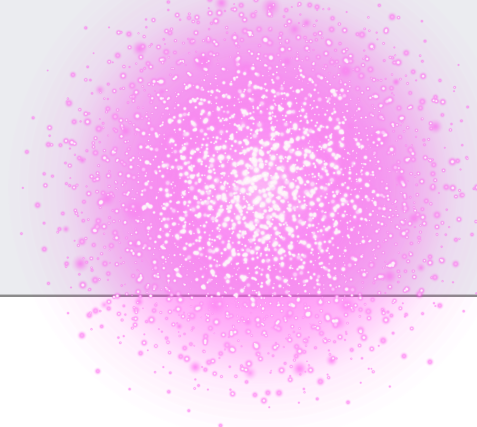


# WHAT IS MY RISK APPETITE?



## 1. What is your primary investment goal

- a) Preserve capital and avoid losses.
- b) Achieve steady growth over time.
- c) Maximize long-term returns, even if it means taking on more risk.

## 2. How would you feel if your investment dropped 10% in a month?

- a) Very concerned; I might consider selling.
- b) I would be a bit worried, but I'd probably stay invested.
- c) I'd see it as a potential buying opportunity.

## 3. How long do you plan to keep your money invested?

- a) Less than 3 years.
- b) 3-10 years.
- c) More than 10 years.

## 4. How comfortable are you with making investment decisions?

- a) Not comfortable; I prefer safe, well-known options.
- b) Somewhat comfortable; I'm open to a mix of investments.
- c) Very comfortable; I enjoy researching and taking calculated risks.

## 5. How do you react to market fluctuations?

- a) I prefer stability and avoid investments that fluctuate a lot.
- b) I accept some fluctuation as part of investing.
- c) I'm okay with fluctuations if it means higher returns.

## 6. What level of return do you expect from your? investment

- a) Consistent, but modest returns, even if it means lower overall growth.
- b) Moderate returns with a balance of growth and security.
- c) High returns, even if it involves taking on more risk.

## 7. How much experience do you have with investing?

- a) Very little or none; I'm new to investing.
- b) Some experience; I've made a few investments.
- c) Extensive experience; I actively manage my portfolio.

## 8. How diversified is your current investment portfolio?

- a) Mostly in low-risk options like bonds or savings accounts.
- b) A balanced mix of stocks, bonds, and other assets.
- c) Heavily weighted towards high-growth assets like stocks or real estate.

## 9. How reliant are you on your investments for income?

- a) Very reliant; I need the income to cover living expenses.
- b) Somewhat reliant; the income supplements my earnings.
- c) Not reliant; I reinvest most of the returns.

## 10. What is your reaction to investment losses?

- a) I get very anxious and consider pulling out.
- b) I'm concerned but stay invested, hoping for recovery.
- c) I see losses as temporary and look for new opportunities.

**11. How often do you review your investment portfolio?**

- a) Rarely; I prefer to set it and forget it.
- b) Occasionally; I review it a few times a year.
- c) Regularly; I closely monitor and adjust my investments.

**12. How Stable is your current financial situation?**

- a) Very stable; I have a secure income and minimal debt.
- b) Fairly stable; I have some debt but manage it well.
- c) Uncertain; my income fluctuates or I have significant debt.

**13. How would you describe your level of financial knowledge?**

- a) Basic; I know the fundamentals but not much more.
- b) Intermediate; I understand key concepts and follow financial news.
- c) Advanced; I'm knowledgeable about various investment strategies.

**14. What is your approach to new investment opportunities?**

- a) Cautious; I stick to what I know and trust.
- b) Open-minded; I consider new options but research thoroughly.
- c) Eager; I'm always looking for the next big opportunity.

**15. What is your investment time horizon?**

- a) Short-term; I need access to my money within the next few years.
- b) Medium-term; I plan to invest for 5-10 years.
- c) Long-term; I'm investing for the next decade or more.

## Scoring:

- **Mostly A's: Conservative Investor** – You prefer low-risk investments like bonds, high-quality dividend stocks, or savings accounts that offer stability and protection.
- **Mostly B's: Moderate Investor** – You are comfortable with a balanced approach, including a mix of stocks and bonds, aiming for steady growth with moderate risk.
- **Mostly C's: Aggressive Investor** – You're willing to take on higher risk for potentially higher returns, investing in stocks, emerging markets, or other high-growth opportunities.