

## Lesotho Risk Profile Analyser Collective Investments (Unit Trusts): Lesotho

INVESTOR NAME	<input type="text"/>
FINANCIAL ADVISER NAME	<input type="text"/>

It is human nature to want the highest return possible. However, return is just one of the factors you need to consider when selecting a unit trust portfolio. Equally important is how comfortable you are with fluctuation in unit prices, your requirements for regular income versus capital growth and your investment time frame. Your risk profile indicates how comfortable you are with investment risk, or variability of return.

The Risk Profile Analyser can assist you in the process of selecting a fund that is appropriate to your risk profile. To complete your risk profile, answer every question by selecting the option that best matches your personal situation. The Risk Profile Analyser is points based. Once you have completed all the questions, total up the points you have marked and evaluate your risk profile.

### PERSONAL DETAILS

Option	Score	Select
<b>1. What is your time frame for your investment goals?</b>		
0 - 2 years	2	
2 - 5 years	4	
5 - 10 years	6	
10 - 15 years	8	
15+ years	10	
<b>2. What is your age?</b>		
< 34 years	5	
35 - 44 years	4	
45 - 54 years	3	
55 - 64 years	2	
65+ years	1	
<b>3. What is your primary investment goal?</b>		
Capital protection	2	
Current income	4	
Consistency	6	
Long term inflation hedge	8	
Capital appreciation	10	
<b>4. How secure are your current and future sources of non-retirement income?</b>		
Not secure	1	
Not dependably secure	2	
Somewhat secure	3	



Option	Score	Select
Secure	4	
Secure and expected to increase	5	
<b>5. Which option most accurately describes your financial status?</b>		
No savings, substantial debt	1	
Mortgage and other debt	2	
Mortgage but no other debt	3	
Mortgage free with some debt	4	
Totally debt free	5	

Personal detail score	
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## RISK TOLERANCE

Option	Score	Select
<b>1. How familiar are you with investing and the concept of investing?</b>		
Not at all	1	
Familiar with basic investing like unit trusts	2	
Knowledgeable and experienced in market highs and lows	3	
<b>2. In general, the investments that fluctuate the most carry the highest potential returns over the long term. What variation (range) of return would you be comfortable with over 1 year if your initial investment was worth R100?</b>		
R 105 - R 100	1	
R 110 - R 94	2	
R 115 - R 90	3	
R 120 - R 85	4	
R 130 - R 80	5	
<b>3. How long can you comfortably endure temporary losses in exchange for the prospect of higher returns over the long term?</b>		
Could stand a 3 year decrease in value	5	
Could stand a 2 year decrease in value	4	
Could stand a 1 year decrease in value	3	
Could stand a 6 month decrease in value	2	
Not prepared to endure a decrease in value	1	
<b>4. How do you rate yourself when taking investment risk?</b>		
Very rarely take risks	1	
I would rather be sure	2	
I am careful	3	
I take calculated risks	4	
I am comfortable taking risks	5	
<b>5. To potentially increase my returns by taking more risk, I would be</b>		
Unwilling to take any investment risk	1	
Willing to take some risk with some of my investments	2	



Option	Score	Select
Willing to take substantial risk with some of my investments	3	
Willing to take some risk with my entire investment	4	
Willing to take substantial risk with my entire investment	5	

Risk tolerance score	
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## INVESTMENT OBJECTIVE

Option	Score	Select
<b>1. Which of the following investments would you feel more comfortable owning?</b>		
Cash and fixed deposits	2	
Government Bonds	4	
A balanced portfolio of equities, bonds and cash	6	
Equities	8	
International Stocks	10	
<b>2. I would like to protect the money that I invest, even if it means getting very little long term growth</b>		
Strongly agree	1	
Agree	2	
Neutral	3	
Disagree	4	
Strongly disagree	5	
<b>3. I would like to get as much long term growth from my investment portfolios as possible, even if it means dramatic ups and downs on a year-to-year basis in my investment returns</b>		
Strongly agree	10	
Agree	8	
Neutral	6	
Disagree	4	
Strongly disagree	2	
<b>4. I have an adequate portfolio that will cover most emergencies</b>		
Strongly agree	5	
Agree	4	
Neutral	3	
Disagree	2	
Strongly disagree	1	

Investment objective score	
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## APPROPRIATE RISK PROFILE

The definitions below are categorized according to the score obtained from the Risk Profile Analyser and will assist you in planning your future investment portfolio. Importantly however, it should be remembered that in Lesotho the average risk free investment returns (after tax) have not outperformed inflation and therefore some investment risk will be needed to counter the effects of inflation.



PERSONAL DETAILS	<input type="text"/>
RISK TOLERANCE	<input type="text"/>
INVESTMENT OBJECTIVE	<input type="text"/>
TOTAL	<input type="text"/>

### RESULT FOR STANLIB LESOTHO

Option	Score	Select
Conservative	18 - 31	<input type="checkbox"/>
Moderately conservative	32 - 45	<input type="checkbox"/>
Moderate	46 - 59	<input type="checkbox"/>
Moderately aggressive	60 - 73	<input type="checkbox"/>
Aggressive	74 - 88	<input type="checkbox"/>

### RESULT FOR STANLIB LESOTHO FUNDS

Option	Score	Select
Standard Lesotho Bank Money Market Fund	18 - 38	<input type="checkbox"/>
Standard Lesotho Bank Income Fund	39 - 65	<input type="checkbox"/>
Standard Lesotho Bank Inflation Plus Fund	39 - 65	<input type="checkbox"/>
Standard Lesotho Bank Unit Trust Fund	66 - 88	<input type="checkbox"/>

The investment risk profile questionnaire is designed to assist you in identifying the type of investor you are. It may help you to understand the issues that need to be considered in determining the investment plan or plans suitable to you. However, the questionnaire does not constitute investment advice. You will be solely responsible for the investment plan or plans you choose. We recommend that you consult a qualified financial planner who will take into account your personal financial position.

### DECLARATION

I/We agree to provide all documentation and information required and understand that STANLIB is prohibited from processing any transaction on my/our behalf until all such documentation has been provided. I/We confirm that all information provided herein is true and correct and that I/we have read and understood the contents of this form.

SIGNATURE OF CLIENT/ AUTHORISED SIGNATORY		DATE	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>D D M M Y Y Y Y</small>
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SIGNATURE OF FINANCIAL ADVISER / BUSINESS CONSULTANT		DATE	<input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <small>D D M M Y Y Y Y</small>
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