



## 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 Advisor)

Prepared on

Your investment goal:

	Select Appropriate	Score
<b>1. My current age is:</b>		
a. Under 40	<input type="checkbox"/>	20
b. 41 to 50	<input type="checkbox"/>	15
c. 51 to 60	<input type="checkbox"/>	10
d. Over 60	<input type="checkbox"/>	5

<b>2. How many years are you likely to wait before starting to withdraw from your investment:</b>		
a. Less than 1 year	<input type="checkbox"/>	5
b. 1 to 3 years	<input type="checkbox"/>	10
c. 4 to 5 years	<input type="checkbox"/>	15
d. Above 5 years	<input type="checkbox"/>	20

<b>3. Within the next few years I expect my investment to:</b>		
a. Grow slower than inflation	<input type="checkbox"/>	5
b. Grow at about the same rate as inflation	<input type="checkbox"/>	10
c. Grow at CPI +2%	<input type="checkbox"/>	15
d. Grow CPI > 2%	<input type="checkbox"/>	20

<b>4. How do you/would you react to fluctuations in the market?</b>		
a. I am very concerned if my investments lose value that I'm likely to have to sell immediately	<input type="checkbox"/>	5
b. If an investment loses 5% over a quarter, I am (or would be) likely to sell and invest elsewhere	<input type="checkbox"/>	10
c. I will wait until I have watched the performance of an investment for at least a year before I make changes	<input type="checkbox"/>	15
d. I will stick to a long term investment plan even if I experience significant losses in the short term	<input type="checkbox"/>	20

<b>5. You invest R 100 000 for five years, given the best and the worst-case scenarios below, which investment would you choose?</b>		
a. Best case R130 000 worst-case R120 000	<input type="checkbox"/>	5
b. Best case R160 000 worst-case R90 000	<input type="checkbox"/>	10
c. Best case R200 000 worst-case R70 000	<input type="checkbox"/>	15
d. Best case R250 000 worst-case R50 000	<input type="checkbox"/>	20

To calculate the total score, sum up scores obtained for all individual questions asked

If my score is:	My profile is:
Less than 25	Conservative
Between 26 - 40	Moderately Conservative
Between 41 - 60	Moderate
Between 61 - 80	Moderately Aggressive
More than 81	Aggressive

Your derived profile according to the risk questionnaire is

☐ Agree ☐ Disagree

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

Financial Adviser's Notes

Signed for and on behalf of the Client:

**SIGNATURE**

Name:

Signed at:

Date:

#### 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 returns and have a long investment objective. This investor is usually seeking a diversified portfolio with exposure to a broad range of investment sectors.



**Aluma Capital (Pty) Ltd**

Fintech Campus, Cnr Lynnwood and Botterklapper, The Willows, Pretoria, 0081 | Tel: +27 (0)12 012 5291

Email: [info@aluma.co.za](mailto:info@aluma.co.za) | Web: [www.aluma.co.za](http://www.aluma.co.za)

Reg.No. 2015/209991/07 | Registered Financial Services Provider (FSP 46449) in terms of The Financial Advisory and Intermediary Services Act (37 of 2002)