

## Profile Assessment Questionnaire

Investor Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone No. \_\_\_\_\_ Mobile \_\_\_\_\_

Email: \_\_\_\_\_

Marital Status \_\_\_\_\_

Is your spouse working \_\_\_\_\_

If yes his / her Tax Bracket \_\_\_\_\_

### Preferred mode of communication

Email

Phone

WhatsApp/SMS

Personal Contact

### Preferred investment

Mutual Fund

Fixed Deposit

Insurance

Bonds

Tax Saving Schemes

Property



09599243876 (Save this number in your Mobile to get regular updates)

# GCIC INVESTMENT

## INVESTOR QUESTIONNAIRE

This questionnaire is designed to be used with your advisor when assessing your investment objectives and tolerance for risk.

Three easy steps:

1. **Complete the questionnaire** – Together, you and your advisor can carefully determine your tolerance for risk.
2. **Total your score** – Add up the score for each of your responses.
3. **Select your portfolio** – Select the appropriate GCIC Investment managed portfolio that aligns with your score.

Please Provide your Gross Annual Income.

- Below 1 Lac     1 – 5 Lacs     5 – 10 Lacs  
 10 – 25 Lacs     25 – 1 Crore     > 1 Crore

Please Provide your Age.

- Under 30     39 - 39     40 – 49  
 50 – 59     60 and Above

Your Occupation:

Type of Business:

### 1. Your Knowledge of investments is:

- a. Non-existent to very limited: you have focused on saving accounts up until now. ( 1 Point )
- b. Fair: you have some knowledge and are familiar with some basic investments.  
You understand the difference between stocks and bonds. (2 Points )
- c. Good: you have a working knowledge of the markets and values investments. ( 3 Points )
- d. Excellent: you have an in – depth knowledge of investments. You understand the risks  
And rewards associated with investing in values markets. ( 4 Points)

Score

### 2. How long do you expect your investment to be invested?

- a. 0 to 1 year [Short Term] ( 0 Point)
- b. 1 to 3 Yrs [Short Term] ( 1 Point)
- c. 3 to 5 Yrs [Short Term ] (2 Points)
- d. 5 to 8 Yrs [Mid Term] (3 Points)
- e. 8 to 10 Yrs [Mid Term] (4 Points)
- f. 10 to 20 Yrs [Long Term] (5 Points)
- g. Over 20 Yrs [Long Term] (6 Points)

Score

### 3. You need your investments to:

- a. Be readily available for emergencies or short –term needs ( 1 Point)
- b. Be reasonably secure and safe from short-term losses(2 Points)
- c. Generate a steady stream of income (3 Points)
- d. Generate some income with some opportunity to grow in value (4 Points)
- e. Generate long – term growth (5 Points)
- f. Aggressively grow in value (6 Points)

Score

If you chose (a) for questions 2 and 3, then you're best suited for very liquid, short – term investments.  
For more information, speak with our financial advisor.

### 4. Would you consider your tolerance for investment risk to be:

- a. Low (2 Points)
- b. Medium ( 6 Points)
- c. Medium / High (8 Points)
- d. High ( 10 Points)

Score

### 5. You're considering investing a third of your current portfolio in a company that financial experts Say is solid; however, the investment is not guaranteed and you could lose part of it. How must the Likelihood of loss be for you to make the investment?

- a. Zero, no likelihood of loss ( 1 Point)
- b. Low likelihood of loss (2 Points)
- c. Somewhat low likelihood of loss (3 Points)
- d. Equal likelihood of loss and gain (4 Points)

Score

6. How much of a temporary decline (for example, one year) in the value of your investment could you tolerate?

- a. No decline ( 1 Points)
- b. Less than 5% decline ( 2 Points)
- c. 5% to 10% decline (3 Points)
- d. 10% to 15% decline (8 Points)
- e. More than 15% decline

Score

7. Higher-return investments tend to have greater risk, while lower-risk investments tend to have lower returns. How much of your investments are you willing to invest in higher-risk investments for the potential to earn higher returns?

- a. zero(1 Point)
- b. 1% to 30% (2 Points)
- c. 30% to 50% (3 Points)
- d. 50% to 70%(4 Points)
- e. 70% to 80% (5 Points)
- f. 80% to 100% (6 Points)

Score

8. In making financial and investment decisions, you are:

- a. Conservative and try to minimize your risk (2 Points)
- b. Conservative but willing to accept a small amount of risk (4 Points)
- c. Average with the amount of risk you are willing to accept (6 Points)
- d. Somewhat aggressive and take on some larger risks (8 Points)
- e. Aggressive and typically take on large risks (10 Points)

Score

9. What percentage of your investments are you comfortable investing longer than five years and not dependent on for income?

- a. Less than 25%(1 Point)
- b. 25% to 50%(2 Points)
- c. 50% to 75% (3 Points)
- d. 75% to more (4 Points)

Score

10. Which of the following statements best describes your financial situation? Please consider your regular expenses and your ability to repay outstanding loans as well as saving for emergencies and retirement.

- a. I need this investment to supplement my income. (2 Points)
- b. My financial situation is somewhat unstable. (2 Points)
- c. I don't need to supplement my income at this time; however, this could change. (4 Points)
- d. I don't expect to use this investment to meet current income requirements, but I would need to access the funds in the event of an emergency. (6 Points)
- e. My financial situation is stable and I have sufficient cash flow to meet most of my requirements.(8 Points)
- f. My financial situation is completely secure and I can meet emergency requirements without withdrawing these funds. (10 Points)

Score

**Your Total Score** Score

Filling out this questionnaire is the first step in the planning process. Your answers will help you and your advisor choose the appropriate investment portfolio for you.

| MODEL ASSET ALOCATION        |           |          |     |        |      |           |
|------------------------------|-----------|----------|-----|--------|------|-----------|
| INVESTMENT HORIZON 1 - 3 YRS |           |          |     |        |      |           |
| AGE / RISK                   | ALOCATION | VERY LOW | LOW | MEDIUM | HIGH | VERY HIGH |
| 21 - 30 YRS                  | EQUITY    | 50       | 55  | 60     | 65   | 70        |
|                              | DEBT      | 50       | 45  | 40     | 35   | 30        |
| 31 - 45 YRS                  | EQUITY    | 40       | 45  | 50     | 55   | 60        |
|                              | DEBT      | 60       | 55  | 50     | 45   | 40        |
| 45 - 60 YRS                  | EQUITY    | 30       | 35  | 40     | 45   | 50        |
|                              | DEBT      | 70       | 65  | 60     | 55   | 50        |
| 60 + YRS                     | EQUITY    | 20       | 25  | 30     | 35   | 40        |
|                              | DEBT      | 80       | 75  | 70     | 65   | 60        |

**SELECTING A GCIC INVESTMENT MANAGED PORTFOLIO**

Match your total score from the Investor Questionnaire to one of the portfolios below that best meets your investment goals and tolerance for risk:

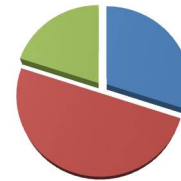
If you scored 29 or less, we recommend that you ask our financial advisor about the Money Market Funds. This fund may be ideal for investors who are conservative and income oriented, have a shorter investment time horizon, and risk averse.

**Conservative Low Portfolio**

A Score of 30 to 40 Points

FUND OBJECTIVE:

To seek income for the portfolio and capital appreciation with a bias towards income, by investing primarily in fixed income mutual fund and, to a lesser extent, equity mutual funds.



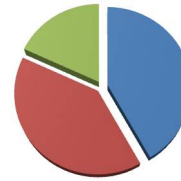
■ Equity  
■ Debt  
■ Liquid

**Moderately Low Portfolio**

A Score of 41 to 50 Points

FUND OBJECTIVE:

To seek income for the portfolio and capital appreciation by investing primarily in mix of fixed income and equity mutual funds.



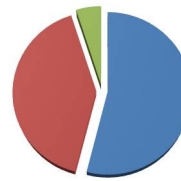
■ Equity  
■ Debt  
■ Liquid

**Moderate Portfolio**

A Score of 51 to 55 Points

FUND OBJECTIVE:

To seek capital appreciation and income for the portfolio, with a small bias towards capital appreciation, by investing primarily in mix of equity and fixed income mutual funds.



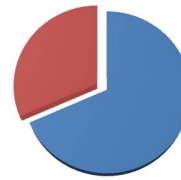
■ Equity  
■ Debt  
■ Liquid

**Moderately High Portfolio**

A Score of 56 to 60 Points

FUND OBJECTIVE:

To seek capital appreciation and income for the portfolio, with a small bias towards capital appreciation, by investing primarily in equity mutual funds and, to a lesser extent, fixed income mutual fund.



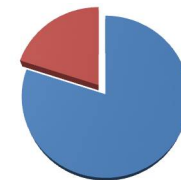
■ Equity  
■ Debt

**High Growth Portfolio**

A Score of 61 to 70 Points

FUND OBJECTIVE:

To seek capital appreciation by investing primarily in equity mutual funds and, to a lesser extent, fixed income funds.



■ Equity  
■ Debt

The suggested outcomes are recommendations only. Full assessments of each portfolio's features and determination of suitability resides with the investor.

- Based on your assessment, we recommend .....
- Based on your case, we recommend .....

Signature(s) of Acceptance

.....