## Q.E.I. Investment Strategies — RISK TOLERANCE PROFILE

	Question	Strongly	Agree	Neutral	Disagree	Strongly	Answer	Score
		Agree	3		3	Disagree		
1	How many years to retirement (age 65)?							
2	Capital protection is much less important than Capital growth							
3	My primary financial goal is capital appreciation (at any risk)							
4	I would not be overly concerned if my investment declined - I can accept short-term fluctuations							
5	I consider that I am fairly well conversant on the subject of Investment markets							
6	Money is exposed to a greater risk of losing value when invested in the local Money Market							
7	I anticipate my earnings will increase substantially in the next two years							
8	For the right opportunity I would start my own business or trade in my present business for another							
9	I consider myself to be an experienced / knowledgeable speculator in the SA share and property market	2						
10	I never maintain an emergency fund in excess of R25 000							
11	I believe the Rand will depreciate (weaken) against major currencies in the next 5 years							
12	I am comfortable with the idea of making offshore investments							
13	My employer's pension / provident fund will be the main source of my retirement capital							
14	I don't care about the future; I am just going to enjoy today							
15	It is impossible to read the market, I'll just choose popular and fashionable portfolios							
16	I am quite comfortable to let my financial consultant select the most suitable investments for me							
	I would feel very comfortable in the knowledge that I would have to work until age 75 before I retire							
	I will not have sufficient retirement capital so I must make extra risk with my present investments							
19	I will have enough retirement capital and can afford to assume extra risk on my investments							
20	I would be very comfortable if I had a substantial part of my investments in Gold Bullion							

Years to retirement	Points Quota	Profile		
30+ years = 15 points	Strongly Agree	5	0-30 = Conservative	
20-30 years = 10 points	Agree	4	31-45 = Moderately Conservative	
15-20 years = 8 points	Neutral	3	46-60 = Moderate	
10-15 years = 6 points	Disagree	2	61-85 = Moderately Aggressive	
5 - 10 years = 4 points	Strongly Disgree	1	86-100 = Aggressive	
less than 5 years = 2 points				

## To score:

- question one scores points dependant on years to retirement = age-related (see first column above). If you do not know when you will retire, use a standard retirement age of 65
- all other questions score between 1 and 5 points depending on your level of agreement Be honest with yourself.