

# Your Risk Profile

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?

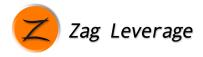
Single - starting out with few financial burdens	40
Married or defacto with no kids	40
I've got young kids and big expenses	20
My kids are older. I'm earning good money for me.	40
Preparing for retirement. Need to get things sorted	30
Already retired	20

#### 2. Why are you looking at investing

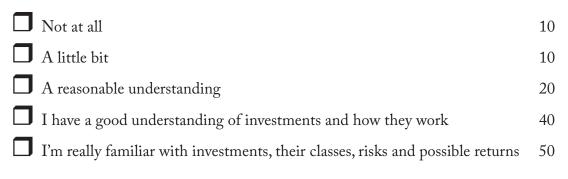
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#### 3. How many years will your money stay invested?

One to two	10
Two to three	15
Three to five	30
Five to seven	40
Seven to ten	45
More than ten	50



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



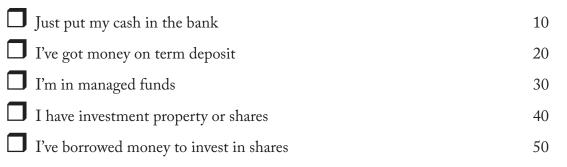
5. How would you rate your willingness to accept investment risks

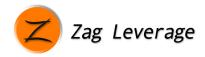
Very low	10
Low	20
Average	30
🗖 High	40
Uvery high	50

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



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

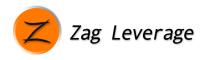




8. What return do you want on your investment?

Low is ok as long as it's still there later on	10
☐ It'd be good to keep pace with inflation	15
I want inflations plus 2-4%	20
□ Inflation plus 5-7%	30
Inflation plus 8-10%	40
$\square$ 10%+ over inflation	50
9. Tax concession investments sometimes carry greater risks. I would take that risk:	
Only if I couldn't go backwards	10
If there was a slight chance I'd go backward	20
If there was a reasonable chance I'd end up better off	30
Because there's risk inherent in getting ahead	40
10. If your investment dropped in value how would you react?	
Super stressed	5
Not happy and I'd look to shift it	15
$\Box$ I'd take a deep breath and weigh the options rationally 2	5
Be OK and wait the recovery	35
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?	
Anything and I'm out	5
5%	10
10%	20
20%	30
33%	40
50%	50
50+%	50

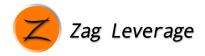
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12. Which investment spread do you feel the most comfortable with?

Option 1	Low Risk/ Return 100%	<b>Medium Risk/</b> <b>Return</b> 0%	High Risk/ Return 0%	5
Option 2	70%	30%	0%	10
Option 3	50%	30%	20%	20
Option 4	30%	30%	40%	30
Option 5	20%	30%	50%	35
D Option 6	0%	30%	70%	40
<b>D</b> 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	
		l	
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	300 400	Risk Averse	You're a very conservative investor who wants no risk. The most important thing is to keep what you've got.
Midpoint High	400 500	NISK AVEISE	Lower returns are ok.
111511	500		
Low	400		Conservative in outlook.
Midpoint	550	Conservative	Might include some higher risk investments.
High	700		
Low	550		Most important thing is stability
Low Midpoint	550 700	Moderately	Most important thing is stability. You however do want to grow things a little too.
High	850	Conservative	Tou nowever do want to grow things a little too.
8			
Low	700		You prefer a balanced approach.
Midpoint	850	Balanced	Some stability and some opportunity for growth.
High	1050		
Low	850		Vou dooing grouth in your portfolio
Low Midpoint	850 1050	Growth	You desire growth in your portfolio. Probably balancing risk through variety of investments.
High	1250	Giowin	Trobably balancing fisk through variety of investments.
8	0 0		
Low	1050		You're ok with risk because you want the growth.
Midpoint	1250	Aggressive Growth	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.