

Risk Profile



Client: _____

1. How long do you intend to invest your savings?
 Short term (1-2 years) Medium-long term (5-7 years)
 Medium term (2-5 years) Long term (more than 7 years)

2. Will you need to access these funds during the term of the investment?
 Yes No

3. Inflation erodes the value of your savings. Growth investing can counter the eroding effect of inflation but will also expose you to the risk of short-term losses.
 I am comfortable with this trade off to beat inflation
 I am conscious of the risks inflation presents, but would prefer a middle ground
 Inflation may erode my savings but I have no tolerance for loss

4. Which of the following risk/return scenarios would you be most comfortable with?
 Low risk/return (approximate range 3% to 6%pa)
 Moderate risk/return (approximate range -5% to 10%pa)
 Above average risk/return (approximate range -10% to 15%pa)
 High risk/return (approximate range -25% to 20%pa)

5. What would you do if your investment dropped in value from an initial \$100,000 to \$75,000?
 Move the entire investment to cash Buy more of the investment
 Move some of the investment to cash Do nothing

6. What is the most aggressive investment you've ever made?
 Managed funds Own home Direct Shares
 Investment property Cash management fund

7. If you were investing in a share portfolio, which of the following would suit you best?
 A portfolio of potentially high-returning shares whose value could rise or fall dramatically
 A blue chip portfolio that pays regular dividends
 A mixture of above two options
 I am not interested in shares

Discussion Points: Capacity for loss, overall attitude & experience.

We agree that a _____ risk profile is to apply.

Client Signature/s: _____ Date: _____

Adviser's Signature: _____ Date: _____