

Investment Objectives

Complete this questionnaire to determine your risk profile. Select only one option for each question and write the associated points in the score column. Upon completion of all questions. Add up the points and match it to the list of risk profiles.

Risk Analysis Questionnaire

QUESTION 1

Which one of the following statements best describes your investment experience?	Points	Score
I have recently participated in options, futures, CFDs or other derivatives.	12	<input type="text"/>
I have a fair investment in shares and I check the prices regularly.	10	<input type="text"/>
I have a fair investment in unit trusts but I rely on someone else's advice on when to buy, sell or switch.	8	<input type="text"/>
I have a small investment in shares or unit trusts and I hardly ever check what it's worth.	6	<input type="text"/>
I have never invested in shares or unit trusts.	4	<input type="text"/>

QUESTION 2

If you had to choose one of the investments below in which to invest a lump sum of R10 000 for 5 years, which would you choose?	Points	Score
Maximum pay-out of R50 000 and a minimum pay-out of R5 000	12	<input type="text"/>
Maximum pay-out of R30 000 and a minimum pay-out of R7 000	10	<input type="text"/>
Maximum pay-out of R25 000 and a minimum pay-out of R8 000	8	<input type="text"/>
Maximum pay-out of R20 000 and a minimum pay-out of R9 000	6	<input type="text"/>
Maximum pay-out of R15 000 and a minimum pay-out of R10 000	4	<input type="text"/>



QUESTION 3

How familiar are you with financial and investment matters?	Points	Score
I am highly conversant on such matters and view my own selection and timing of investments to be superior to that of the average investment manager.	12	
I am well informed and totally familiar with the risk and return characteristics of my investment.	10	
Although I am not qualified to give expert advice on investments to others, I am well informed about broad investment and financial matters.	8	
Although I know little about such matters, I know enough to be able to distinguish between poor and sound advice.	6	
I am ignorant about such matters and look to someone whom I can trust to advise me on my investment.	4	

QUESTION 4

How would you classify yourself as an investor?	Points	Score
An aggressive investor: I invest for the long term and aim for the highest possible growth. I am prepared to accept a substantial amount of fluctuation in the value of my investment in exchange for a potentially high long-term return. I am prepared to take somewhat higher risks than what is normally associated with the stock market.	12	
A targeted investor: I invest for the longer term and aim for excellent growth without taking excessive risk. I am comfortable with the risk that a 100% exposure to shares will give me.	10	
An assertive investor: I invest for the longer term and aim for above average growth coupled with some limitation of risks. I am prepared to accept risk but not as much as 100% exposure to shares.	8	
A confident investor: I invest for the medium to longer term, need good growth and can tolerate some fluctuations in the value of my investment. I consider the stock exchange fluctuations too high.	7	
A cautious investor: I want fairly stable growth in my investment but I feel comfortable whenever my investment's value drop.	6	
A conservative investor: I want a high degree of stability in the growth of my investment.	4	

QUESTION 5

How do you earn your income?	Points	Score
I work for a salary – I am employed full-time by a company or other organization/I am dependent on someone else.	6	_____
I am self-employed – I run my own business or practice	5	_____
I do not work for a living/ I am retired	4	_____

QUESTION 6

How old are you?	Points	Score
Younger than 35	5	_____
Between 35 and 45	4	_____
Between 45 and 60	3	_____
Between 60 and 70	2	_____
Older than 75	1	_____

QUESTION 7

How do you rate your health?	Points	Score
Better than average for my age	3	_____
Average for my age	2	_____
Worse than average for my age	1	_____

QUESTION 8

When do you expect to start withdrawing money from your investment?	Points	Score
Only after 10 years	8	_____
In 5 to 10 years' time	6	_____
Between 2 and 5 years	4	_____
In less than 2 years	3	_____

QUESTION 9

How many people, apart from you, depend on you for financial support?	Points	Score
None	3	_____
One or two	2	_____
More than two	1	_____

QUESTION 10

How regularly do you monitor your investments?	Points	Score
Constantly – More than twice per week	12	_____
Often – Once or twice a week	10	_____
Frequently – Once or twice per month	8	_____
Infrequently – Once or twice a quarter	7	_____
Seldom – maybe once a year	5	_____

QUESTION 11

Do you expect your future income required to fulfil your basic needs to:	Points	Score
Increase substantially in real terms, in other words, by significantly more than inflation?	12	_____
Increase moderately in real terms, in other words, by more than inflation?	10	_____
Increase in line with Inflation?	7	_____
Decrease in real terms, in other words, not to keep up with inflation?	5	_____

QUESTION 12

How much time per month do you spend on average on managing and tracking your investments?	Points	Score
More than 8 hours per month	12	
6 to 8 hours per month	10	
2 to 4 hours per month	8	
Hardly any time. I am generally too busy. Less than 2 hours per month. Some months I skip completely	4	

QUESTION 13

What is your monthly gross income?	Points	Score
More than R50 000	16	
R25 000 to R50 000	14	
R10 000 to R25 000	12	
Less than R10 000	10	

THIS ANALYSIS WAS COMPLETED FOR:

Client name: _____

Client signature: _____

Representative name: _____

Representative signature: _____

Date: _____

Score	Gearing	Risk Profile
Less than 50	< - 80%	Conservative
50 - 60	80% - 96%	Cautious
60 - 75	96% - 120%	Moderate
75 - 85	120% - 136%	Assertive
85 - 100	136% - 160%	Focused
More than 100	160% - 200%	Aggressive
Total Score	Indicative Gearing	
	<i>For office use only</i>	