



RISK PROFILE

Questionnaire

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FinTech Campus, Cnr Illanga & Botterklapper
The Willows, Gauteng, 0081

ABOUT ALUMA

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:

	Mark with an X	Score
1. My current age is:		
a. Under 30		25
b. 31 to 40		20
c. 41 to 50		12
d. 51 to 60		6
e. Over 60		1

2. How many years are you likely to wait before starting to withdraw from your investment		
a. Less than 1 year		1
b. 1 to 3 years		6
c. 4 to 5 years		12
d. 5 to 10 years		20
e. More than 11 years		25

3. Within the next few years I expect my investment to:		
a. Grow slower than inflation		1
b. Grow at about the same rate as inflation		5
c. Grow much quicker than inflation		10

4. How do you/would you react to fluctuations in the market?		
a. I am very concerned if my investments lose value that I'm likely to have to sell immediately		1
b. If an investment loses 5% over a quarter, I am (or would be) likely to sell an invest elsewhere		5
c. I will wait until I have watched the performance of an investment for at least a year before I make changes		10
d. I will stick to a long term investment plan even if I experience significant losses in the short term		20

5. You invest R 100 000 for five years, given the best and the worst case scenarios below, which investment would you choose?		
a. Best case R160 000 worst case R90000		10
b. Best case R200 000 worst case R70000		15
c. Best case R130 000 worst case R120000		1
d. Best case R250 000 worst case R50000		20

Initial



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

If my score is:	My profile is:
Less than 20	Conservative
Between 21 - 40	Moderately Conservative
Between 41 - 60	Moderate
Between 61 - 80	Moderately Aggressive
More than 81	Aggressive

Your derived profile according to risk questionnaire is

☐ AGREE ☐ DISAGREE

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

Financial Adviser's Notes

Client Signature

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

