

RISK PROFILE & DISCLOSURE

Date : ____ / ____ / ____

Dear Client,

To understand your risk tolerance and investment objectives, please answer the following questions by ticking (✓) one appropriate option in each row.

This information will help us assess your risk profile and recommend suitable mutual fund investments.

PART A - RISK PROFILING QUESTIONNAIRE

No.	Question	Option A Low Risk (1 Score)	Option B Moderate Risk (2 Scores)	Option C High Risk (3 Scores)	Option D Very High Risk (4 Scores)	Score (1/2/3/4)
1.	What is your age group?	Above 60 years	46 - 60 years	31 - 45 years	Up to 30 years	
2.	What is your investment time horizon?	Less than 1 year	1 - 3 years	3 - 5 years	More than 5 years	
3.	What is your main investment objective?	Capital Protection	Regular Income	Balanced Growth	Long Term Wealth Creation	
4.	How stable is your annual income?	Unstable / Irregular	Stable with limited surplus	Stable with good surplus	High & Very Stable	
5.	Do you have an emergency fund?	No	Less than 3 months expenses	3 - 6 months expenses	More than 6 months expenses	
6.	What is your investment experience?	No experience	Limited (FD / Debt MF)	Some (Equity MF)	Extensive (Equity / Market)	
7.	How do you react to market losses?	Exit immediately	Feel uncomfortable but hold	Hold and wait	Invest more if fundamentals are good	
8.	What level of returns do you expect?	Low & Safe Returns	Moderate Returns	High Returns	Very High Returns	
9.	When will you need this money?	Within 1 year	1 - 3 years	3 - 5 years	More than 5 years	
10.	How comfortable are you with market volatility?	Very Uncomfortable	Somewhat Uncomfortable	Comfortable	Very Comfortable	

TOTAL SCORE (A) = _____ (Out of 40)

RISK CATEGORY (Based on Total Score)

Score Range	Risk Category
10 - 18	Conservative (Low Risk)
19 - 26	Moderate Risk
27 - 34	Moderately Aggressive
35 - 40	Aggressive (High Risk)

Your Total Score (A): _____

Your Risk Category : _____

PART B - RISK & PRODUCT SUITABILITY DISCLOSURE

I/We acknowledge that the risk profile has been assessed based on the information provided by me/us. I/We have been explained my/our risk category and the types of mutual fund investments that are suitable for my/our risk profile.

I/We understand that mutual fund investments are subject to market risks, market volatility and other economic factors. Returns are not guaranteed and past performance is not indicative of future returns. I/We have read and understood the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) and applicable risk factors of the scheme(s).

I/We also confirm that the distributor is a commission-based mutual fund distributor and the applicable commission structure has been disclosed to me/us.

Client Name : _____

PAN : _____

Signature : _____

Date : ____ / ____ / ____

For and on behalf of
Mutual Fund Distributor

ARN : _____