Observe the table below. You will find some sample questions filled for the entities using the 5Ws + HOW framework. Fill in the questions with blanks ----? with suitable questions that you would ask to know the situation better.

**Questions**

|  | **Client/Prospect** | **Investment fund** | **Securities** | **Investment horizon** | **Financial goals** |
| --- | --- | --- | --- | --- | --- |
| **Who?** | Who is the investor assigned to you? | Who will manage the fund? | Who will suggest about the type of stocks or securities? | Who will decide the investment duration? | Who will help in achieving the desired finance goals? |
| **What?** | What is the expectation of the investor? | What are the total funds that the client is willing to invest? | What type of security is being considered? | What is the expected duration of investment suggested to the investor? | What are the financial goals of the investor? |
| **When?** | When the client has been in USA? | When will the fund be launched? | When will the stocks give good return? | When does the client intend to withdraw the returns? | When is the client expecting to meet her financial goals? |
| **Which?** | Which type of person is the investor? | Which sectors are focused for the investment funds to be launched? | Which of the securities will provide the best returns? | Which investment duration is suitable for achieving long-term financial goals? | Which financial goals is the client aiming to achieve? |
| **Where?** | Where does the investor reside? | Where else does the client wants to invest? | Where does the client wish to invest the available funds? | Where should the client consider the investment duration for optimal portfolio management? | Where does the client aim to achieve her financial goals? |
| **How?** | How will you describe the investor? | How will the fund manage risk? | How is the client’s risk appetite? | How long does the client want to hold her investment? | How does the individual intend to use the returns from the investment? |

Complete the document with the relevant questions. You must provide an answer to each question using the information provided about the investor and the available securities in the videos.

**Answers**

## Client/Prospect

Who is the investor assigned to you?

The investor assigned to me is Ms Alexandra Kolishnyick (aka Alexa), daughter of a famous Ukrainian business tycoon.

What is the expectation of the investor?

Alexa being a good student aims for Ivy League college for her Bachelor’s and wants to form a NGO to Sub-Saharan African region.

When the client has been in USA?

Alexa has been in US for a quiet long time as she did her schooling in US.

Which type of person is the investor?

Alexa is reserved and conservative person, who believes in humble and simple living.

Where does the investor reside?

Alexa has been mostly in US whereas her native is Ukraine.

How will you describe the investor?

Alexa is very kind and humble. She is conservative and reserved. She leads a humble living. Alexa is daughter of a famous Ukrainian business tycoon. She is a good student and emotionally supported by the family. She aims in forming a NGO for Sub-Saharan African region and not eager to disclose any information on investment amount.

## Investment fund

Who will manage the fund?

An investment firm manages accounts for private client in which I am working as portfolio manager. The firm manages the Alexa’s fund.

What are the total funds that the client is willing to invest?

Alexa has huge savings from the money sent by her parents for her daily expenses. She is willing to invest her entire savings.

When will the fund be launched?

Once the comprehensive report is submitted to Alexa, she can review the investment strategy and aim for fund launch.

Which sectors are focused for the investment funds to be launched?

The following domains are used in the analysis for devising the investment strategy

* Technology/IT
* Travel/Aviation/Hospitality
* Banking/Financial Services and Insurance
* Pharmaceuticals/Healthcare/Life Sciences

Where else does the client wants to invest?

She is mostly looking for good returns with less risk. So mostly may invest on balanced funds or index funds.

How will the fund manage risk?

By strategically selecting stocks with favorable risk-return profiles, we aim to optimize portfolio performance. This involves striking a balance between high-performing stocks with acceptable levels of risk and stability, ensuring that the portfolio is well-positioned to generate consistent returns over time.

## Securities

Who will suggest about the type of stocks or securities?

There are many brokerage firms and financial analysts available for advising about the investment. So, we must suggest the best possible option with proper analysis.

What type of security is being considered?

Security that yields promising and high returns will be considered.

When will the stocks give good return?

Based on the analysis and suggestions provided by the investment firm, the stocks will yield good returns after certain period

Which of the securities will provide the best returns?

Securities with low beta values, lower risk and consistent performance will provide the best returns.

Where does the client wish to invest the available funds?

Alexa will invest in the portfolio which is optimized and created with good returns providing stocks.

How is the client’s risk appetite?

Alexa wants to choose moderate to low risk stocks.

## Investment horizon

Who will decide the investment duration?

Alexa will decide the investment horizon based on the suggestion provided by the investment firm which I belongs to.

What is the expected duration of investment suggested to the investor?

Alexa has to invest in the recommended portfolio for a suggested duration by the investment firm.

When does the client intend to withdraw the returns?

Alexa is intended to invest her huge sum of savings and get a good return after her college to form a NGO.

Which investment duration is suitable for achieving long-term financial goals?

In general, the investment duration should be 5 years for long-term financial goals as Alexa has plans for starting a NGO after her Bachelors.

Where should the client consider the investment duration for optimal portfolio management?

Alexa should consider the investment duration based on the recommendations given to her after the analysis from the investment firm.

How long does the client want to hold her investment?

Alexa must hold her investment at least for 5 years to get good returns considering her long-term financial goals.

## Financial goals

Who will help in achieving the desired finance goals?

The investment firm will manage the Alexa’s portfolio with the appropriate securities which helps in achieving the desired finance goals.

What are the financial goals of the investor?

Alexa goals to form a NGO to Sub-Saharan African region. She wants to invest in the stocks which are stable and yield good returns.

What are the financial goals of the investor?

Alexa goals to form a NGO to Sub-Saharan African region. She wants to invest in the stocks which are stable and yield good returns.

When is the client expecting to meet her financial goals?

Alexa expects her financial goals to meet at the time she completes her bachelors so that she can form a NGO along with her batch mates.

Which financial goals is the client aiming to achieve?

Alexa is aiming to utilize this fund for a social cause i.e. to open a NGO and support the poor people of sub-Saharan African region.

Where does the client aim to achieve her financial goals?

Alexa aims to achieve her financial goals through a diversified investment portfolio tailored to her risk tolerance, investment horizon, and financial objectives. This portfolio may include a mix of stocks, bonds, mutual funds, and other securities, aligned with her long-term wealth accumulation and preservation strategy.

How does the individual intend to use the returns from the investment?

She wants to open an NGO along with her batchmates to support Sub-Saharan African region.