

RISK PROFILE QUESTIONNAIRE

Please answer the following questions as truly /openly as you can. There are no 'right' or 'wrong' answers and only the most 'suitable' answer must be chosen.
Please TICK ONLY ONE box next to your choice of answer.

1. Investment Horizon: How many years will you allow your investments to grow before you will need to start significant withdrawals?

- 1) 1-2 years ☐ 2) 3-5 years ☐
3) 6-10 years ☐ 4) More than 10 years ☐

2. Retirement: When are you going to retire?

- 1) Already Retired ☐ 2) 1-5 years to retire ☐ 3) 6-9 years to retire ☐
4) 10-15 years to retire ☐ 5) More than 15 years to retire ☐

3. Cash Flow: What is your planned cash flow into and out of your investment portfolio over the next 3-5 years?

- 1) Withdraw money regularly ☐ 2) Do nothing ☐
3) Add new money at few times ☐ 4) Add sizable new money regularly ☐

4. Near Future Events: Beyond your normal contributions & withdrawals, are there any special circumstances /events that might need major withdrawals from your portfolio over the next 3-5 years?

- 1) My entire investments may be required ☐ 2) Significant withdrawal /liquidation expected ☐
3) Minor /limited withdrawals expected ☐ 4) No withdrawals foreseen ☐

5. Attitude Towards Risk & Return: Please select the ideal volatility and return combination (represented in %age on an Average Basis) that you are most comfortable with for investments over a period of time.

- 1) Returns of 8% annually, with the possibility of a loss of 3-4% in any year ☐
2) Returns of 8-10% annually, with the possibility of a loss of 5-7% in any year ☐
3) Returns of 10-12% annually, with the possibility of a loss of 8-10% in any year ☐
4) Returns of 12-15% annually, with the possibility of a loss of 15-20% in any year ☐

6. Attitude Towards Losses: You have found that in your portfolio (consisting only mutual fund schemes) there is a fall in valuation by 25%. Your distributor/adviser tells you to transfer from a non performing scheme to a better one. What would you do now?

- 1) Instead of making the transfer, I will sell all units of MF schemes from my Portfolio ☐
2) I will make no transfer/ fresh purchase but Partially Redeem some units of MF schemes ☐
3) Hold onto my units in MF schemes ☐
4) Buy more units of MF schemes ☐

7. Attitude Towards Market Sentiments : You lost 25% in a mutual fund scheme but the market bounces back and you receive back your value ? However the sentiment in the market is weak and fresh investments are less with most of the people redeeming their portfolio. Your distributor/adviser tells that the market valuations are attractive ? What would you do ?

- 1) Follow the general market sentiment & sell all units of MF scheme ☐
2) Sell some units of MF schemes ☐
3) Wait & watch for market sentiments to come up ☐
4) Buy more units of MF schemes ☐

8. Awareness & Maturity: How much do you 'believe' or have 'conviction' in the below statements?

- (A) In portfolio management, asset allocation and its' rebalancing shall largely determine returns
(B) One should avoid emotions of fear, greed & hope while managing portfolio and take decisions as per proper strategy
(C) Equities are instruments for long-term wealth creation but one should be patient enough to see losses in short-term

- 1) My personal belief / conviction is not consistent with the above statements ☐
2) I do have some belief and conviction in most of the above statements ☐
3) I have full belief and conviction in all of the above statements ☐

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9. Attitude Towards Investments: *How do you feel you would react to movements in your portfolio value?*

- 1) I become very concerned any time my portfolio loses value. I do not wish to have any losses and hence I check my portfolio almost every day. ☐
- 2) I try not to over-react to daily market changes even though sometimes I do feel worried. If my portfolio takes fall beyond 10%, I would try sell and invest in more safer options. ☐
- 3) I feel that investments should be given some time to perform and normal up-and-downs do not matter much in my long term portfolio. However, I do not want my portfolio to give negative returns beyond 20% at any given point or be negative beyond a year. ☐
- 4) I believe long-term investments do not require frequent monitoring. Short-term market falls are a great opportunity to rebalance portfolio and I would try invest more money in bad market scenarios. ☐

10. Asset Class Selection : *How would you select the Asset Class for Investment ?*

- 1) Based on Past Performance ☐ 2) Based on partner advice ☐ 3) Based on Market sentiments ☐
- 4) Based on what your friends and relatives do ☐ 5) Based on what most Indian investors like to do, invest in products offering fixed returns ☐

RESULTS

RISK CATEGORY

For all the questions, add the corresponding Serial Numbers in the first column. The total sum would indicate your Risk Category /Profile as per this assessment.

Total Points	10-19	20-29	30-41
Risk Category	Conservative	Moderate	Aggressive

PERSONAL DETAILS

Date

Investor Name:

Email Id:

Risk Category Identified: Conservative ☐ Moderate ☐ Aggressive ☐

Partner Name:

Investor Signature

Partner Signature

Important:

Note that recent experiences, the circumstances while answering the questionnaire, understanding of the questions, etc. may impact the results. Try answering the questions in an unbiased, relaxed frame of mind. This is not a test and there is no 'right' or 'wrong' answer and only the 'most' suitable answers must be chosen. Investors should properly ask the partner for clarifications if required.

DISCLAIMER: Risk assessment is a very subjective matter dependent on many factors and circumstances. Further, the risk assessment /profile of a person is likely to change over time and upon happening of any life-style changes, life-events, etc. The above questionnaire is one of the many tools /approaches that one can use to determine a risk profile that matches you. While due care & consideration is taken in preparation of the above questionnaire, there is no guarantee that the risk profile outcome is the 'right' one for you. The above document is not recommendatory in nature and is intended to be and must not taken as the basis of any investment decision. There is no investment advice or solicitation of any financial product. Investors are advised to exercise due caution and take proper expert guidance before making any investment decisions.