



Know your risk profile



Client Name: Date:

Contact No: Occupation: Age:

Take the test and discover the kind of investor you are. Simply tick the box that best describes how you would react in a given situation to get started.

Have you invested any money in the past? If yes, what has been your experience so far?

- ☐ a. I have just started investing and do not have any prior investment experience
- ☐ b. I invest mainly in fixed deposits, post office savings
- ☐ c. Option b plus debt-based mutual funds, monthly income plans and traditional insurance plans
- ☐ d. Option b & c plus equity-based mutual funds and ULIPs
- ☐ e. Option b, c & d plus a mix of equity shares, real estate and derivatives

What percentage of your monthly income is generally available for investment?

- ☐ a. < 10% ☐ b. 11% - 20% ☐ c. 21% - 30%
- ☐ d. 31% - 40% ☐ e. > 41%

Which age group do you belong to?

- ☐ a. Over 61 yrs ☐ b. 51 to 60 yrs ☐ c. 41 to 50 yrs
- ☐ d. 31 to 40 yrs ☐ e. 18 to 30 yrs

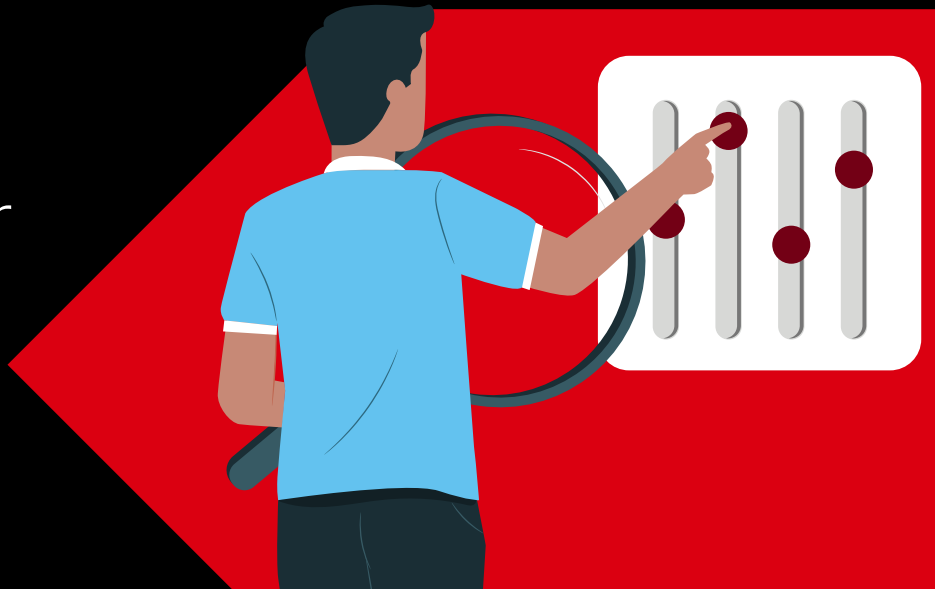
If you have bought an equity share and its value fell by more than 25%, without any change in the fundamentals of the company. What will you do?

- ☐ a. Sell the entire holding
- ☐ b. Sell part of the holding to prevent large losses
- ☐ c. Maintain current holding and wait and watch further before deciding anything
- ☐ d. Increase holding as fundamentals are still good
- ☐ e. Buy very aggressively, to lower average buying cost

Which statement best describes your approach as an investor?

- ☐ a. I want my investment to be completely safe and I don't mind accepting very low returns for it
- ☐ b. I want to preserve my capital in the long term, but I don't mind taking small risks for little extra returns
- ☐ c. I want investment growth in the long run; I don't mind losing part of my principal in the short term
- ☐ d. I want very high returns, and I am willing to take some amount of risk
- ☐ e. I want my investments to grow substantially and it should earn the highest possible returns

Assessing your risk profile



Based on your answers overleaf, you can calculate your total score, determine your risk profile and match it with an appropriate asset allocation following the three easy steps.

A Calculate your total score

Question	Answer Option				
	a	b	c	d	e
1	5	10	15	20	25
2	5	10	15	20	25
3	5	10	15	20	25
4	5	10	15	20	25
5	5	10	15	20	25

Your total score is

B Match your score with your risk profile

Your Risk Profile	Min	Max
Very Conservative	01	35
Conservative	36	55
Moderate	56	75
Aggressive	76	100
Very Aggressive	101	125

Your total score is

C Match your risk profile with your suggested asset allocation

Very Conservative



5% Equity
65% Debt
30% Cash

Conservative



20% Equity
60% Debt
20% Cash

Moderate



35% Equity
50% Debt
15% Cash

Aggressive



60% Equity
30% Debt
10% Cash

Very Aggressive



80% Equity
10% Debt
10% Cash

Risk Profiler is a tool intended for general use and educational purpose only. This tool may help you in planning your future financial requirements but the tool should not be construed as providing any kind of investment advice or as a substitute for any kind of financial planning. The results of the calculations generated by the tool may not be accurate. The tool intends to provide you only guidance and you should not act upon or rely on the tool while making decisions pertaining to your investment and/or financial planning. The asset allocation models used by the tool are designed based on the general market practice and they do not indicate or suggest any specific asset allocation for you. The projections or any other information generated by the tool do not reflect the actual outcome of any investment made and are also not guarantee of any future outcome. The tool is not intended to project or predict the present or future value of actual investments or actual holdings in your portfolio or actual lifetime income. The various taxes, fees, expenses and/or any charges could reduce the returns you may get on your actual investments and these are not considered in the results generated by the tool. The results generated by the tool are based on the data provided/assumptions made by you based on your personal circumstances and needs and HSBC Asset Management (India) Private Limited HSBC, the asset management company of HSBC Mutual Fund or any of its associates or affiliates (collectively referred to as "HSBC Mutual Fund") neither endorses nor subscribes to the same. You are advised to consult your financial and/or tax advisor before taking any decision based on the results generated by the tool. HSBC Mutual Fund will not accept any liability whatsoever nor will it accept any responsibility for any financial or non-financial consequences arising from the use of the tool by any person/entity.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.