



EMPEROR  
ASSET MANAGEMENT

# Risk Analysis Questionnaire



## Risk Analysis Questionnaire

*A fully transparent fund,  
with clients receiving monthly  
or even daily investment  
statements that include  
alpha and beta levels,  
together with upside and  
downside capture.*

### INVESTMENT OBJECTIVE

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 the questions, add up the points and match it to the list of risk profiles.

#### Questions: 1

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

#### 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
Likely maximum payout of R15,000 and a minimum payout of R10,00	4	
Likely maximum payout of R20,000 and a minimum payout of R9,000	6	
Likely maximum payout of R25,000 and a minimum payout of R8,000	8	
Likely maximum payout of R30,000 and a minimum payout of R7,000	10	
Likely maximum payout of R50,000 and a minimum payout of R5,000	12	

#### 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 risks 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	

*Receive income monthly from the cash & dividend component of your investment or choose to reinvest it into your investment while preserving your capital at the same time.*

## QUESTION: 3 CONTINUED

How familiar are you with financial and investment matters?	POINTS	SCORE
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
A conservative investor: I want a high degree of stability in the growth of my investment	4	
A cautious investor: I want fairly stable growth in my investment but I feel uncomfortable whenever my investment's value drop	6	
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	
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 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 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	

## 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 organisation/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	



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### QUESTION: 6 CONTINUED

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
In less than 2 years	3	
Between 2 and 5 years	4	
In 5 to 10 years' time	6	
Only in more than 10 years' time	8	

### 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	

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## QUESTION: 10

How regularly do you monitor you investments	POINTS	SCORE
Seldom – maybe once a year	5	
Infrequently - Once or twice a quarter	7	
Frequently - Once or twice per month	8	
Often - Once or twice a week	10	
Constantly – more than twice per week	12	

## QUESTION: 11

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

## QUESTION: 12

How much time per month do you spend on average on managing and tracking your investments?	POINTS	SCORE
Hardly any time. I am generally too busy. Less than 2 hours per month. Some months I skip completely.	4	
Sufficient time for me to stay informed - 2 to 4 hours per month	8	
A fair amount of time – 6 to 8 hours per month	10	
A lot – more than 8 hours per month	12	

## QUESTION: 13

What is your monthly income?	POINTS	SCORE
Less than R10,000	10	
R10,000 to R25,000	12	
R25,000 to R50,000	14	
More than R50,000	16	



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### TOTAL SCORE

TOTAL POINTS

SCORE	RISK PROFILE	
<50	Conservative	
50 TO 60	Cautious	
60 TO 75	Moderate	
75 TO 85	Assertive	
85 TO 100	Focused	
>100	Aggressive	

### THIS ANALYSIS WAS COMPLETED FOR:

Client (name):	
Client Signature:	
By (Manager Signature):	
Date:	