

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

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 _____

Your risk profile is _____

C. Match your risk profile with your suggested asset allocation

Very Conservative



Conservative



Moderate



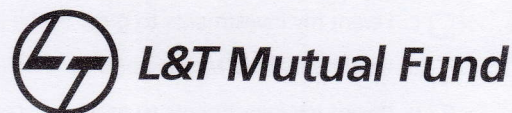
Aggressive



Very Aggressive



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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 L&T Investment Management Limited, the asset management company of L&T Mutual Fund or any of its associates or affiliates (collectively referred to as "L&T 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. L&T 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. CL02347

Know your risk profile

Client Name: Date:

Contact No: Age:

Knowing your risk profile will help you to decide what your investment pattern should be. So go on, 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% ☐ c. 21% - 30% ☐ e. > 41%
- ☐ b. 11% - 20% ☐ d. 31% - 40%

Assume that you have bought an equity share and its value fell by more than 25%, but there is no 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 continue to be good
- ☐ e. Buy very aggressively, to bring down the average cost of acquisition

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, however, I don't mind taking small risks for little extra returns
- ☐ c. I want my investments to grow in the long run; I don't mind losing a 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

Which age group do you belong to?

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