

PART 2 INFORMATION ABOUT YOUR PERSONAL CIRCUMSTANCES / CLIENT PROFILING

Please complete this part of the form if you wish us to provide investment advice, or to purchase derivatives on your behalf.

- 1) The potential for higher returns usually means you need to assume a higher level of risk / volatility in your investment.

How comfortable are you with volatility?

- a) I am not concerned with volatility
 - b) I don't mind some volatility in the short term in order to achieve higher returns over the long term.
 - c) I am not comfortable with any volatility
- 2) When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?
- a) Always the possible losses
 - b) Usually the possible losses
 - c) Usually the possible gains
 - d) Always the possible gains
- 3) An investment portfolio with high exposure to growth assets tends to generate higher returns, albeit with some volatility (fluctuations in value). To what extent are you willing to experience volatility to generate higher returns?
- a) Very comfortable. I understand that to generate higher returns there is risk of fluctuation of my investments in the short-term. However, over the long-term, there is a low risk of capital loss.
 - b) I'm somewhat comfortable, assuming there is a limit to the volatility.
 - c) I'm much more comfortable with investments that have minimal volatility.
- 4) If you could increase your chances of improving returns by taking more risk, what are you likely to do?
- a) I am unlikely to take more risk.
 - b) I am likely to take slightly more risk with some of my money.
 - c) I am likely to take a lot more risk with some of my money.
- 5) You have invested in an investment portfolio which allows you to choose now from the following 3 options:
- a) Realise the investment now and take a profit of \$50,000
 - b) Leave the investment for another year with the possibility of realising a maximum return of \$75,000 or a minimum return of \$25,000.
 - c) Leave the investment for another year with the possibility of earning a maximum return of \$100,000 with no minimum return.
- 6) How would you define your attitude towards risk?
- a) High risk-taker
 - b) Medium to High risk-taker
 - c) Low to Medium risk taker
 - d) Very cautious, would rather assume a minimal level of risk
- 7) You have constructed as part of your financial plan an asset allocation that is expected to help you achieve your financial goals over the long term.
- What would be your reaction if that investment declined by 10% in one year?
- a) I can't accept any declines in the value of my investment.
 - b) I generally invest for the long term but would be concerned about this decline
 - c) If this investment was part of a financial plan, with a long-term perspective, I would not be concerned about my capital declining in the short term.
 - d) I would consider increasing my investment and taking advantage of the lower price.

- 8) Aside from the money that you are investing with us today would you say you had enough liquidity available to meet major expenses in the next:
- a) 12 Months
 - b) 24 Months
 - c) 36 Months
- 9) What percentage of your total financial assets does the money that you are investing with us represent?
- a) 25% Or less
 - b) 26% to 50%
 - c) 51% to 100%
- 10) Which of the following best describes your attitude towards investment losses?
- a) I would check the value of my investments at least several times a month and feel very uneasy if I began to lose money.
 - b) Daily losses make me uncomfortable, but are no cause for alarm. I would, however, start to feel very uneasy if I made a loss on my investments over a 12-month period.
 - c) I take substantial day-to-day changes in my stride. However, I would start to feel very uneasy if I didn't recover any significant losses with a 1 to 2 year time frame.
 - d) If my investments suffered significant losses over a two-year period and I still believed in my long-term strategy, I would remain fully confident of a recovery in performance.
- 11) When it comes to investing, what are you most concerned about?
- a) Limiting losses is more important than getting above average returns
 - b) Limiting losses and achieving above average returns are equally important
 - c) Achieving above average returns is more important than limiting losses.
- 12) What is the main reason you are investing in the financial markets?
- a) Wealth Preservation- I want to protect the value of my capital
 - b) Moderate capital growth -I want to grow my capital
 - c) Aggressive capital growth – I am looking for significantly high returns on my investment
- 13) What's your time horizon for this investment?
- a) At least 2 year
 - b) At least 4 years
 - c) At least 6 years
 - d) At least 8 years
 - e) At least 10 year
- 14) How would you describe your present income?
- a) I am able to save a certain amount every year.
 - b) I am not able to accumulate any savings.
 - c) I need to supplement my income with returns on my investments
- 15) What is your age?
- a) 65 or above.
 - b) 55-64.
 - c) 40-54.
 - d) 20-39.

Other Information.....

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Pension arrangements.....
(Please note that we are not authorised to give specific advice on pension schemes)

Based on your responses, we recommend that you invest in a P__ portfolio, in order to grow your wealth in a manner that is consistent with the above.

Investor Profile definitions:

(P1) **Risk Averse:** An investor who is looking to minimize the risk of losing his initial capital invested. You are looking to assume a very low level of volatility and you expect returns, which are in line with the “risk free” rate (deposits).

The suggested investment strategy would concentrate primarily on investment grade bonds and cash.

(P2) **Conservative:** An investor who is willing to accept a low to low/medium level of risk, with the aim of preserving his initial capital invested and achieving returns which are slightly above the risk free rate, over a minimum period of 2-3 years.

The suggested investment strategy would typically include investment grade bonds, cash, capital protected products, and a certain exposure to high yielding securities and equities.

(P3) **Moderate:** An investor who is willing to assume a medium to medium /high level of risk, with the aim of achieving returns which are fairly higher than the risk free rate, over a minimum period of 4 years.

The suggested investment strategy would typically include investment grade bonds, cash, capital protected products, high yielding securities, equities, and alternative investments.

(P4) **Balanced:** An investor who is willing to assume a significant level of volatility in his investment, with the aim of achieving returns which are higher than the risk free rate, over a minimum period of 5 years.

The suggested investment strategy would typically include investment grade bonds, cash, capital protected products, high yielding securities, equities, and alternative investments.

(P5) **Growth:** An investor who is willing to assume a high degree of volatility and fluctuations in the value of his investment, over an investment period of a minimum of 7 years, with the aim of achieving long-term capital growth. You are less concerned with shorter-term volatility.

The suggested investment strategy would typically include investment grade bonds, cash, capital protected products, high yielding securities, equities, and alternative investments.

Please complete this part:

Assessing Experience and Knowledge (Appropriateness and Suitability)

	Spot & Forward Transactions	Options & Index Options	Futures Contracts	Equities & ETF's	Mutual Funds	Structured Products	Fixed Income Bonds
I have dealt with this product in the past							
Nature of Dealing							
Length of Experience							
Approx. Frequency of Dealing							
Approx. size of average deal							
Level of knowledge & understanding of the product (High, Medium, Low, None)							
I do / do not feel comfortable in dealing with such a product							

I have received Investment Advice in the past

Yes / No

Client name:

Signature:

Date:

Client name:

Signature:

Date: