



Investor Profiler

- 1) **When do you expect to begin using money from your investment?**
 - a) Within 3 years
 - b) 3 to 5 years
 - c) 6 to 10 years
 - d) 11 to 15 years

- 2) **When you invest money what is your primary goal?**
 - a) Emphasis on preserving my capital
 - b) Generate income and meet living expenses, however my investments must be relatively safe
 - c) Generate income as well as grow the value of my investment
 - d) Long term growth; I do not need access to my investment

- 3) **If you could improve your investment returns by taking on more risk, would you be?**
 - a) Unlikely to take more risk
 - b) Willing to take a little more risk with some of your investments
 - c) Willing to take a lot more risk with some of your investments
 - d) Willing to take a lot more risk with all of your investments

- 4) **Inflation can result in the loss of your purchasing power. In order to maintain higher returns you must be willing to accept greater volatility/risk. How important is it to you that your investments keep pace with inflation over time?**
 - a) I prefer to preserve my capital; I cannot take any risk at this time
 - b) I am willing to bear some risk in an effort to have my investment keep pace with inflation
 - c) I prefer my investment to slightly outpace inflation and I am willing to accept moderate risk in order to achieve these returns
 - d) It is extremely important that my investment significantly outpace inflation; I understand these types of investments have a very high degree of volatility and I am willing to accept significant risks associated with gains as well as losses.

- 5) **If your investment fell in the second year by 10%, what would you do?**
 - a) Sell my investments immediately; I have a hard time stomaching any losses
 - b) Transfer some of my funds into a less risky investment
 - c) Do nothing, wait for a couple more months before making a decision
 - d) Buy up to 20% more of the investment while the price is low
 - e) Buy more than 20% of the investment

- 6) **Describe your level of investment knowledge**
 - a) I have a basic knowledge about investment products
 - b) I have a limited knowledge about investment products
 - c) I am aware of the different investment options and their respective level of risk
 - d) I have an in-depth knowledge of investment products

Results Summary

| Q1 | Q2 | Q3 | Q4 | Q5 | Q6 | TOTAL |
|------------------------|------------------------------------|----|---------------------|----|-------------------|-------|
| 6 - 18 Conservative | 19 - 30 Moderately Conservative | | 31 - 42 Balanced | | Over 43 Growth | |

I hereby confirm that I have answered the questions above accurately and agree with the overall assessment made of my risk tolerance. I acknowledge that First Citizens Investment Services Limited ("FCISL") will recommend investment products to me that suit my risk tolerance. Should I decide to invest in a product that is not suited to my risk tolerance, I agree that I will provide instructions in writing to FCISL to proceed with the investment. I signify my agreement by affixing my signature at the bottom of this Risk Profiler Questionnaire.

Print Name

Signature

Date