

# Risk Profiling Questionnaire

The risk profiling questionnaire is meant to measure the risk tolerance as well as time horizon in investing. The questionnaire is designed to show which type of investment approach may suit you best. Each answer would be given a point. The total score would suggest the appropriate risk profile for you.

Our advice: There are not any right or wrong answers, please follow your instincts and answer the questions. Please answer the following questions by selecting only one response to each question.

1. What is your current age?
  - a) 18 to 30 years old
  - b) 31 to 40 years old
  - c) 41 to 50 years old
  - d) 51 to 60 years old
  - e) Above 60 years old
2. How many months of expenses can your emergency funds cover?
  - a) I currently have no emergency funds
  - b) Less than 3 months
  - c) 4 to 6 months
  - d) 7 to 9 months
  - e) More than 9 months
3. What percentage of your monthly income can be invested?
  - a) 0 to 10%
  - b) 11% to 20%
  - c) 21% to 30%
  - d) More than 30%
  - e) I currently have no income
4. When do you expect to liquidate your investment?
  - a) Less than 1 year
  - b) 1 to 2 years
  - c) 3 to 5 years
  - d) 6 to 7 years
  - e) More than 7 years
5. How many people depend on you financially?
  - a) 0
  - b) 1
  - c) 1, but someone who work
  - d) 2 to 3
  - e) More than 3
6. In order to achieve high returns I am willing to choose high risk investments.
  - a) Strongly agree
  - b) Agree
  - c) Neutral
  - d) Disagree
  - e) Strongly disagree
7. What is your expected rate of return from your investments
  - a) Potential return of 6% per annum
  - b) Potential return of 10% per annum
  - c) Potential return of 12% per annum
  - d) Potential return of 15% per annum
  - e) potential return of more than 15% per annum
8. I would start to worry about my investments if my portfolio value falls
  - a) Less than 5% per annum
  - b) 5%-10% per annum
  - c) 10%-20% per annum
  - d) 20%-30% per annum
  - e) More than 30% per annum
9. Maximum allocation in your current portfolio pertains to
  - a) Savings and fixed deposits
  - b) Bonds
  - c) Equities
  - d) Mutual Funds
  - e) Derivatives options, swaps and futures
10. I prefer to keep capital safe rather than have high returns
  - a) Strongly agree
  - b) Agree
  - c) Neutral
  - d) Disagree
  - e) Strongly disagree

11. What is your primary investment objective?

- a) Capital Preservation
- b) Capital Appreciation
- c) Retirement Planning
- d) Children Education
- e) Future Lifestyle Improvement

12. What is your annual take home income?

- a) Under INR 2,00,000
- b) INR 2,00,000 to INR 5,00,000
- c) INR 5,00,00 to INR 10,00,000
- d) INR 10,00,000 to INR 20,00,000
- e) Over INR 20,00,000

13. Do you have any borrowings other than home loans?

- a) Yes
- b) No

14. Do you have any Insurance?

- a) Term Insurance
- b) Health Insurance
- c) Critical Illness Insurance
- d) Accidental Insurance

QUESTION NO.	A	B	C	D	E	POINTS
Question 1	5	4	3	2	1	
Question 2	1	2	3	4	5	
Question 3	2	3	4	5	1	
Question 4	1	2	3	4	5	
Question 5	5	3	4	2	1	
Question 6	5	4	3	2	1	
Question 7	1	2	3	4	5	
Question 8	1	2	3	4	5	
Question 9	1	2	3	4	5	
Question 10	1	2	3	4	5	
Question 11	1	5	3	2	4	
Question 12	1	2	3	4	5	
Question 13	5	1				

Calculate My Risk Level	
Your Risk Score	
Your Risk Profile	

Total Score	Risk Profile
10-17	Conservative
18-24	Moderately Conservative
25-31	Balanced
32-38	Moderately Aggressive
More than equal to 39	Aggressive

Name of Client:-

Phone No :-

Email Id :-

Signature of Client:-

Date:-