



Risk Profiler

This risk questionnaire has been designed in to help establish your attitude to and capacity for risk. Based on your answers, Scotia Independent Financial Services will be responsible for any advice given and for ensuring our compliance requirements are met.

Client name

Partner's name

Adviser Name

Company Name Scotia Independent Financial Services

It is possible that your attitude to risk may be different for different objectives, and indeed for different goals within each objective. It may therefore be necessary to complete more than one of these forms, depending on your objectives.

Please detail here any objectives and/or goals applicable to this risk assessment:

To complete the risk profile questionnaire all questions must be answered:

1. Most investment decisions involve both the possibility of making money and a chance of losing all or a portion of it. For many investors, the possibility of loss is more significant than the possibility of making a corresponding profit.

How does this reflect your own view?

I strongly agree I agree Not sure I disagree I strongly disagree

2. 'I need to be sure that I reach my financial target, even if this means accepting potentially lower investment returns and having to save more.'

How much do you agree with this statement?

I strongly agree I agree Not sure I disagree I strongly disagree

3. 'I usually feel concerned / worried after making a financial decision.'

How does this reflect your own view?

I strongly agree I agree Not sure I disagree I strongly disagree

4. 'I could not face the risk of losing my nest egg.'

How does this reflect your own view?

I strongly agree I agree Not sure I disagree I strongly disagree

5. What would your reaction be if in the 12 months after placing your investments, you discover that, in line with what is happening in the financial markets generally, your portfolio has decreased in value by 25%?

- Horror, security of my capital is critical and I do not intend to take risks.
- I would cut my losses and transfer my money into more secure investment sectors.
- I would be concerned, but would wait to see if the investments improve.
- This was a calculated risk and I would leave the investments in place, expecting performance to improve.
- I would invest more funds to lower my average investment price, expecting future growth.

6. 'To reach my financial goal, I prefer an investment with little or no fluctuation in value, and I am willing to accept the lower return associated with these investments.'

How much do you agree with this statement?

I strongly agree I agree Not sure I disagree I strongly disagree

7. 'I'm prepared to risk my investments temporarily falling in value if it means I might potentially see better long term returns.'

How much do you agree with this statement?

I strongly agree I agree Not sure I disagree I strongly disagree

Client Signature
Date:

Partner Signature
Date: