

CLIENT SUITABILITY ASSESSMENT FORM

The client suitability questionnaire aims to help you understand your attitude to risk and investing. It aims to understand the investment preference of an investor based on his investment objectives, risk profile, liquidity requirements and other relevant information.

For you to get the most from this questionnaire, it is important that the responses to the questions are accurate and complete, and remember, there are no right or wrong answers.

FINANCIAL GOALS

1. Which best describes your investment goals?	SCORE
<input type="checkbox"/> Aggressive Growth I want to get the highest possible rate of return on my portfolio over the long term, and I am aware that the total value of my investments may significantly decline occasionally.	5
<input type="checkbox"/> Conservative Growth My first goal is the long-term growth of my investments, but I'm willing to accept a lower return to avoid risk of a major decline in the value of my investments.	4
<input type="checkbox"/> Income and Growth I want my investments to produce a fairly steady stream of income and growth without major declines in value.	3
<input type="checkbox"/> Income My primary goal is to receive steady, consistent income from my investments.	2
<input type="checkbox"/> Security and Capital Preservation I am willing to accept lower returns to minimize the risk of losing any money.	1

2. How soon do you expect to need the money you are investing? SCORE

- | | | |
|--------------------------|-------------------|---|
| <input type="checkbox"/> | 11 years and over | 5 |
| <input type="checkbox"/> | 5-10 years | 4 |
| <input type="checkbox"/> | 3-4 years | 3 |
| <input type="checkbox"/> | 1-2 years | 2 |
| <input type="checkbox"/> | Less than 1 year | 1 |

3. Which best describes your experience and knowledge in investments? SCORE

- | | | |
|--------------------------|--|---|
| <input type="checkbox"/> | Very High
I have a thorough knowledge of the major asset classes and I am a highly experienced investor. | 5 |
| <input type="checkbox"/> | High
I understand the different categories of investment and the different levels of risk and return associated with each type. I am experienced in investing. | 4 |
| <input type="checkbox"/> | Moderate
I am familiar with the basic types of investments. | 3 |
| <input type="checkbox"/> | Low
I know something about instruments but do not have an in-depth knowledge. | 2 |
| <input type="checkbox"/> | Very Low
I am starting to learn about investing. | 1 |

4. Which best describes your comfort level given investment declines over short periods (up to 2yrs)? SCORE

- | | | |
|--------------------------|---|---|
| <input type="checkbox"/> | Very High
I could tolerate a significant decline in the short term value of my investments, in anticipation of a positive long term return. | 5 |
| <input type="checkbox"/> | High
A large decline in the short term value of my investments would not be upsetting, in anticipation of a positive long term return. | 4 |
| <input type="checkbox"/> | Moderate
A modest decline in the short term value of my investments would not be upsetting, in anticipation of a positive long term return. | 3 |
| <input type="checkbox"/> | Low
Any drop in the value of my investments would make me uncomfortable, but I could tolerate minor declines from time to time. | 2 |
| <input type="checkbox"/> | Very Low
My primary concern is the security of my investment. | 1 |

5. Which best describes your current lifestyle and investment habits? SCORE

- | | | |
|--------------------------|---|---|
| <input type="checkbox"/> | Significant
Have accumulated significant investment assets. | 5 |
| <input type="checkbox"/> | Moderate
Have saved a moderate amount and continuously saving. | 4 |
| <input type="checkbox"/> | Primary Debt Payment
Have increased my income but primarily paying down debt. | 3 |
| <input type="checkbox"/> | Little Savings
Have a few savings but need to borrow frequently. | 2 |
| <input type="checkbox"/> | Starting out
Just starting out. | 1 |

BACKGROUND INFORMATION

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|--|--------------|
| 6. What is your age? | SCORE |
| <input type="checkbox"/> 20 – 29 | 5 |
| <input type="checkbox"/> 30 – 44 | 4 |
| <input type="checkbox"/> 45 – 54 | 3 |
| <input type="checkbox"/> 55 – 64 | 2 |
| <input type="checkbox"/> Over 65 | 1 |
| 7. How many financial dependents do you have? | SCORE |
| <input type="checkbox"/> None | 5 |
| <input type="checkbox"/> 1 | 4 |
| <input type="checkbox"/> 2 – 3 | 3 |
| <input type="checkbox"/> 3 – 5 | 2 |
| <input type="checkbox"/> More than 5 | 1 |
| 8. What is your employment status? | SCORE |
| <input type="checkbox"/> Employed full-time | 5 |
| <input type="checkbox"/> Employed part-time | 4 |
| <input type="checkbox"/> Self – employed | 3 |
| <input type="checkbox"/> Not employed | 2 |
| <input type="checkbox"/> Retired | 1 |

9. Describe your gross annual household income.

SCORE

- | | | |
|--------------------------|---------------|---|
| <input type="checkbox"/> | Very High | 5 |
| <input type="checkbox"/> | High | 4 |
| <input type="checkbox"/> | Above Average | 3 |
| <input type="checkbox"/> | Average | 2 |
| <input type="checkbox"/> | Low | 1 |

10. Describe your income source.

SCORE

- | | | |
|--------------------------|--------------------|---|
| <input type="checkbox"/> | Very Secure | 5 |
| <input type="checkbox"/> | Secure | 4 |
| <input type="checkbox"/> | Somewhat Uncertain | 3 |
| <input type="checkbox"/> | Uncertain | 2 |
| <input type="checkbox"/> | Very Uncertain | 1 |

OVERALL SCORE

CLIENT SUITABILITY ASSESSMENT RESULTS

	PORTFOLIO STRATEGY
41 – 50 Experienced investor willing to assume greater level of risk for potentially greater capital appreciation.	Aggressive Growth
31 – 40 Investor with some tolerance for risks seeking capital appreciation and secondary income.	Growth
21 – 30 Less conservative investor seeking current income plus capital appreciation.	Growth & Income
11 – 20 Investor with a low tolerance for risk seeking a greater level of income with stability of income.	Income
0 – 10 Conservative investor seeking preservation of capital and a moderate level of income.	Capital Preservation