

## FINANCIAL RISK PROFILING FORM

Risk Profiling Questionnaire	Score	Please Tick
<b>1. What Is Your Age ?( Not Applicable for Non- Individual)</b>		
A. 60 years and above	1	
B. 50 to 60 years	2	
C. 40 to 50 years	3	
D. 30 to 40 years	4	
E. 20 to 30 years	5	
<b>2. What is your Monthly Income?</b>		
A. Rs. 10,000 to Rs. 20,000	1	
B. Rs. 20,000 to Rs. 30,000	2	
C. Rs. 30,000 to Rs. 40,000	3	
D. Rs. 40,000 to Rs. 50,000	4	
E. Rs. 50,000 and above	5	
<b>3. Do you have liabilities for which you pay EMI?</b>		
A. EMI is 70% of my income	1	
B. EMI is 50% of my income	2	
C. EMI is 30% of my income	3	
D. EMI is 10% of my income	4	

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E. No Liabilities	5	
<b>4. How much are you insured?</b>		
A. Not Insured	1	
B. 20% of my liabilities	2	
C. 40% of my liabilities	3	
D. 60% of my liabilities	4	
E. More than 60% of my liabilities	5	
<b>5. For the financial goal(s) addressed today, how long can you stay invested?</b>		
A. Less than 1 year	1	
B. 1 to less than 3 years	2	
C. 3 to 5 years	3	
D. 5 to 7 years	4	
D. more than 7 years	5	
<b>6. What kind of instruments have you invested in before or are currently Invested in? (You may tick &amp; select more than one)?</b>		
A. Savings Accounts / Fixed Deposits / Life Insurance - General Insurance	1	
B. Liquid / Money Market Funds : Short Term Bonds / Debt & Income Funds / Capital Protection Oriented Funds	2	
C. Equity Funds : Stocks / PMS	3	

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D. Principal or Non Principal Protected Structures (e.g. Equity-linked Debentures) : Currency/Interest Rate Futures Trading / Commodities Trading / Private Equity Funds / Offshore Investment Products	4	
E. Leveraged Investment Products	5	
<b>7. Which of the following do you think best describes your investment knowledge or experience?</b>		
A. I have no experience in or knowledge of any kind of investments or insurance.	1	
B. I have little experience in or knowledge of investments or insurance.	2	
C. I have experience in or knowledge of any of the following: stocks, bond/debt funds, balanced funds.	3	
D. Apart from the products mentioned in 7c), I have experience in or knowledge of any of the following: equity funds, fund of funds, PMS	4	
E. Apart from the products mentioned in 7d), I have experience in or knowledge of any of the following: private equity funds, principal and non principal protected structures, offshore investment products and leveraged investments, commodities/ currency and interest rates futures.	5	
<b>8. Higher returns generally mean taking on greater risks. The following represents the average potential loss of 5 hypothetical investments. Amongst these conditions scenarios, which one is most acceptable to you? The purpose of this question is to determine the amount of risk you generally are comfortable with and willing to accept. Important Note: these figures are averages and hypothetical and they do not represent the actual/future performance of any particular investment. For any of the following options, you recognize that in abnormal or unexpected market conditions, you may lose a significant part or all of your capital.</b>		
A. I am willing to accept minimal capital loss. (i.e., in a negative year, I am willing to accept an average potential loss approximately between 0 - 4% of my/our capital).	1	
B. I am willing to accept small capital loss. (i.e., in a negative year, I am willing to accept average potential loss of approximately between > 4 to 10% of my/our capital).	2	
C. I am willing to accept moderate capital loss. (i.e., in a negative year, I am willing to accept average potential loss of approximately between >10 to 16% of my/our capital).	3	
D. I am willing to accept high capital loss. (i.e., in a negative year, I am willing to accept average potential loss of approximately between >16 to 36% of my/our capital).	4	

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E. I am willing to accept significant capital loss, and accept that I may even be required to make good the losses over and above the principal sum invested in certain cases. (i.e., in a negative year, I am willing to accept average potential loss of approximately 36% of my/our capital).	5	
<b>9. Which of the following best describes your employment/income status?</b>		
A. I am retired/not working and I RELY on my investments for living expenses.	1	
B. I am retired/not working but I do NOT RELY on my investments for living expenses.	2	
C. I am working but I RELY on my investments to supplement my income.	3	
D. I am working and I do NOT RELY on my investments to supplement my income.	4	

Please choose your Risk Profile based on the above responses and tick on the below table given for assigning my/our Risk Profile:

9 to 15 – Very Low Risk	My/Our priority is capital preservation and I/we am/are willing to accept minimal risks. In return, I/we understand that I/we may receive minimal or low returns.
16 to 21 – Low Risk	I/We am/are willing to accept small level of risk (under normal market conditions) in exchange for some potential returns over the medium to long term.
22 to 29 – Medium	I/We am/are willing to accept moderate level of risk (under normal market conditions) in exchange for higher potential returns over the medium to long term.
30 to 37 – High Risk	I/We am/are willing to accept high risks (under normal market conditions) in order to maximize my/our potential returns over the medium to long term.
38 to 44 – Very High Risk	I/We am/are willing to accept significant risks to maximize my/our potential returns over the long term. I/We accept that I/we may lose a significant part or all of my/our capital, and am/are prepared to make good the losses over and above the principal sum invested in certain cases (e.g. margin or leveraged investments, which has the potential to multiply profit and/or loss).

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### DECLARATION

1. I/We hereby understand that my/our risk profile. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.
2. I/We hereby read the Disclosure Document and I/We would like to handover to Stewart & Mackertich Wealth Management Limited with full understanding of the risk associated. I/We take complete responsibility and liability of my/our investment and my investment decision is not influenced by any sales promotion or promise of returns whatsoever.

<b>Signature of Client / (All) Authorized Signatory (ies)</b>		<b>Signature of Client / (All) Authorized Signatory (ies)</b>	
<b>Place:</b>	<b>Date:</b>	<b>Place:</b>	<b>Date:</b>

### FOR OFFICE USE ONLY

Name of Authorized Signatory		Signature of the Authorized Signatory	Seal/Stamp of Stewart & Mackertich Wealth Management Limited
Date			
Place			

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