



Aluma Capital (Pty) Ltd - Authorized Financial Services Provider (FSP 46449)

RISK PROFILE QUESTIONNAIRE

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 adviser) _____

Prepared On: _____

Your Investment goal is:

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Your investment term is:

	Mark with an X	Score
a. Less than 4 years		2.5
b. 4 to 5 years		10
c. 6 to 7 years		20
d. 8 to 12 years		26.5
e. More than 12 years		42.5

Required Risk:

In view of the goal you want to achieve, which statement best describes your objectives for this investment?

	Mark with an X	Score
a. To keep my money safe, even if my returns are less than inflation		1.25
b. I want my investment to keep up with inflation, with the lowest amount of risk possible		2.5
c. I want to outperform inflation with an appropriate level of risk		3.75

Risk Tolerance:

What would you do if you started to lose the money you've invested?

	Mark with an X	Score
a. I would cash in my investment		1.25
b. I would worry but wouldn't cash in my investment immediately		2.5
c. I wouldn't do anything, I accept the short terms loss to reach my investment goal		3.75

Risk Capacity:

What impact it would have on your standard of living if you were to lose the money that you have invested

	Mark with an X	Score
a. It would have an impact, I depend on this investment		10
b. I have other investments to fall back on		20
c. no impact at all		30

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

Score outcome	Risk outcome	Mark with x
0 to 25	Conservative	
26 to 45	Moderately Conservative	
46 to 65	Moderate	
66 to 85	Moderately Aggressive	
86 to 100	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:

Date: _____

Signature of Customer

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.