

Your Risk Profile

PRIVATE AND CONFIDENTIAL

Are you a risk taker? There's no right or wrong answer. Usually an investment will carry some risk. Here's some questions which will help you clarify to what degree in your investments you like to take risks.

1. What stage of life are you at?

- | | |
|--|----|
| <input type="checkbox"/> Single - starting out with few financial burdens | 40 |
| <input type="checkbox"/> Married or defacto with no kids | 40 |
| <input type="checkbox"/> I've got young kids and big expenses | 20 |
| <input type="checkbox"/> My kids are older. I'm earning good money for me. | 40 |
| <input type="checkbox"/> Preparing for retirement. Need to get things sorted | 30 |
| <input type="checkbox"/> Already retired | 20 |

2. Why are you looking at investing

- | | |
|--|----|
| <input type="checkbox"/> I've got a lump sum and I want to decide what to do with it | 30 |
| <input type="checkbox"/> I'm close to retiring and want to maximise my savings | 30 |
| <input type="checkbox"/> I want an income stream from my savings | 10 |
| <input type="checkbox"/> I've got a short term goal that I want to hit | 20 |
| <input type="checkbox"/> Retirement is miles away but I want to growth my wealth | 40 |

3. How many years will your money stay invested?

- | | |
|--|----|
| <input type="checkbox"/> One to two | 10 |
| <input type="checkbox"/> Two to three | 15 |
| <input type="checkbox"/> Three to five | 30 |
| <input type="checkbox"/> Five to seven | 40 |
| <input type="checkbox"/> Seven to ten | 45 |
| <input type="checkbox"/> More than ten | 50 |

4. Are you familiar with investments and how they work?

- | | |
|--|----|
| <input type="checkbox"/> Not at all | 10 |
| <input type="checkbox"/> A little bit | 10 |
| <input type="checkbox"/> A reasonable understanding | 20 |
| <input type="checkbox"/> I have a good understanding of investments and how they work | 40 |
| <input type="checkbox"/> I'm really familiar with investments, their classes, risks and possible returns | 50 |

5. How would you rate your willingness to accept investment risks

- | | |
|------------------------------------|----|
| <input type="checkbox"/> Very low | 10 |
| <input type="checkbox"/> Low | 20 |
| <input type="checkbox"/> Average | 30 |
| <input type="checkbox"/> High | 40 |
| <input type="checkbox"/> Very high | 50 |

6. How confident are you in making wise financial decisions?

- | | |
|-------------------------------------|----|
| <input type="checkbox"/> Not at all | 10 |
| <input type="checkbox"/> Low | 10 |
| <input type="checkbox"/> Somewhat | 20 |
| <input type="checkbox"/> Reasonable | 30 |
| <input type="checkbox"/> Quite | 40 |
| <input type="checkbox"/> Very | 50 |

7. How much risk have you taken in the past?

- | | |
|--|----|
| <input type="checkbox"/> Just put my cash in the bank | 10 |
| <input type="checkbox"/> I've got money on term deposit | 20 |
| <input type="checkbox"/> I'm in managed funds | 30 |
| <input type="checkbox"/> I have investment property or shares | 40 |
| <input type="checkbox"/> I've borrowed money to invest in shares | 50 |

8. What return do you want on your investment?

- | | |
|---|----|
| <input type="checkbox"/> Low is ok as long as it's still there later on | 10 |
| <input type="checkbox"/> It'd be good to keep pace with inflation | 15 |
| <input type="checkbox"/> I want inflations plus 2-4% | 20 |
| <input type="checkbox"/> Inflation plus 5-7% | 30 |
| <input type="checkbox"/> Inflation plus 8-10% | 40 |
| <input type="checkbox"/> 10%+ over inflation | 50 |

9. Tax concession investments sometimes carry greater risks. I would take that risk:

- | | |
|---|----|
| <input type="checkbox"/> Only if I couldn't go backwards | 10 |
| <input type="checkbox"/> If there was a slight chance I'd go backward | 20 |
| <input type="checkbox"/> If there was a reasonable chance I'd end up better off | 30 |
| <input type="checkbox"/> Because there's risk inherent in getting ahead | 40 |

10. If your investment dropped in value how would you react?

- | | |
|--|----|
| <input type="checkbox"/> Super stressed | 5 |
| <input type="checkbox"/> Not happy and I'd look to shift it | 15 |
| <input type="checkbox"/> I'd take a deep breath and weigh the options rationally | 25 |
| <input type="checkbox"/> Be OK and wait the recovery | 35 |
| <input type="checkbox"/> Buy more because it's cheaper | 50 |

11. If you were to get out of an investment how much would it need to go down?

- | | |
|---|----|
| <input type="checkbox"/> Anything and I'm out | 5 |
| <input type="checkbox"/> 5% | 10 |
| <input type="checkbox"/> 10% | 20 |
| <input type="checkbox"/> 20% | 30 |
| <input type="checkbox"/> 33% | 40 |
| <input type="checkbox"/> 50% | 50 |
| <input type="checkbox"/> 50+% | 50 |

12. Which investment spread do you feel the most comfortable with?

	Low Risk/ Return	Medium Risk/ Return	High Risk/ Return	
<input type="checkbox"/> Option 1	100%	0%	0%	5
<input type="checkbox"/> Option 2	70%	30%	0%	10
<input type="checkbox"/> Option 3	50%	30%	20%	20
<input type="checkbox"/> Option 4	30%	30%	40%	30
<input type="checkbox"/> Option 5	20%	30%	50%	35
<input type="checkbox"/> Option 6	0%	30%	70%	40
<input type="checkbox"/> Option 7	0%	0%	100%	50

Thank you.

Your Profile Score:

Based on the answers to the questions, this scoring system has been devised to provide you with an indication of your Investment Profile.

It is recommended that a separate sheet be completed for each investor or family unit.

	Write In Score and Sub-Total	Multiply Sub-Total By Factor	Add To Determine Total Score
Question 1			
Question 2			
Sub-Total		x 2	
Question 3			
Question 8			
Sub-Total		x 4	
Question 4			
Question 6			
Sub-Total		x 1	
Question 5			
Question 7			
Question 9			
Question 10			
Question 11			
Question 12			
Sub-Total		x 3	
		Total	

Please now refer to the description below and use your TOTAL Score to determine your personal Investment Profile.

If you are surprised or disagree with your investment profile have a think why you believe your investment profile may be different and feel free to contact me at chris@zagleverage.com.

Description:

Score		Investment Profile	Description
Low	300	Risk Averse	You're a very conservative investor who wants no risk.
Midpoint	400		The most important thing is to keep what you've got.
High	500		Lower returns are ok.
Low	400	Conservative	Conservative in outlook.
Midpoint	550		Might include some higher risk investments.
High	700		
Low	550	Moderately Conservative	Most important thing is stability.
Midpoint	700		You however do want to grow things a little too.
High	850		
Low	700	Balanced	You prefer a balanced approach.
Midpoint	850		Some stability and some opportunity for growth.
High	1050		
Low	850	Growth	You desire growth in your portfolio.
Midpoint	1050		Probably balancing risk through variety of investments.
High	1250		
Low	1050	Aggressive Growth	You're ok with risk because you want the growth.
Midpoint	1250		And you'll likely have a long term view.
High	1550		

Well done on completing your profile!

If you have any questions or want to find out more please feel free to contact me at chris@zagleverage.com and book your Discover Session.