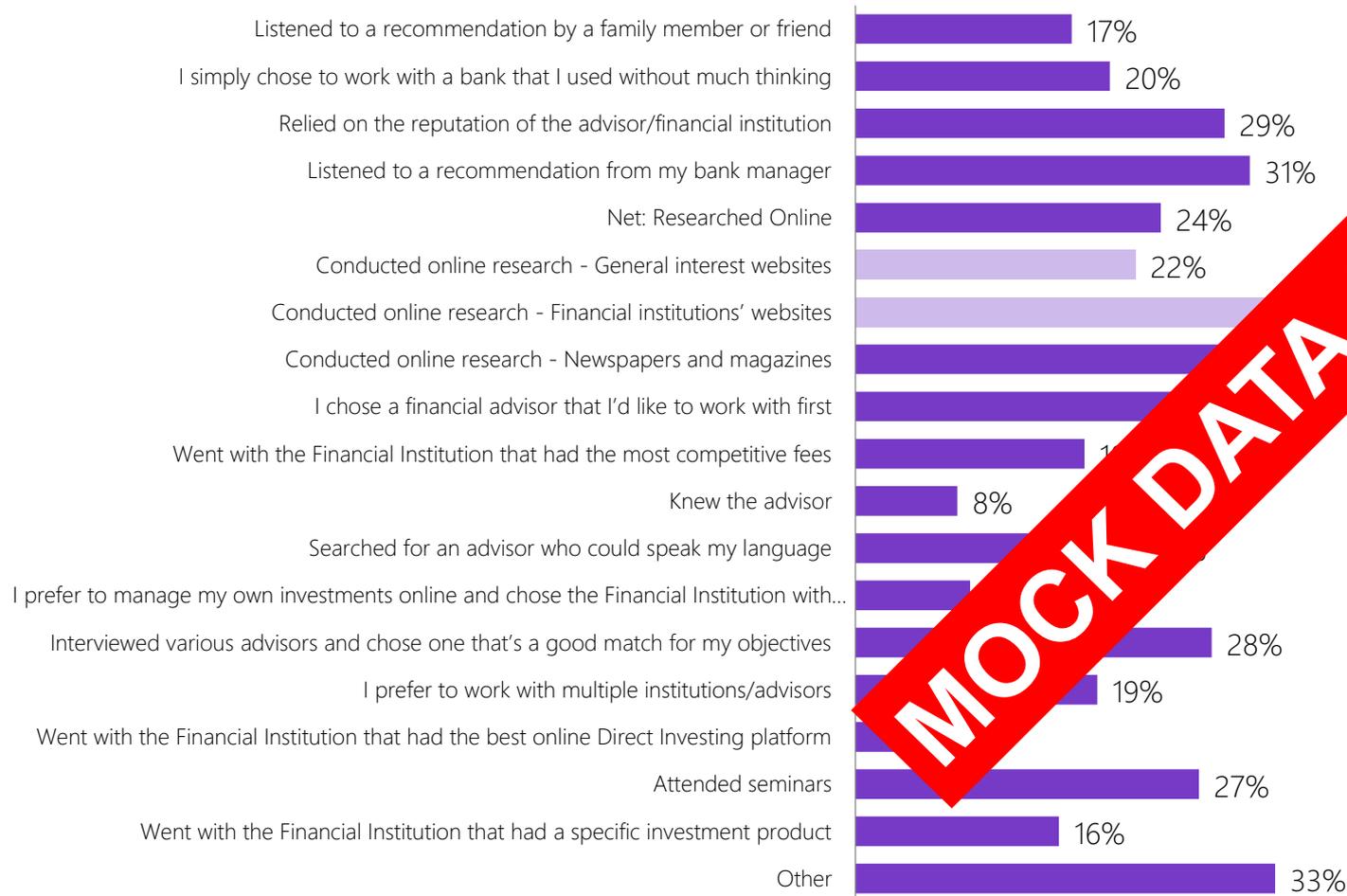


Base Size: All Chinese newcomers n=512

QE4A. Which of the following types of companies do you use for managing your finances?

Financial Planner/Advisor Usage

Choosing a financial advisor or institution:

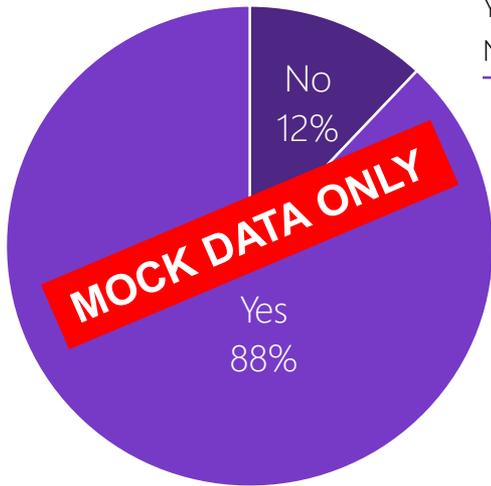


Base Size: All Chinese newcomers who use the service of a financial planner/advisor n=244

QE4B. Thinking back when choosing a financial advisor or institution to use for managing your investments, what did you do to help you decide?

Language of Financial Planner/Advisor

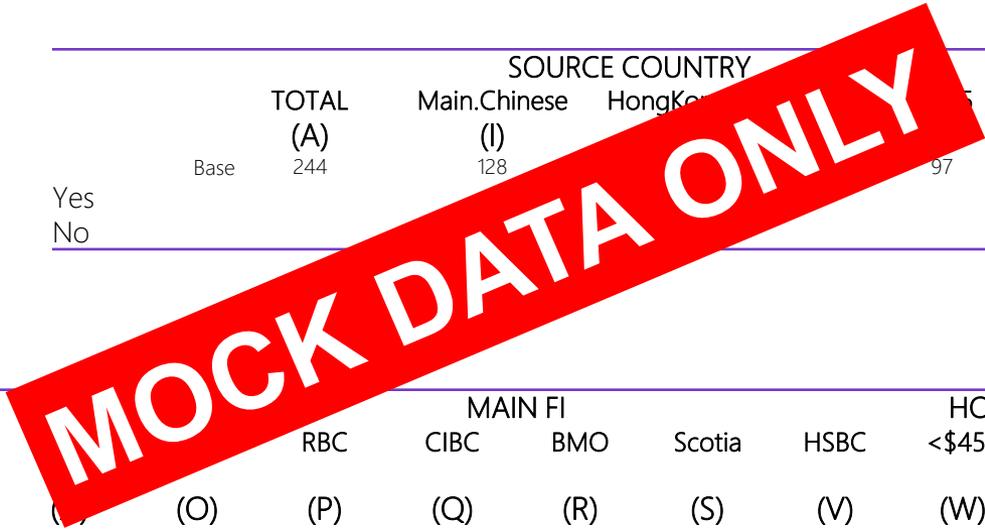
Does your financial planner/financial advisor speak your native language?



	TOTAL (A)	TENURE			PROVINCE			
		0 - 3Years (B)	4 - 10Years (C)	11+Years (D)	Ontario (E)	BC (F)	QC (G)	Prairies (H)
Base	244	68*	42*	134	85	77	32*	50*
Yes								
No								

	TOTAL (A)	SOURCE COUNTRY		AGE 36-55 (M)	56+ (N)
		Main.Chinese (I)	HongKong (J)		
Base	244	128	116	97	127
Yes					
No					

	TOTAL (O)	MAIN FI					HOUSEHOLD INCOME			
		RBC (P)	CIBC (Q)	BMO (R)	Scotia (S)	HSBC (V)	<\$45K (W)	\$45K- <\$100K (X)	\$100K+ (Y)	
Base	244	56*	47*	35*	41*	16*	22*	59*	101	47*
Yes										
No										



Base Size: All Chinese newcomers who use the service of a financial planner/advisor = 244

*Caution: Low base size

QE7. Does your financial planner/financial advisor, or the person you deal with most often if you use more than one, speak your native language?

The Newcomer Report

With a focus on the total past 10-year newcomer market and paying specific attention to past 1-year new arrivals and first Canadian bank account opening dynamics, Environics Research Group will conduct an online survey with a total of 1,000 recent immigrants who landed in Canada no more than 10 years ago.

TENURE QUOTAS:

0-1 year – 200

2 years – 200

3 years – 200

4-5 years – 200

6-10 years – 200

ETHNICITY QUOTAS:

South Asian – 250

Chinese – 250

Filipino – 250

Other – 250

REGIONAL QUOTAS:

Ontario – 300

Quebec – 300

British Columbia – 300

Alberta, Manitoba &
Saskatchewan – 300

INVESTMENT:

\$55,000

The Chinese and South Asian Canadians Report

With a focus on the two largest cultural groups in Canada and the ability to deep dive by tenure, region and other subgroups of interest (e.g. Cantonese vs. Mandarin speaking Chinese), Environics Research Group will conduct an online survey with a total of 1,000 recent immigrants (500 each for Chinese and South Asian).

TENURE QUOTAS:

0-3 years – 150

4-10 years – 100

11+ years – 250

REGIONAL QUOTAS:

Ontario – 150

British Columbia – 150

Quebec – 150

Alberta – 150

INVESTMENT:

\$55,000

The Lending Report

With a focus on lending products – including attitudes towards borrowing and product usage behaviours – and the ability to deep dive by tenure, ethnicity and region, Environics Research Group will conduct an online survey with a total of 1,500 immigrants.

TENURE QUOTAS:

0-1 year – 200

2 years – 200

3 years – 200

4-5 years – 200

6-10 years – 200

11+ years - 500

ETHNICITY QUOTAS:

South Asian –500

Chinese –500

Filipino – 250

Other – 250

REGIONAL QUOTAS:

Ontario – 500

Quebec – 300

British Columbia – 400

Alberta, Manitoba &
Saskatchewan – 300

INVESTMENT:

\$35,000

The Investment Report

With a focus on investment products – including attitudes towards investment and product usage behaviours – and the ability to deep dive by tenure, ethnicity and region, Environics Research Group will conduct an online survey with a total of 1,500 immigrants.

TENURE QUOTAS:

0-1 year – 200

2 years – 200

3 years – 200

4-5 years – 200

6-10 years – 200

11+ years - 500

ETHNICITY QUOTAS:

South Asian –500

Chinese –500

Filipino – 250

Other – 250

REGIONAL QUOTAS:

Ontario – 500

Quebec – 300

British Columbia – 400

Alberta, Manitoba &
Saskatchewan – 300

INVESTMENT:

\$35,000

Contact:

Bernice Cheung
VP, Cultural Markets
Bernice.Cheung@Environics.ca
Tel: 416.969.2841
Mobile: 416.844.6396

<http://environicsresearch.com/insights/newcomer-study/>

Environics Research Group
33 Bloor Street East, Suite 900
Toronto, Ontario M4W 3H1

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