

Risk Assessment Questionnaire

Check your risk profile

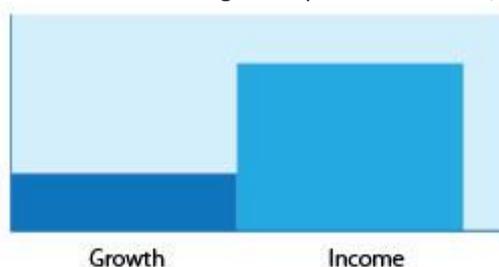
Before starting out on your journey of investment, you first need to recognise your character as an investor. Once this is done, it will help make your investment decisions much easier.

Determining how to allocate your funds is one of the most important decisions in life and you need to ensure that you have explored all possibilities before taking the first step.

You need to seriously consider where to invest, what to invest in, how long you plan to keep your money invested, what you expect from your investment and how much risk you can take.

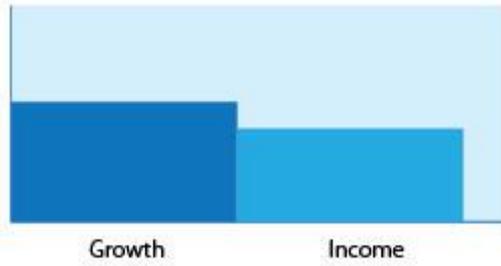
Our Risk Assessment questionnaire below will guide you through this recognition process, and help you determine whether you are a conservative, moderate or aggressive investor.

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1. My age is:
 - under 40 **(1 point)**
 - 40 - 55 years **(2 points)**
 - 56 years or older **(3 points)**
 2. How would you describe your investment style?
 - Conservative **(1 point)**
 - Moderate **(2 points)**
 - Aggressive **(3 points)**
 3. How familiar are you with investing?
 - I know nothing at all **(1 point)**
 - I am reasonably familiar with the basic types of investments, including unit trust funds **(2 points)**
 - I am both knowledgeable and experienced in general investment. **(3 points)**
 4. How long do you plan to hold your investment?
 - Below 2 years **(1 point)**
 - 3 - 5 years **(2 points)**
 - 6 years or more **(3 points)**
 5. Which of the following best describes what you need from your investments?
 - I don't need a lot of growth potential. Rather, I need a steady, relatively predictable flow of income



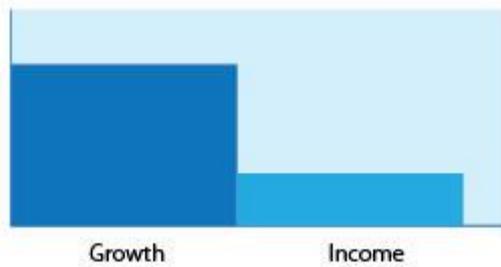
..... **(1 point)**

- I need growth to keep building towards future goals, but I don't want to put a major portion of my assets in investments that may fluctuate a lot



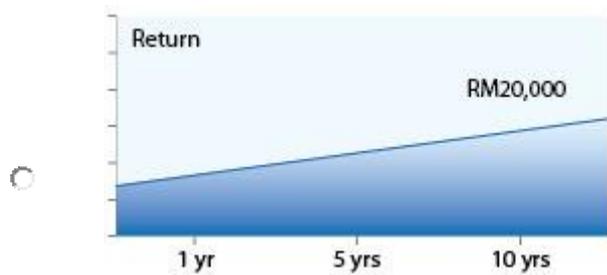
..... (2 points)

- I don't need income right now. I am more interested in giving my portfolio as much growth potential as possible over the long term.

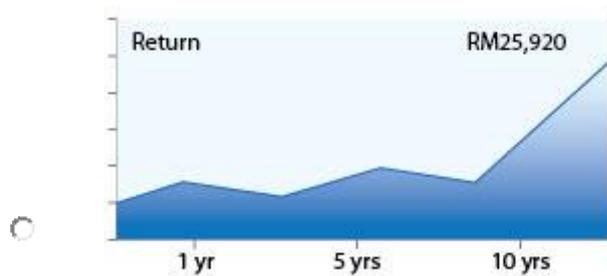


..... (3 points)

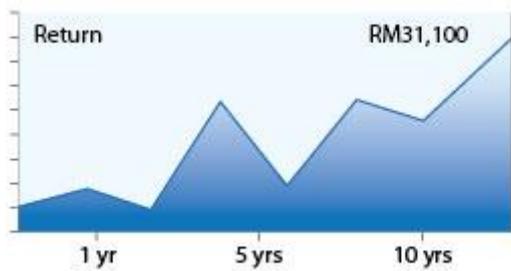
6. Below, you'll see three hypothetical models. The charts show how your RM10,000 investment have grown over the past 10 years. Which investment -- taking into account both return and volatility -- looks most attractive to you?



(1 point)



(2 points)



(3 points)

7. Do you have an emergency fund for short-term cash needs ? (3 to 6 months' salaries)
- No (1 point)
 - I'm in the process of saving. (2 points)
 - Yes, I have an adequate emergency fund. (3 points)
8. If you have invested RM10,000 in an equity unit trust with a good historical performance record, and you lost RM1,500 (15%) over the course of a few months, you would....
- Sit tight and hope the Fund would bounce back (1 point)
 - Sell your unit trust in an effort to avoid possible further losses. (2 points)
 - Invest an additional amount, since the unit price now cost less to buy. (3 points)
9. If I could significantly increase my returns by taking more risk, I would...
- Be unlikely to take much more risks (1 point)
 - Be willing to take a little more risks with some of my money. (2 points)
 - Be willing to take a lot more risks with all of my money. (3 points)
10. Which statement best describes your long-term investment strategy?
- I'm willing to accept only a small degree of investment risks (1 point)
 - I'm willing to take a moderate degree of risks with my investment today for potentially higher rewards in the future. (2 points)
 - I'm willing to take the highest investment risks to reap potential substantial rewards. (3 points)

Your Investor Profile: **CONSERVATIVE** (1 point – 9 points)

You probably refer a cautious approach to investing that takes only prudent risks to seek a reasonable return. You are an investor who wants consistent returns and a regular income to help you to meet your cash flow needs. You are likely to worry if your investment value drops. You want a diversified portfolio yet prefer an exposure to fixed interest securities to reduce risks and would accept less rewards for the peace of mind with a more stable portfolio. You require an investment which has some potential to grow in value over the medium term to reduce the effect of inflation.

Your Investor Profile: **MODERATE** (10 points – 19 points)

You understand risk and are fairly comfortable with it, but you are not prepared to speculate. You are an investor who wants a diversified portfolio yet prefer a higher exposure to equity investments which are more likely to provide higher returns over the longer term. You also accept that investment returns may be negative over the short term and likely to feel most comfortable with a balance of asset classes that provide capital growth and high income prospects. If you are in your 30's and 40's you should be willing to take on a fair amount of risks with your savings for a long-term goal like college for your children or retirement.

Your Investor Profile: **AGGRESSIVE** (20 points – 30 points)

You are probably willing to take a significant amount of risks to achieve potentially higher returns. You are an investor who wants access to stock market opportunities, seeking potentially high investment returns and try to maximise capital growth over the long-term. You can accept that investment returns may fluctuate significantly over the short term and may be negative. If the market dips you look at it as a buying opportunity or aren't likely to sell in a panic.