

Abhay Dixit Investment advisor

Client: _____

This risk assessment form is designed to understand your investment objective and assess your risk profile. Your answers to the questions here are instrumental in formulation of investment strategy that will be adopted to achieve your financial goals.

Investment Objective and Horizon

1. How long do you plan to leave this money invested?
 - 1 to 3 years
 - 3 to 5 years
 - 5 to 10 years
 - More than 10 years

2. What is your main investment objective?
 - To preserve capital and generate steady income
 - To achieve moderate capital growth with some income
 - To generate long term capital growth
 - To achieve aggressive capital growth over the long term

3. What role does the money invested through us play in your life?
 - It is my retirement saving
 - It will fund my kids' education
 - It will fund my kids' marriage
 - It will be inherited by my descendants

4. Think of the average rate of return you would expect to earn on an investment portfolio over the next ten years. How does this compare with what you think you would earn if you invested the money in bank deposits?
 - About the same rate as 5 year bank deposits.
 - 5 years Bank deposits plus 3%
 - 5 years Bank deposits plus 5%
 - 5 years Bank deposits plus 8%
 - 5 years Bank deposits plus 10%
 - 5 years Bank deposits plus 12%

Note: Achieving capital growth involves investing in risky asset classes such as equities

Risk Appetite

5. How secure is the income from employment / business you use to meet normal living expenses?
 - Not secure

- Moderately Secure
 - Highly secure
 - Extremely secure
6. What percentage of your total assets (excluding your home) are you proposing to invest now?
- More than 75%
 - Between 50 % and 75%
 - Between 25 % and 50%
 - Less than 25%
7. Over the next few years, what do you expect will happen to your income?
- It will grow
 - It will remain the same
 - It will fall
 - Cant say

Risk Attitude

8. If the market declined and the value of your investments suddenly fell by 20 % what would you do?
- I will immediately sell off my investments regardless of the possibility of a recovery
 - I will hold my investments and relook at the investment rationale in light of additional information. However I shall not invest additional money, even though my initial decision is correct.
 - I will hold my investments and relook at the investment rationale in light of additional information. I will invest more money if I realize that my initial investment decision is correct.
 - I will invest more money to buy the same assets which are now available cheaper
9. Compared to others, how do you rate your willingness to take financial risks?
- Very low risk taker
 - Low risk taker
 - Average risk taker
 - High risk taker
 - Very high risk taker
10. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?
- Always the possible losses.
 - Usually the possible losses.
 - Usually the possible gains.
 - Always the possible gains.
11. Investments can go up or down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?
- Any fall would make me feel uncomfortable.
 - 10%.

- 20%.
 - 33%.
 - 50%.
 - More than 50%.
12. What is the maximum “recovery time” that you would accept in the event of a loss?
- 6 months
 - 6-12 months
 - 12-24 months
 - 24 months or more
 -
13. When you think of “risk” in an investment context, which of the following word comes to your mind first?
- Danger
 - Uncertainty
 - Opportunity
 - Thrill

Special Circumstances

14. The following issues are important and need consideration while we plan your financial strategy. Our advisor will discuss these with you in case; you are covered by any of the following circumstances.

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| | Yes / No |
| • Are you anticipating any major lifestyle changes (i. e., marriage, divorce, retirement, children, moving, etc.)? | |
| • Do you expect any significant changes in your cash flow? | |
| • Do you expect any major expenditure in next 5 years? | |
| • Do you expect to win or lose any legal judgments? | |
| • Are there any investments you are opposed to for any reason? | |
| • F. Will you be receiving a significant inheritance? | |
| • G. Do you have potential health problems? | |