

## RISK PROFILE QUESTIONNAIRE

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### What does the Risk Questionnaire do?

The purpose of this questionnaire is to help the Financial Adviser and client to determine the client's investment risk profile to guide them in the selection of a suitable investment solution.

Prepared for: \_\_\_\_\_

Identity number: \_\_\_\_\_

Prepared by: \_\_\_\_\_

(Financial Adviser) \_\_\_\_\_

Prepared on: \_\_\_\_\_

Your investment goal is:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### Your investment term is:

- a) Less than 4 years
- b) 4 to 5 years
- c) 6 to 7 years
- d) 8 to 12 years
- e) More than 12 years

Mark with X	Score
<input type="checkbox"/>	2.5
<input type="checkbox"/>	10
<input type="checkbox"/>	20
<input type="checkbox"/>	26.5
<input type="checkbox"/>	42.5

### Required risk:

In view of the goal you want to achieve, which statement best describes your objectives for this investment?

- a) To keep my money safe, even if my returns are less than inflation.
- b) I want my investment to keep up with inflation, with the lowest amount of risk possible.
- c) I want to outperform inflation with an appropriate level of risk.

Mark with X	Score
<input type="checkbox"/>	1.25
<input type="checkbox"/>	2.5
<input type="checkbox"/>	3.75

### Risk tolerance:

What would you do if you started to lose the money you've invested?

- a) I would cash in my investment.
- b) I would worry but wouldn't cash in my investment immediately.
- c) I wouldn't do anything. I accept the short term loss to reach my investment goal.

Mark with X	Score
<input type="checkbox"/>	1.25
<input type="checkbox"/>	2.5
<input type="checkbox"/>	3.75

### Risk capacity:

What impact would it have on your standard of living if you were to lose the money that you have invested?

- a) It would have an impact. I depend on this investment.
- b) I have other investments to fall back on.
- c) No impact at all.

Mark with X	Score
<input type="checkbox"/>	10
<input type="checkbox"/>	20
<input type="checkbox"/>	30

To calculate the total score, add up your scores for the individual questions asked above.

TOTAL SCORE	
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### Score outcome

Score outcome	Risk outcome	Mark with X
1 to 30	Conservative	<input type="checkbox"/>
31 to 44	Moderately Conservative	<input type="checkbox"/>
45 to 54	Moderate	<input type="checkbox"/>
55 to 70	Moderately Aggressive	<input type="checkbox"/>
71 to 80	Aggressive	<input type="checkbox"/>



## Risk Category Details

Conservative

Conservative Investors want stability and are more concerned with protecting their current investments than increasing the real value of their investments. A Conservative Investor is generally seeking to preserve capital and as a trade-off is usually prepared to accept lower investment terms.

## Moderately Conservative

Moderately Conservative Investors are those who want to protect their capital and achieve some real increase in the value of their investments. This Investor is usually seeking a diversified investment portfolio with exposure to a broad range of investment sectors.

**Moderate**

Moderate Investors are long-term Investors who want reasonable but relatively stable growth. Some fluctuations are tolerable, but Moderate Investors want less risk than that attributable to a fully equity based investment.

**Moderately Aggressive**

Moderately Aggressive Investors are long-term Investors who want real growth in their capital. A fair amount of risk is acceptable.

## Aggressive

Aggressive Investors are long-term Investors who want high capital growth. Substantial year-to-year fluctuations in value are acceptable in exchange for a potentially high long-term return. An Aggressive Investor is comfortable accepting high volatility in their capital with the risk of short to medium-term periods of negative returns. They are willing to trade higher risk for greater long-term return and have a long investment objective. This investor is usually seeking a diversified portfolio with exposure to a broad range of investment sectors.

**Note:** You have been made aware that due to the restrictions imposed by Regulation 28 of the Pension Funds Act, you are unable to select certain portfolio combinations. As a result, you acknowledge that, although the portfolios chosen are not in line with your risk profile, they comply with Regulation 28 requirements.

Your derived profile according to this Risk Questionnaire is:

☐ Agree ☐ Disagree

If you disagree, please state the chosen risk profile and the reason for this risk profile:

Signature of client

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Date

#### Financial Adviser's Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

**Disclaimer**

The provision and use of this risk questionnaire does not constitute advice by Liberty. Any legislative, technical or tax information provided is subject to change from time to time. Whilst every attempt has been made to ensure accuracy of the information and calculations contained herein, no responsibility for any errors that may occur or for any damage suffered as a result of such errors will be accepted by Liberty. The analysis results provided are based on the information provided and should not be relied on in isolation. Any recommendations made must take into account the personal circumstances and specific needs of the client.