

## Risk Profiler

1. What is your Investment Horizon? How long can you keep your money invested in the market before needing access to it?

- A. Up to two years      B. Two and three years  
 C. Three and five years      D. Five years and Ten years  
 E. Ten years and more

2. The age group you belong to:

- A. Less than 25 years      B. 25 - 35 years      C. 36 - 50 years  
 D. 51 years above

3. How well do you understand investing in the markets?

- A. I am a novice. I don't understand the markets at all.  
 B. I have basic understanding of investing. I understand the risks and basic investment concepts like diversification.  
 C. I have an amateur interest in investing. I have invested earlier on my own. I understand how markets fluctuate and the pros and cons of different investment classes.  
 D. I am an experienced investor. I have invested in different markets and understand different investment strategies. I have my own investment philosophy.

4. My current and future income sources (example: salary, business income, etc) are:

- A. Very unstable      B. Unstable      C. Somewhat stable  
 D. Stable      E. Very Stable

5. From the following 5 possible investment scenario, please select the option which defines your investment objective?

- A. I cannot consider any Loss  
 B. I can consider Loss of 4% if the possible Gains are of 10%  
 C. I can consider Loss of 8% if the possible Gains are of 22%  
 D. I can consider Loss of 14% if the possible Gains are of 30%  
 E. I can consider Loss of 25% if the possible gains are of 50%

6. If your investment outlook is long-term (more than five years), how long will you hold on to a poorly performing portfolio before cashing in?

- A. Immediately if there is an erosion of my capital

- B. I'd hold for 3 months      C. I'd hold for 6 months  
 D. I'd hold for one year      E. I'd hold for up to two years

7. Volatile investments usually provide higher returns and tax efficiency. What is your desired balance?

- A. Preferably guaranteed returns, before tax efficiency  
 B. Stable, reliable returns, minimal tax efficiency  
 C. Some variability in returns, some tax efficiency  
 D. Moderate variability in returns, reasonable tax efficiency  
 E. Unstable, but potentially higher returns, maximizing tax Efficiency

8. If a few months after investing, the value of your investments declines by 20%, what would you do?

- A. Cut losses immediately and liquidate all investments. Capital preservation is paramount.  
 B. Cut your losses and transfer investments to safer asset classes.  
 C. You would be worried, but would give your investments a little more time.  
 D. You are ok with volatility and accept decline in portfolio value as a part of investing. You would keep your investments as they are.  
 E. You would add to your investments to bring the average buying price lower. You are confident about your investments and are not perturbed by notional losses.

9. Which of these scenarios best describes your "Risk Range"? What level of losses and profits would you be comfortable with?

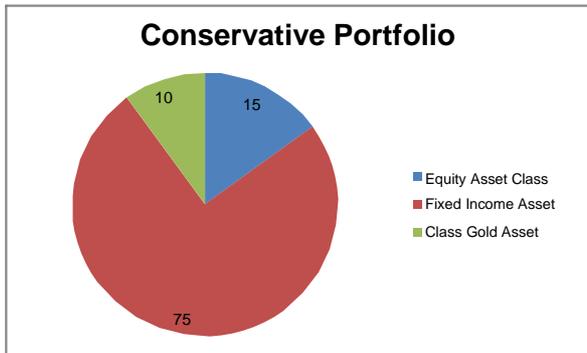
Select	Choice	Worst year	Best Year
A	Investment A	1 %	15 %
B	Investment B	-5 %	20 %
C	Investment C	-10 %	25 %
D	Investment D	-14 %	30 %
E	Investment E	-18 %	35 %

**Below is the score-card that we will use to determine your risk profile, which in turn shall determine your asset allocation mix.**

Question no:	A	B	C	D	E	Score
1	1	2	3	4	5	
2	1	2	3	4	-	
3	1	2	3	4	-	
4	1	2	3	4	5	
5	1	2	3	4	5	
6	1	2	3	4	5	
7	1	2	3	4	5	
8	1	2	3	4	5	
9	1	2	3	4	5	
Total						

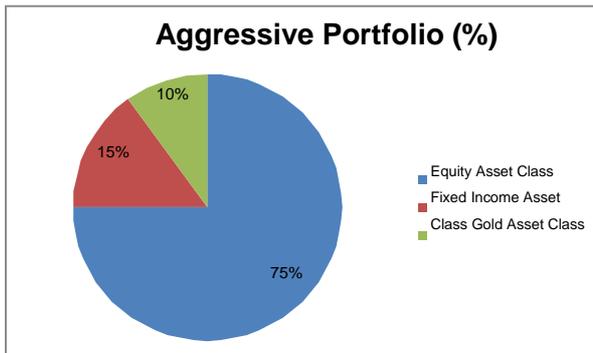
**Conservative**      **Score grid 8 - 19**

You are an investor who is prepared to accept lower returns with lower levels of risk in order to preserve your capital. The negative effects of taxation and inflation will not be of concern to you, provided your initial investment is protected. As a conservative investor, you might expect your portfolio to be allocated approximately 15% in growth assets, with the remainder in defensive assets and an allocation to gold.



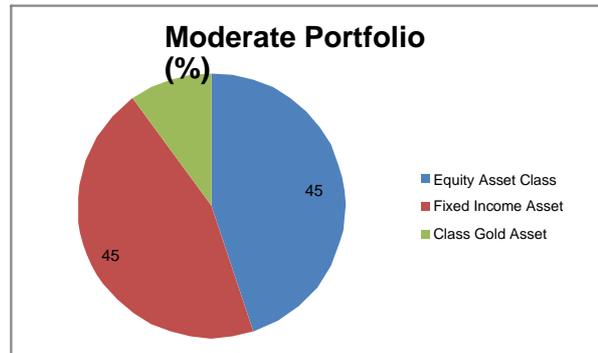
**Aggressive**      **Score grid > 30**

You are an investor who is comfortable with a high volatility and high level of risk in order to achieve higher returns over long term. Your objective is to accumulate assets over long term by primarily investing in growth assets. As an aggressive investor, you might expect your portfolio to be allocated up to 75% in growth assets and an allocation to gold.



**Moderate**      **Score grid 20 - 29**

You are an investor who would like to invest in both income and growth assets. You will be comfortable with calculated risks to achieve good returns, however, you require an investment strategy that adequately deals with the effects of inflation and tax. As a moderate investor, you might expect your portfolio to be allocated approximately 45% in growth assets, with the remainder in defensive assets and an allocation to gold.



I am aware that investment in equity mutual funds and stocks is High Risk. I agree to investments as a High Risk investor and SenSage Risk score may be ignored.

Signature of the Investor: \_\_\_\_\_

SenSage Investment Advisers has prepared the "Risk Profiler" to assist an individual to determine his risk profile by answering certain questions, which will ultimately assist him in determining his asset allocation. The questions provided are on the basis of sources believed to be reliable. Risk profile of an individual also depends upon various factors including age, strength of income, family situation, current financial picture, and overall tendencies and investment disposition etc. Readers are advised to seek independent professional advice and arrive at an informed investment decision before making any investments. SenSage, their respective directors, employees, affiliates or representatives shall not be liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including lost profits arising in any way from the information contained in this material.