Risk Profile & Capacity for Loss

Zurich's Risk Profiler makes it easier to choose investments that match your needs. After completing this questionnaire, you and your Financial Advisor will be able to:

- accurately assess your attitude to investment risk;
- identify your capacity to bear investment loss;
- match investments to your personal risk profile.

Client's name:

1. What age are you?

_____ years

2. How long do you plan to invest for?

_____ years

3. How would you describe your investment knowledge?

- ◯ **Expert:** I have in-depth knowledge of how investments work.
- ◯ **High:** I have a good understanding of the different types of investments and their risks.
- ◯ **Moderate:** I have knowledge of the basic types of investments and their risks.
- ◯ **Little:** I have little knowledge about investments and their risks.
- ◯ **None:** I have no investment knowledge.

4. What is your investment objective?

- ◯ To maximise returns, regardless of risk.
- ◯ To make high returns, without excessive risk.
- ◯ To make good returns, with limited risk to my capital.
- ◯ To make returns which beat inflation, without significant risk to my capital.
- ◯ To protect my capital.

continued overleaf

5. How concerned would you be with a short-term (6 months) 10% decline in your investment?

- ◯ Not concerned.
- ◯ Slightly concerned.
- ◯ Moderately concerned.
- ◯ Very concerned.
- ◯ Extremely concerned.

6. What is your appetite for taking risk?

If you invested €10,000 today, what range of potential values would you consider to be an acceptable return for your investment after 5 years?

- ◯ between €6,300 and €17,200.
- ◯ between €6,800 and €16,300.
- ◯ between €7,900 and €14,000.
- ◯ between €8,900 and €12,100.
- ◯ between €9,800 and €11,600.

7. What is your approach to taking risks?

If you could increase the value of your investment by taking more risk, would you:

- ◯ Take a **LOT** more risk with **ALL** of your money.
- ◯ Take a **LITTLE** more risk with **ALL** of your money.
- ◯ Take a **LITTLE** more risk with **SOME** of your money.
- ◯ Be **UNWILLING** to take any more risk.

8. Do you have other savings available to you, should you encounter a financial emergency?

- ◯ No. I have no other savings I can use in the event of an emergency.
- ◯ I have some other saving, but nothing earmarked for a financial emergency.
- ◯ Yes. I have specific savings that I can use in an emergency.

9. If this investment were to perform poorly, what impact would this have on your financial well-being?

- ◯ It would have a big impact. This investment is required for a specific purpose.
- ◯ It would have some impact. I would need to make some adjustments to my future plans.
- ◯ It would have no impact, as I have other savings.

Important Information

The Zurich Life Risk Profiler is an illustrative tool designed to assist you in understanding your attitude to risk, and your capacity to bear investment loss; an important step before making an investment.

The Zurich Life Risk Profiler does not constitute advice from Zurich Life. It is very important that you review your overall situation and investment needs with a Financial Advisor prior to making an investment.

There are a number of important issues to consider when determining your attitude to risk and your capacity to bear investment loss; the Zurich Life risk profile tool may only include some of these. It is important that you obtain professional advice and by signing your name below, you are confirming that:

- you have not received any advice from Zurich Life; and
- that you understand that the Zurich Life Risk Profiler is an illustrative tool and is not a substitute for professional advice from your Financial Advisor.

Name (print): .....

Signature: .....

Date: .....

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