

GIB WEALTH MANAGEMENT – RISK ASSESSMENT FORM



METHOD OF COMMUNICATION PREFERRED:

- Fax No: _____
- E-mail Address: _____
- Postal Address: _____
- Collect for Attention of: _____

CLIENT DETAILS:

Title: _____ Initials: _____

Name: _____

Surname: _____

Date of Birth _____ / _____ / 19_____

Contact No: _____

ANALYSIS REQUIRED FOR:

- New investment and/or
- Addition to Existing Investment

AMOUNT TO BE INVESTED

- Single Investment: R _____
- Recurring Investment: R _____

SOURCE OF AMOUNT TO BE INVESTED

- Existing Investment Portfolio _____
- New Funds _____
- Retirement Fund _____

PRODUCT TYPE REQUIRED:

- Capital Growth
- Retirement Annuity
- Retirement Preservation
- Retirement Income
- Income
- Other: _____

Initial

OBJECTIVE OF INVESTMENT:

- Maximum income generation
R_____ monthly or _____%
- Income Generation & Capital Growth
R_____ monthly or _____%
- Capital guaranteed over term
R_____ of _____% of investment
- Maximum Capital Growth

LIQUIDITY OF INVESTMENT:

- Important
- Not Important
- Emergency amount R_____

EXPECTED MINIMUM RETURN : CPI + _____ %

TERM OF INVESTMENT:

- 0 – 3 years
- 3 – 4 years
- 4 – 5 years
- 5 – 10 years
- more than 10 years

TAX:

- Important Issue
- Not important issue
- Average tax rate: _____ %
- Marginal tax rate: _____ %

Approximately how many years do you wish to invest for? (Timeline)

< 3-years	150
3-5 years	100
> 5-years	75

Avoiding losses in my investment portfolio during any one-year period is more important than earning returns in excess of average money market. (Appetite for risk)

Strongly agree	10
Agree	18
Neutral	26
Disagree	32
Strongly disagree	40

I am a long term investor. Short term losses can be tolerated.

Strongly agree	40
Agree	32
Neutral	26
Disagree	18
Strongly disagree	10

Initial

Beating inflation over the long term is more important to me than short term stable returns.

Strongly agree	40
Agree	32
Neutral	26
Disagree	18
Strongly disagree	10

If you could increase your chances of improving your returns by taking more risk, would you:

Be willing to take a lot more risk with your entire investment?	80
Be willing to take a lot more risk with a portion of your investment?	64
Be willing to take a little more risk with your entire investment?	52
Be willing to take a little more risk with a portion of your investment?	36
Be unlikely to take any investment risk?	20

Total score

RISK TOLERANCE OF CLIENT:

- Conservative 0-100
- Conservative to moderate 101-150
- Moderate 151-250
- Moderate to aggressive 251-300
- Aggressive 301-

UNIQUE PREFERENCES:

- Local assets _____
- Offshore assets _____
- Local international assets _____
- Companies: _____
- Fund managers: _____
- Funds: _____
- Sectors: _____
- Currencies: _____

DISLIKES:

- Companies: _____
- Fund managers: _____
- Fund: _____
- Sectors: _____
- Currencies: _____

I understand that the risk assessment does not, nor is it intended to, constitute advice and is a suggestion based on the information that the client has provided.

Save for a guarantee provided by a specific investment option, no representation, guarantee or warranty is made by GIB Financial Services (Pty) Ltd as to performance or investment returns of the underlying investment options selected by the client and GIB Financial Services (Pty) Ltd accepts no responsibility or liability for any direct, indirect or consequential loss arising from the investment in the underlying investment options selected by the client. Past performance is not necessarily a guide to the future.

This assessment is built on the theoretical correlation between risk tolerance and investment term, liquidity needs and attitude towards risk. Should the client not feel comfortable with the outcome of this assessment his/her specific requirements should take precedence.

Signed at on

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Signature of Investor

INTERNAL USE:

Information sheet completed by: _____ Signature: _____ Date: _____

Proposal prepared by: _____ Signature: _____ Date: _____

Proposal verified by: _____ Signature: _____ Date: _____

GIB WEALTH MANAGEMENT TEL: (011) 483-1212 FAX: (011) 728-4426

Initial