

Risk Profiles

This document defines the client risk categories used by the firm to tailor investment strategies.

1. Conservative Investor:

- Seeks capital preservation and low volatility.
- Prefers fixed income and money market instruments.
- Expected annual return: 2–4%.

2. Moderate Investor:

- Balances capital growth and preservation.
- Accepts medium volatility and moderate drawdowns.
- Equity allocation limit: 60% of total portfolio.

3. Aggressive Investor:

- Prioritizes growth and long-term performance.
- Comfortable with high volatility and significant drawdowns.
- Equity allocation: up to 90% of total portfolio.