

Client :

Code:

Valid from -

## Risk Profile

The questions provided below are designed to assess your ability and willingness to take on risk. Option “a” to “e” carries a weightage from 1 to 5 points respectively

**Section 1** asks questions which provide some indication of the overall general attitude toward risk for a typical investor displaying your personal investment characteristics. It may not match your actual attitude toward investment risk, but it indicates the profile you fit into.

**Section 2** builds on this information so that you can consider what specific level of risk you are happy to accept in relation to the amount of capital you wish to invest now. It also helps to identify your investment objectives. It is important that you consider both your general and specific attitudes toward risk as these may not be the same. For example, while overall you may consider yourself to be a balanced investor (i.e. one who is happy to hold a portfolio of investment products with different investment risks), there may be occasions when you wish to invest in only lower risk products to meet a specific investment objective, for example, to invest for your child's education.

**Section 3** summarizes the specific attitude toward risk you are happy to accept for the capital you wish to invest now. This will help us suggest possible investment / insurance (with investment element) products which may be suitable for your consideration.

### Section 1 – General Attitude towards risk

1. Which age range do you fall into?
  - a. Above 75 or below 18
  - b. Between 66 and 75
  - c. Between 56 and 65
  - d. Between 46 and 55
  - e. Between 18 and 45
2. How many years of experience do you have with investment products the value of which can fluctuate (including 'buy and hold' and active trading)? Investment products the value of which can fluctuate could include, for example, stocks, unit trusts, foreign currencies, commodities, structured investment products, warrants, options, futures, investment-linked insurance plans.
  - a. No Experience
  - b. Less than 3 years
  - c. Between 3 and 6 years
  - d. Between 7 and 10 years
  - e. More than 10 years
3. Are you *currently* holding any of the below investment products? (Please Note: The option with the highest points will be used for scoring)
  - a. Cash, deposits, certificate of deposits, capital protected products
  - b. Bonds, bond funds
  - c. Foreign currencies, non-capital protected currency linked structured products



The following chart indicates the attitude toward investment risk that a typical investor is expected to have based on the overall scores determined from your responses to the questions above.

| Score       | Typical Attitude Toward Risk | Definition   |
|-------------|------------------------------|--|
| 11 or below | “CONSERVATIVE”               | Indicates that you are not happy to invest in any product where your capital is at risk. Returns are likely to be based on prevailing interest rates which may or may not keep pace with inflation. You are happy to hold life insurance policies which may have a savings element but understand early surrender will lead to you receiving less back than paid in premiums.  |
| 12 - 19     | “MODERATELY CONSERVATIVE”    | Indicates that you are happy to accept <ul style="list-style-type: none"><li>• A low level of investment risk in return for the <b>potential</b> to outperform deposits over the medium term (approx. 3 years) and protect your capital against inflation.</li><li>• Capital values can fluctuate and may fall below your original investment.</li><li>• Fluctuation is expected to be low, although this is not guaranteed.</li></ul>                       |
| 20 - 28     | “BALANCED”                   | Indicates that you are happy to accept <ul style="list-style-type: none"><li>• A higher level of investment risk in return for increased <b>potential</b> to outperform deposits over the medium to long term (approx. 5 years) and protect your capital against inflation.</li><li>• Capital values can fluctuate and may fall below your original investment.</li><li>• A higher level of fluctuation than a “Moderately Conservative” investor.</li></ul> |
| 29 - 35     | “MODERATELY AGGRESSIVE”      | Indicates that you are happy to accept <ul style="list-style-type: none"><li>• A high level of investment risk and fluctuation over the short, medium and long term in return for the <b>potential</b> to earn returns substantially higher than inflation.</li><li>• Capital values can fluctuate and may fall substantially below your original investment.</li><li>• A higher level of fluctuation than a “Balanced” investor.</li></ul>                  |
| 36 - 40     | “AGGRESSIVE”                 | Indicates that you are happy to accept <ul style="list-style-type: none"><li>• A very high level of investment risk and fluctuation over the short, medium and long term in return for the <b>potential</b> to earn very high returns.</li><li>• Capital values can fluctuate and may fall substantially below your original investment.</li><li>• A higher level of fluctuation than an “Moderately Aggressive” investor.</li></ul>                         |

Based on the score obtained in the above questionnaire, your general attitude towards risk is \_\_\_\_\_.

If you disagree with this conclusion, please indicate your general attitude towards risk that you believe is more accurate

|             |  |
|-------------|--|
| Secure      |  |
| Cautious    |  |
| Balanced    |  |
| Adventurous |  |
| Speculative |  |

For the capital you have considered investing **now**, please answer the following questions

1. What is your chosen investment objective?
  - a. Provision of Income (such as interest or dividends) with income reinvested or paid out
  - b. Provision of Capital Appreciation (such as capital gain from investing in stock)
  - c. A combination of both income and capital appreciations

- **CONSERVATIVE:**
  - We suggest you consider products that carry no investment risk. Life insurance policies taken out to cover a protection need but which also include a savings element may be considered but early surrender will lead to you receiving less back than paid in premiums.
- **MODERATELY CONSERVATIVE:**
  - We suggest that you consider products which have the potential to outperform deposits over the medium term (3 years) and protect your capital against the effects of inflation. Capital values can fluctuate and may fall below your original investment. Fluctuation is expected to be low although this is not guaranteed.
- **BALANCED:**
  - We suggest that you consider products which have the potential to outperform deposits over the medium to long term (5 years) and protect your capital against the effects of inflation. Capital values can fluctuate and may fall below your original investment. Fluctuation is expected to be higher than those suggested for a “Moderately Conservative” but the products offer potentially better returns.
  - Where you are considering a portfolio planning service, “Balanced” describes the overall approach to the portfolio and may include products of a higher or lower risk grade than you would like to hold individually.
- **MODERATELY AGGRESSIVE:**
  - We suggest that you consider products which have the potential to earn returns substantially better than inflation. Capital values can fluctuate and may fall substantially below your original investment. Fluctuation is expected to be higher than those suggested for a “balanced investor” but the products offer the potential for substantially better returns.
  - Where you are considering a portfolio planning service, “Moderately Aggressive” describes the overall approach to the portfolio and may include products of a higher or lower risk grade than you would like to hold individually.
- **AGGRESSIVE:**
  - We suggest that you consider products which have the potential to earn high returns. Capital values can fluctuate and may fall substantially below your original investment. Fluctuation is expected to be higher than those suggested for an “Moderately Aggressive” but the products offer the potential for substantially better returns.
  - Where you are considering a portfolio planning service, “Aggressive” describes the overall approach to the portfolio and may include products of a lower risk grade than you would like to hold individually.

Client Signature