

## Client Risk Tolerance and Return Objective Questionnaire

AGE -

Gender – M / F

Marital Status – M / U / W / D / S

1. How long do you plan to keep your investments professionally managed before liquidating the entire portfolio? (This is important because a “fully invested” investor must be able to withstand down cycles)
  - a. 1 – 2 years
  - b. 3 - 5 years
  - c. 6 - 10 years
  - d. More than 10 years
  
2. Do you have any of the following - (circle all that are applicable)
  - a. Car Insurance
  - b. Life Insurance
  - c. Health Insurance
  - d. Home Owners Insurance
  
3. You have saved for a big vacation. Two weeks before your departure, you lose your job. You-
  - a. Cancel your vacation.
  - b. Make plans for a modest vacation at the beach instead.
  - c. Go as scheduled, reasoning that job hunting will go better after a good vacation.
  - d. Extend your vacation and plan a real blowout; this might be your last opportunity to go first-class.
  
4. How would you characterize your personality?
  - a. I’m a pessimist. I always expect the worst.
  - b. I’m anxious. No matter what you say, I’ll worry.
  - c. I’m cautious but open to new ideas. Convince me.

- d. I'm objective. Show me the pros and cons and I can make a decision and live with it.
  - e. I'm optimistic. Things always work out in the end.
5. This statement best describes you-
- a. I don't see any point in saving
  - b. I'd like to save something, but there's never anything left over
  - c. I try to save a little whenever I can
  - d. I save 5 percent or more of my salary, regardless of other circumstances
6. When you are faced with a major financial decision, you-
- a. Flip a coin
  - b. Agonize.
  - c. Call each of your friends and ask what they would do
  - d. Go with your gut
  - e. Research the options.
7. How would your best friend describe your risk taking ability given the following options?
- a. A real gambler. Willing to take high risks for maximum gains
  - b. Willing to take risks only after adequate research
  - c. Cautious
  - d. A real risk avoider
8. If you are given 10 lakh taka today to invest in only one class of securities, you would –
- a. Invest in National Savings Certificates.
  - b. Invest in bank fixed deposits
  - c. Invest in A grade corporate bonds
  - d. Invest in the Stock Market
9. If you are given 10 lakh taka today, what would be your most appealing investment mix?
- a. 60% in low-risk investments 30% in medium-risk investments 10% in high-risk investments

- b. 30% in low-risk investments 40% in medium-risk investments 30% in high-risk investments
- c. 10% in low-risk investments 40% in medium-risk investments 50% in high-risk investments

10. What kind returns expectations do you have in regards to your managed portfolio account?

- a. 10 - 15 % per annum
- b. 16 - 25 % per annum
- c. 26 - 35 % per annum
- d. 36 - 45 % per annum
- e. Other - Please specify

11. If the stock market index had been gradually falling over the last several months. You would do the following -

- a. Pull your money out of stocks and into a savings / current account
- b. Pull your money out of stocks and into a bank FDR or A grade corporate bond
- c. Do nothing and wait it out. The market will come back up eventually
- d. Buy more stocks since prices are low

12. When it comes to stocks, I rate myself as a -

- a. Complete novice. I Have never participated in the stock market
- b. Relative newcomer. I have occasionally participated in the stock market with small amounts over the last 1-3 years only
- c. Experienced. I have made many investments of varying amounts over the last 4 or more years
- d. Expert. I have been investing in the stock market for many years and know the risks well

13. Where did you find out about NDB Capital discretionary portfolio management services?

- a. I was solicited by NDB Capital

- b. Newspaper
- c. Investor's road show
- d. From a friend
- e. Internet