

### HYPERSURE - RISK ANALYSIS GUIDELINE

#	DETAILS	SCORE SELECTION					SCORE	TOTAL
		1	2	3	4	5		
	Time Horizon: Point Values	1	2	3	4	5		
1	What is the time frame for your financial goal?	< 5	< 10	< 15	< 20	< 25		
2	What is your age?	> 65	> 55	> 45	> 35	> 25		
3	What is your primary financial goal?	Capital Security	Current Income	Stability	Inflation Hedge	Capital Growth		

	RISK TOLERANCE: Score Each Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	SCORE	TOTAL
1	I would like to get as much long-term growth from my investment funds as possible, even if it means dramatic ups & downs on a yearly or monthly basis.	5	4	3	2	1		
2	I believe I will have enough money to reach my goal, therefore I must protect what I have.	1	2	3	4	5		
3	I believe that I will not have enough money to reach my goal, therefore I must take a risk to get ahead.	5	4	3	2	1		
4	I would like to protect the money that I invest, even if it means getting very little long-term growth.	1	2	3	4	5		
5	I believe I will have enough money to reach my goal, therefore I can afford to take a risk.	5	4	3	2	1		
6	I believe I will not have enough money to reach my goal, therefore I can not afford to risk what I have.	1	2	3	4	5		
7	I would be very concerned if the value of my investment declined, because I can not accept fluctuations in its value.	1	2	3	4	5		
8	Which of the following investments would you feel more comfortable owning?	Fixed Deposit	Govt Stock	Blue Chip Shares	Global Portfolio	Em Mkt Shares		
		1	2	3	4	5		

	RISK TOLERANCE: Score each Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	SCORE	TOTAL
1	It is important for me to earn the highest possible return on my investments, even if I must take some risk to do so.	5	4	3	2	1		
2	I prefer my investments to grow steadily and avoid sharp ups and downs, even if it lowers my long term returns.	1	2	3	4	5		
3	I will accept short-term losses if I believe the long-term returns will be good.	5	4	3	2	1		
4	Protecting my savings is more important than making them grow	1	2	3	4	5		
5	If I inherited a large sum of money, I'd put it in the bank rather than invest it.	1	2	3	4	5		
6	For the right opportunity, I'd quit my job and start my own business.	5	4	3	2	1		
7	Assets I own, such as a pension, Inheritance or personal savings account, form a substantial portion of my assets.	5	4	3	2	1		
8	I expect my earnings to increase in real terms over the next 5 years?	5	4	3	2	1		
9	I have an adequate emergency fund that will cover most emergencies.	5	4	3	2	1		
							TOTAL	

## **HYPERSURE - RISK PROFILE GUIDE**

**(Does this match your rate of return expectation?)**

SCORE	RISK PROFILE	DESCRIPTION	PORTFOLIO GUIDE			
< 30	Conservative	Investors who want stability and are more concerned with protecting their current investments than increasing the real value.	15% Cash	10% Prop	30 % Bonds	45 % Equity
< 50	Moderately Conservative	Investors who want to protect their capital, with some real increase in the value of their investments.	10 % Cash	10 % Prop	25 % Bonds	55% Equity
< 70	Moderate	Longer-term investors who want reasonable but relatively stable growth. Some fluctuations are tolerable, but do not want equity exposure.	5 % Cash	15 % Prop	20 % Bonds	60 % Equity
< 90	Moderately Aggressive	Long term investors who want good real growth. A fair amount of risk is acceptable, but not in the riskier markets.	5 % Cash	10 % Prop	15 % Bonds	70 % Equity
< 100	Aggressive	Long-term investors who want high growth. Substantial fluctuations are acceptable in exchange for potential high long-term returns.	6 % Cash	0 % Prop	10 % Bonds	85 % Equity