

CLIENT RISK REVIEW

1. RISK QUESTIONNAIRE

You will appreciate that all investments involve a degree of risk to your capital and you are accepting this by deciding to make investments. You should carefully consider the level of risk you wish to accept. Please read our notes on "Understanding Risk" as this will help you make your choice. Please now complete the following Risk Questionnaire:

1. What is your investment term?
 - 3-5 years
 - 6-10 years
 - 11-15 years
 - 16-20 years
 - 21+ years

2. I would enjoy exploring investment opportunities for my money.
 - I strongly agree with this statement
 - I tend to agree with this statement
 - In between
 - I tend to disagree with this statement
 - I strongly disagree with this statement

3. I would go for the best possible return even if there were risk involved.
 - Always
 - Usually
 - Sometimes
 - Rarely
 - Never

4. Compared to other people, how would you describe your typical attitude when making important financial decisions?
 - Very adventurous
 - Fairly adventurous
 - Average
 - Fairly cautious
 - Very cautious

5. Compared to others, what amount of risk have you taken with your past financial decisions?
- Very Large
 - Large
 - Medium
 - Small
 - Very small
6. To reach my financial goal I prefer an investment which is safe and grows slowly but steadily, even if it means lower growth overall.
- I strongly agree with this statement
 - I tend to agree with this statement
 - In between
 - I tend to disagree with this statement
 - I strongly disagree with this statement
7. I am looking for high investment growth. I am willing to accept the possibility of greater losses to achieve this.
- I strongly agree with this statement
 - I tend to agree with this statement
 - In between
 - I tend to disagree with this statement
 - I strongly disagree with this statement
8. If you had money to invest, how much would you be willing to place in an investment with possible high returns but an equal element of risk?
- All of it
 - More than half
 - Half
 - Less than half
 - None
9. How would a close friend describe your attitude to taking financial risks?
- Daring
 - Sometimes daring
 - A thoughtful risk taker
 - Careful
 - Very cautious and risk averse

10. If you had picked an investment with potential for large gains but also the risk of large losses how would you feel:

- Panicked and very uncomfortable
- Quite uneasy
- A little concerned
- Accepting of the possible highs and lows
- Excited by the potential for gain

11. Imagine that you have some money to invest and a choice of two investment products, which option would you choose?

- A low average annual return but almost no risk of loss of the initial investment
- A higher average annual return but some risk of losing part of the initial investment
- A mixture of the above

12. I would prefer small certain gains to large uncertain ones

- I strongly agree with this statement
- I tend to agree with this statement
- In between
- I tend to disagree with this statement
- I strongly disagree with this statement

13. When considering a major financial decision which statement BEST describes the way you think about the possible losses or the possible gains?

- I'm excited about the possible gains
- I'm optimistic about possible gains
- I think about both the possible gains and losses
- I am conscious of the possible losses
- I worry about the possible losses

14. I want my investment money to be safe even if it means lower returns

- I strongly agree with this statement
- I tend to agree with this statement
- In between
- I tend to disagree with this statement
- I strongly disagree with this statement

Your choice of Personal Risk Profile (2-10) – Risk Tolerance (to be completed after discussing your selections above)	
Your Risk Capacity (financial ability to cope with a loss)	<input type="checkbox"/> High <input type="checkbox"/> Medium <input type="checkbox"/> Low

NB. If your financial position should materially change for any reason, the obligation is on you to inform us as soon as is reasonably possible. We can then advise you how we can best adapt your current investment arrangements to suit your changed circumstances.

2. DECLARATION

I declare that the above information I have provided is correct to the best of my knowledge and belief, and I have read and understood the contents of this Application and all related information.

Signature.....

Print Name.....

Date.....