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 is the fund manager assigned---------? | Who offers and regulates securities for investment ---------? | Who decides when to take out the money---------? | Who is the nominee for your securities---------? |
| **What?** | What does the client do for a living---------? | What are the total funds that the client is willing to invest? | What is the risk involved in these securities---------? | What is the investment horizon of your portfolio---------? | What is the goal of investment---------? |
| **When?** | When do you want to start investing---------? | When do you start taking actions in case of market shocks---------? | When do security swaps happen---------? | When does the client intend to withdraw the returns? | When can the client expect the returns to reach the target goal---------? |
| **Which?** | Which index do you want to invest---------? | Which funds are most stable---------? | Which of the securities will provide the best returns? | Which securities do you want to keep for the long term---------? | Which securities are giving the highest percentage of returns---------? |
| **Where?** | Where is the client from--------? | Where does the investment fund plan to make investment geographically---------? | Where does the client wish to invest the available funds? | Where does the client plan to put the returns---------? | Where is the money coming from for the client---------? |
| **How?** | How much does the client want to invest---------? | How can I diversify my portfolio to balance risk---------? | How much risk do I need to take to generate the returns I need to achieve my goals?---------? | How do you determine the investment horizon for different securities---------? | 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**

1. Who is the investor assigned to you?

Ms.Alexandra Kolishnyick.

1. What does the client do for a living?

The client has finished her schooling and could get in an Ivy League college for her Bachelor’s

1. When do you want to start investing?

The client wants to analyse stocks based on different strategies and start investing soon.

1. Which index do you want to invest in?

NYSE (New York Stock Exchange)

1. Where is the client from?

The client is a daughter of a famous Ukrainian business tycoon.

1. How much does the client want to invest?

The client is not eager to disclose any information on the investment amount.

**Investment fund**

1. Who is the fund manager assigned?

A fund manager is going to be assigned to the client based on the analysis done by me.

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

The client is not eager to disclose any information on the investment amount.

1. When do you start taking actions in case of market shocks?

Based on technical analysis and returns the fund manager will take appropriate steps to protect the client’s investment on downside.

1. Which fund are most stable?

Based on analysis the most stable stocks are - google, Apple, Amazon,Alaska Air, Hawaiian Holdings.

1. Where does the investment fund plan to make investment geographically?

The funds are going to be invested in U.S. Stocks.

1. How can I diversify my portfolio to balance risk?

Stocks showing Stable behaviour are chosen from different sectors to diversify the portfolio and reduce risks.

**Securities**

1. Who offers and regulates securities for investment?

NYSE(Newyork Stock Exchange) through the fund manager.

1. What is the risk involved in these securities?

American Airlines - 1.3536094251202482

Alaska Air - 1.2315117659947987

Hawaiian Holdings - 1.2335342073980324

Credit Suisse 0- -0.002015609640860238

Deutsche Bank - -0.013783770268235443

Goldman Sachs - -0.021291725019227693

Bausch Health - 1.3159707499732263

Johnson and JOhnson - 0.662233123245481

Merck and CO - 0.7334755720421169

Apple - 1.0633500659817672

Amazon - 0.9988037994741069

Google - 1.0133385544703524

1. When do security swaps happen?

In times of economic crisis, or the stocks reaching expected returns before time the fund manager would withdraw full or partial amounts to invest in safe securities like U.S. bonds.

1. Which of the securities will provide the best returns?

The stocks with best returns are - google, Apple, Amazon,Alaska Air, Hawaiian Holdings,American Airlines and Bausch Health.

1. Where does the client wish to invest the available funds?

The client wishes to invest in U.S. stocks with stable and high returns.

1. How much risk do I need to take to generate the returns I need to achieve my goals?

The risk is quite less as the stocks chosen have beta values around 1 and the expected returns are greater than the market.

**Investment horizon**

1. Who decides when to take out the money?

The client decides when to take out the money. If the client is no more, the nominee gets the shares and will therefore be deciding on that.

1. What is the investment horizon of your portfolio?

Until the client plans to start the NGO with the money.

1. When does the client intend to withdraw the returns?

The client intends to use the matured amount after her studies to form an NGO to help support the sub-Saharan African region.

1. Which securities do you want to keep for the long term?

The client would decide that later.

1. Where does the client plan to put the returns?

The client intends to use the matured amount after her studies to form an NGO to help support the sub-Saharan African region.

1. How do you determine the investment horizon for different securities?

Based on the returns and performance over the years.

**Financial goals**

1. Who is the nominee for your securities?

The nominee is not yet disclosed by the client.

1. What is the goal of investment?

The goal of the client is to form an NGO to help support the sub-Saharan African region.

1. When can the client expect the returns to reach the target goal?

The client would use whatever returns she gets during her plan of forming an NGO.

1. Which securities are giving the highest percentage of returns?

The securities with the highest percentage of returns are - Google, Apple, Amazon,Alaska Air, Hawaiian Holdings,American Airlines and Bausch Health.

1. Where is the money coming from for the client?

The client has huge savings from the money sent by her parents for daily expenses till date.

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

The client intends to use the matured amount after her studies to form an NGO to help support the sub-Saharan African region.