

**CLIENT INFORMATION:**

Date:

Prepared for:

Prepared by:

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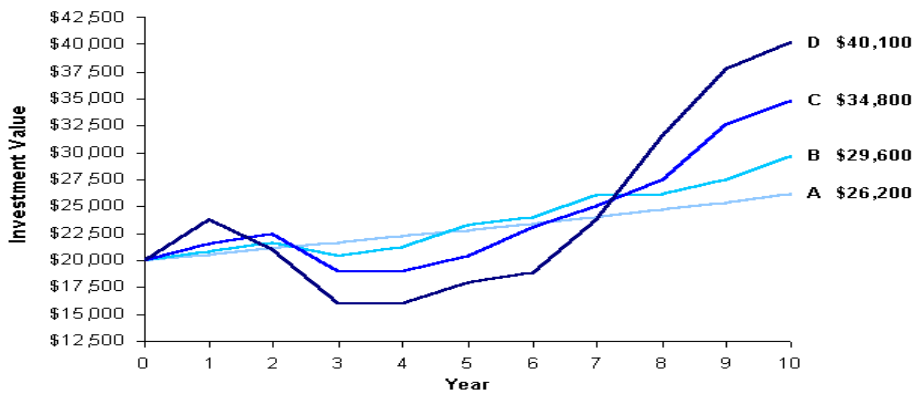
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**RISK PROFILE:**

**1. How concerned are you about fluctuations in your investment capital? (Choose the portfolio that reflects your comfort level relative to variability).**



- 3 Portfolio A
- 7 Portfolio B
- 11 Portfolio C
- 15 Portfolio D

**2. How concerned are you about the amount of income tax you pay?**

- 2 I am not concerned about the amount of income tax I pay.
- 6 I would prefer to reduce my taxes with a more tax-efficient portfolio.
- 10 I would consider higher-risk investments if they had significant tax advantages.

**3. Over the balance of your lifetime, what impact do you feel inflation will have on your lifestyle?**

- 2 I am not concerned about inflation.
- 6 Inflation might erode my lifestyle but I would only make minor changes to my portfolio to recognize this.
- 10 Inflation could significantly erode my lifestyle if I do not attempt to earn higher returns.

**4. Choose the statement that best describes your current investment strategy and/or experience.**

- 2 Other than savings accounts or fixed deposits, I have very little investment experience.
- 6 I have invested some money into stocks, bonds or mutual funds with the balance of my investments in savings accounts or fixed deposits.
- 10 The majority of my investment holdings are in a variety of stocks, bonds or mutual funds with a small portion held in a savings account for liquidity purposes.

**5. How actively involved do you want to be in the investment decision-making process?**

- 2 I rely heavily on my advisor for recommendations and trust their opinion.
- 6 I review recommendations in considerable detail.
- 10 I monitor the markets regularly and will draw my advisor's attention to investments I like.

**6. How interested are you in trying to "catch" short-term trends versus adopting a long-term buy and hold strategy?**

- 2 I am a long-term buy and hold investor and am not overly concerned about short-term market trends.
- 6 I would consider purchasing a "popular stock" but it's not critical.
- 10 I believe in trying to catch market trends as doing so may considerably enhance my returns.

**7. How concerned are you about the changes in the value of your country's currency compared to other currencies?**

- 1 I prefer to have my money invested primarily in my country's currency.
- 3 I believe some currency diversification is necessary to give some protection against a decline in my country's currency.
- 5 I believe broad diversification is required to protect against declines in the value of my country's currency.

**8. How knowledgeable are you about investing?**

- 3 Novice
- 6 Not very knowledgeable
- 9 Average knowledge
- 12 Quite knowledgeable
- 15 An expert

**9. How important is it for you to see growth in the value of your investments?**

- 2 Not very important
- 6 Important
- 10 Very Important

**10. How important is it to generate interest or dividend income today from your portfolio?**

- 2 I do not require any income from my investments before retirement
- 6 I would prefer some income to be generated from my investments
- 10 I require income immediately to support my lifestyle

**11. How important is it to have cash available for emergencies or opportunities?**

- 2 I do not require any funds before retirement
- 6 I may need some funds in the next 5 to 8 years
- 10 I require some amount to be available at all times

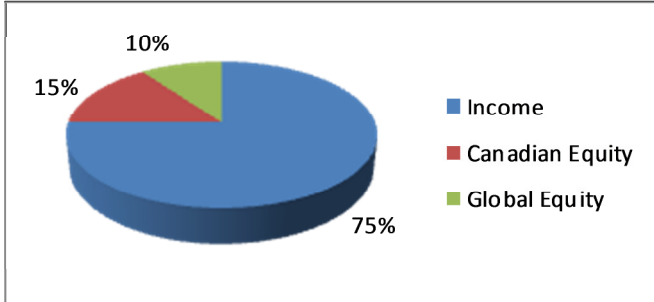
**12. Age (Not a question, but scoring determined from client age on Personal Information screen).**

- 0 70 or Greater
- 5 60 – 69
- 10 50 – 59
- 15 40 – 49
- 20 30 – 39
- 25 Less than 30

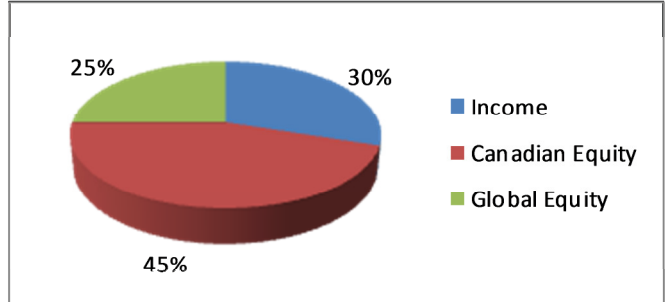
**SCORING YOUR RISK PROFILE:**

Total Points \_\_\_\_\_

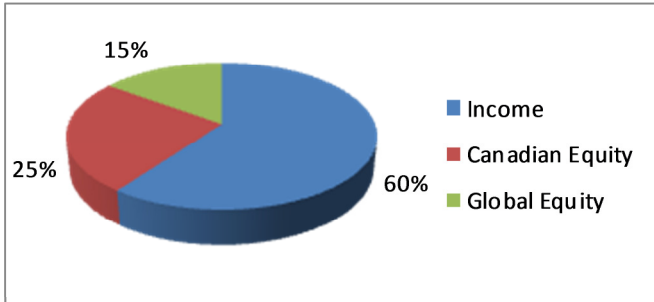
**Very Conservative less than or equal to 31**



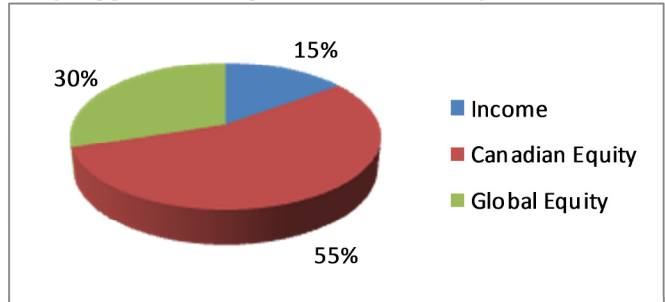
**Aggressive 66 to 82**



**Conservative 32 to 49**



**Very Aggressive is greater than or equal to 83**



**Moderate 50 to 65**

