

RISK PROFILING QUESTIONNAIRE (to be filled by client)

Please answer all the questions by circling / ticking one of the options. Choose the option that best indicates how you feel about each question. If none of the options is exactly right for you, choose the option that is closest.

1. Compared to others, how do you rate your willingness to take financial risks?

1. Extremely low risk taker.
2. Very low risk taker.
3. Low risk taker.
4. Average risk taker.
5. High risk taker.
6. Very high risk taker.
7. Extremely high risk taker.

2. How easily do you adapt when things go wrong financially?

1. Very uneasily.
2. Somewhat uneasily.
3. Somewhat easily.
4. Very easily.

3. Have you ever invested a large sum in a risky investment mainly for the "thrill" of seeing whether it went up or down in value?

1. No.
2. Yes, very rarely.
3. Yes, somewhat rarely.
4. Yes, somewhat frequently.
5. Yes, very frequently.

4. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?

1. Always the possible losses.
2. Usually the possible losses.
3. Usually the possible gains.
4. Always the possible gains.

5. How do you usually feel about your major financial decisions after you make them?

1. Very pessimistic.
2. Somewhat pessimistic.
3. Somewhat optimistic.
4. Very optimistic.

6. What degree of risk have you taken with your financial decisions in the past?

1. Very small.
2. Small.

3. Medium.
4. Large.
5. Very large.

7. What degree of risk are you currently prepared to take with your financial decisions?

1. Very small.
2. Small.
3. Medium.
4. Large.
5. Very large.

8. Have you ever borrowed money to make an investment (other than for your home)?

1. No.
2. Yes.

9. How much confidence do you have in your ability to make good financial decisions?

1. None.
2. A little.
3. A reasonable amount.
4. A great deal.
5. Complete.

10. Most investment portfolios have a mix of investments - some of the investments may have high expected returns but with high risk, some may have medium expected returns and medium risk, and some may be low-risk/low-return. (For example, stocks and real estate would be high-risk/high-return whereas cash and bank fixed deposits would be low-risk/low-return.)

Which mix of investments do you find most appealing? Would you prefer all low-risk / low-return, all high-risk / high-return, or somewhere in between?

Please select one of the seven portfolios listed below.

Mix of Investment in Portfolio

| Portfolio | High Risk/Return | Medium Risk/Return | Low Risk/Return |
|------------------|-------------------------|---------------------------|------------------------|
| 1. | 0% | 0% | 100% |
| 2. | 0% | 30% | 70% |
| 3. | 10% | 40% | 50% |
| 4. | 30% | 40% | 30% |
| 5. | 50% | 40% | 10% |
| 6. | 70% | 30% | 0% |
| 7. | 100% | 0% | 0% |

11. You are considering placing one-quarter of your investment funds into a single investment. This investment is expected to earn about twice the bank fixed deposit rate. However, unlike a bank fixed deposit, this investment is not protected against loss of the money invested.

How low would the chance of a loss have to be for you to make the investment?

1. Zero, i.e. no chance of loss.
2. Very low chance of loss.
3. Moderately low chance of loss.
4. 50% chance of loss.

12. When making an investment, return and risk usually go hand-in-hand. Investments which produce above-average returns are usually of above-average risk.

With this in mind, how much of the funds you have available to invest would you be willing to place in investments where both returns and risks are expected to be above average?

1. None.
2. 10%.
3. 20%.
4. 30%.
5. 40%.
6. 50%.
7. 60%.
8. 70%.
9. 80%.
10. 90%.
11. 100%

13. Insurance can cover a wide variety of life's major risks – theft, fire, accident, illness, death, etc. How much coverage do you have?

1. Very little.
2. Some.
3. Considerable.
4. Complete

Client's Signature

Client Name: _____

Note: You may wish to review your answers before returning the questionnaire to your advisers. In order to have your Risk Tolerance report prepared, you must answer all the above questions in the Risk Questionnaire.

Once your answers are given by you they cannot be changed. This is done to ensure the integrity of the data. If, later, you wish to change an answer, this can only be done by entering a completely new set of answers which includes the change.

X-X-X-X-X