

Questionnaire :

What kind of investor are you ?

Personal information

Client last name, first name

Advisor last name, first name

Date / Place

Question 1

When will you need this investment portfolio, whether through regular withdrawals or a large lump sum?

- | | |
|---|---|
| <input type="radio"/> Less than 5 years | 0 |
| <input type="radio"/> From 6 to 10 years | 2 |
| <input type="radio"/> From 11 to 15 years | 4 |
| <input type="radio"/> From 16 to 20 years | 6 |
| <input type="radio"/> More than 20 years | 8 |

Total

Question 2

Choose the statement that best describes the main objective of this portfolio :

- | | | |
|-----------------------|--|---|
| <input type="radio"/> | Security
« I want my investments to be 100% safe even if it means that they will not keep up with inflation. » | 0 |
| <input type="radio"/> | Inflation protection
« I am uncomfortable with performance fluctuations, but I am willing to accept a low level of fluctuation to try to keep up with inflation. » | 2 |
| <input type="radio"/> | Growth et sécurité
« I am looking for a balance between growth and security. » | 4 |
| <input type="radio"/> | Growth
« I'm mainly interested in growth, and I'm less concerned about performance fluctuations. » | 6 |
| <input type="radio"/> | Maximum growth
« My only goal is maximum growth, and I am not concerned with performance fluctuations. » | 8 |

Total

Question 3

Choose the statement that best describes your level of knowledge :

- | | | |
|-----------------------|---|---|
| <input type="radio"/> | Novice
« My knowledge of investments is limited. » | 0 |
| <input type="radio"/> | Beginner
« I know that there are several types of investments, but I don't know the differences between them. » | 2 |
| <input type="radio"/> | Good
« I understand the different characteristics of stocks and bonds, even the way they differ regarding their volatility. » | 4 |
| <input type="radio"/> | Very good
« I have a solid understanding of the different types of investments. » | 6 |
| <input type="radio"/> | Great
« I have an extensive understanding of the different types of investments and strategies, the associated risks and their connection with market volatility. » | 8 |

Total

Question 4

What is your gross annual household income?

- | | |
|---|---|
| <input type="radio"/> Less than 50,000 CHF | 0 |
| <input type="radio"/> Between 50,001 CHF and 75,000 CHF | 2 |
| <input type="radio"/> Between 75,001 CHF and 100,000 CHF | 4 |
| <input type="radio"/> Between 100,001 CHF and 150,000 CHF | 6 |
| <input type="radio"/> More than 150,000 CHF | 8 |

Total

Question 5

Choose the statement that best describes your situation :

- | | |
|--|---|
| <input type="radio"/> « I'm currently not able to meet all my financial obligations without going further in debt. » | 0 |
| <input type="radio"/> « I can meet all my financial obligations, however I have a little or no savings. » | 2 |
| <input type="radio"/> « I can meet all my financial obligations, and I'm able to save less than 10% of my income. » | 4 |
| <input type="radio"/> « I can meet all my financial obligations, and I'm able to save 10% of my income or more. » | 6 |
| <input type="radio"/> « I have few financial obligations and lots of savings. » | 8 |

Total

Question 6

Imagine you have 20'000 CHF and you can choose any of the investment options below. The minimum and maximum values after one year are shown for each option. Which option would you be most comfortable with?

<input type="radio"/> 20,000 CHF or 20,600 CHF	0
<input type="radio"/> 19,000 CHF or 21,600 CHF	2
<input type="radio"/> 18,000 CHF or 23,000 CHF	4
<input type="radio"/> 17,000 CHF or 24,000 CHF	6
<input type="radio"/> 15,000 CHF or 26,000 CHF	8
	Total

Question 7

If you owned an investment that had fallen in value by 25% over a one-year period, what would you do?

<input type="radio"/> « I wouldn't be able to sleep anymore and would sell my investment, event if it meant an immediate loss, and switch to less risky investments. This type of investment does not suit me. »	0
<input type="radio"/> « I would hold my investment until it regained its original value and then transfer it to a less volatile investment. »	3
<input type="radio"/> « I would keep my investment, as market fluctuations are to be expected. I'm interested in the long-term growth of this investment, not about short-term fluctuations. »	5
<input type="radio"/> « I would put more money into this investment. This would be an ideal opportunity to acquire more shares at a better price and therefore improve the long-term performance of my investment portfolio. »	8
	Total

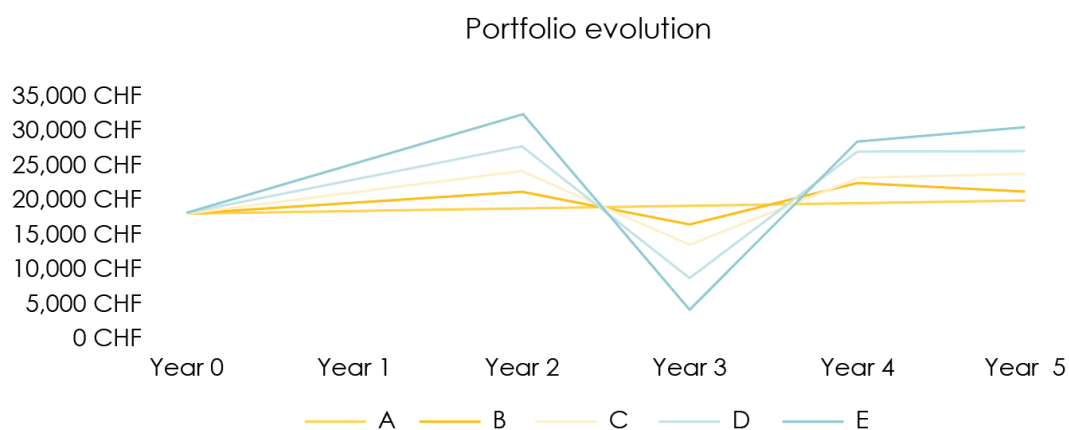
Question 8

Given the fluctuations in any investment portfolio, how long would you be prepared to wait for your investments to regain their lost value ?

<input type="radio"/> Less than 3 months	0
<input type="radio"/> From 3 to 6 months	2
<input type="radio"/> From 6 months to one year	4
<input type="radio"/> From one to 2 years	6
<input type="radio"/> From 2 to 3 years	8
Total	

Question 9

Which of the following five fictive portfolios would you be most comfortable with?



<input type="radio"/> Portfolio A	Average annualised portfolio return : 1.50%	0
<input type="radio"/> Portfolio B	Average annualised portfolio return : 2.50%	2
<input type="radio"/> Portfolio C	Average annualised portfolio return : 5.00%	4
<input type="radio"/> Portfolio D	Average annualised portfolio return : 7.00%	6
<input type="radio"/> Portfolio E	Average annualised portfolio return : 9.00%	8
Total		

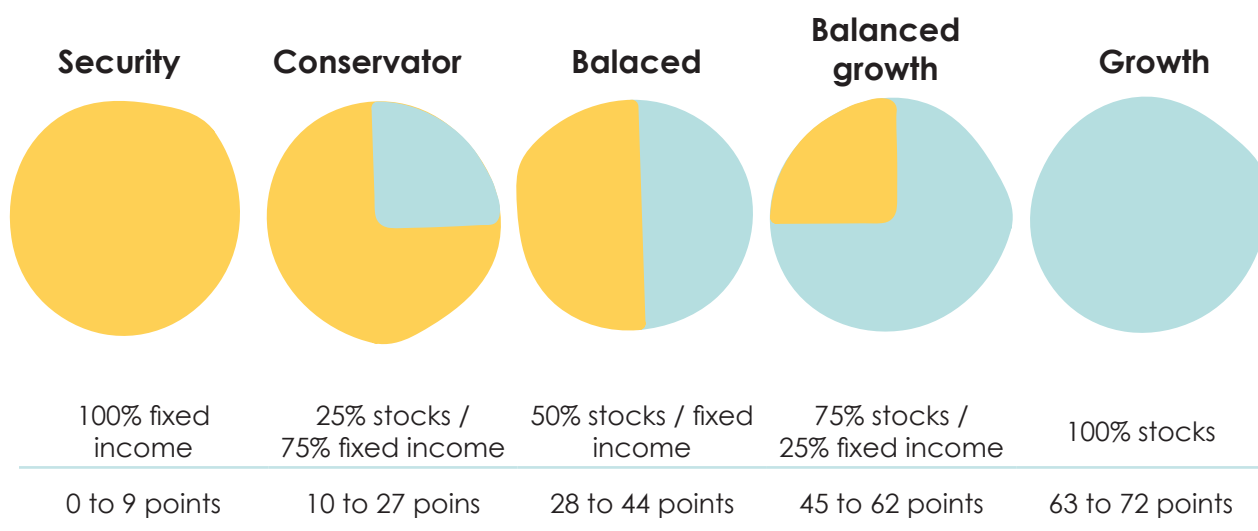
Total of points

Goals and objectives Total of points for questions 1 and 2

Financial situation Total of points for questions 3 to 5

Attitude towards risk Total of points for questions 6 to 9

Total



From 0 to 9 Security

- Your main objective is to preserve your capital.
- You do not tolerate performance fluctuations.
- You invest for a short period of time.

From 10 to 27 Conservator

- You are concerned about preserving your capital.
- You want a relatively stable investment income.
- You are prepared to tolerate limited fluctuations.
- The growth period of your investments is rather short.

From 28 to 44 Balanced

- You want to achieve good returns while reducing the overall risk of your portfolio.
- You are willing to tolerate some fluctuations.
- You don't need to make withdrawals over the next few years.

From 45 to 62 Balanced growth

- You are a growth-oriented investor.
- You want to get a good return on your portfolio.
- You are prepared to accept market fluctuations.
- You have a relatively long period of time.
- You don't need to make any withdrawals over the next 10 years.

From 63 to 72 Growth

- Your main objective is to achieve the best possible return.
- You are prepared to accept large market fluctuations.
- You will not need to touch these investments for the next 15 years.