

EMIRATES NBD ASSET MANAGEMENT LTD INVESTOR FINANCIAL ASSESSMENT FORM

Date

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<input type="checkbox"/> New Investment	OFFICE USE ONLY		
<input type="checkbox"/> Top up Investment	Investor ID		
APPLICATION			
Please tick the box applicable			
<input type="checkbox"/>	I am willing to accept the investment recommendations based on the results of this Assessment Form.		
or			
<input type="checkbox"/>	based on the discussion I had with my Relationship Manager and although I agreed to my attitude towards risk and investments as assessed, I do not want to follow and invest according to the risk profile results, and I fully understand the risks involved in this decision.		
or			
<input type="checkbox"/>	I do not want to complete the risk profiling process and would like the Relationship Manager to follow my explicit instructions. I am thus investing on an execution only basis and accept the risks associated with not seeking investment product advice. (It is compulsory for the Relationship Manager to complete the comments box in Section 5)		
Investor Signature	Date	Relationship Manager's Signature	
Investor Name	Date	Relationship Manager's Name	
<p>This form has been designed to assist you in ascertaining your tolerance to risk. By working through the questions with your relationship manager you will be able to determine your appetite for risk. This form should only be used as a tool to help you make the right investment choice, you should not rely entirely on the results achieved when using this form. Emirates NBD Asset Management Limited is regulated by the DFSA.</p> <p>Investors may also find that they have different risk and return appetites for differing investment goals and where this could be the case it may be helpful to complete the Investor Financial Assessment Form for each of your investment goals.</p>			

Full Name	
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SECTION 1

PERSONAL PROFILING			
Please tick boxes as appropriate.			
P1	Which best describes your current life stage ?	P5	How much capital do you wish to consider for investments ?
	a Single, few financial commitments		a <US\$25,000
	b Couple without children		b \$25,000 - \$50,000
	c Couple with children/single with commitments		c >\$50,000 < \$250,000
	d Mature family		d \$250,000 - \$500,000
	e Preparing for retirement		e >\$500,000 - \$1m
	f Retired		f \$1m +
P2	In which age group do you fit ?	P6	What percentage is this amount of your total current investments?
	a Under 25		a 10% - 20%
	b 25-30		b 20% - 30%
	c 31-40		c 30% - 40%
	d 41-50		d > 40%
	e 51+		
P3	What is your current income range ?	P7	What is the total amount of your current savings and investments?
	a <15,000 AED p.m		a Savings
	b 15,000 - 20,000		b Investments
	c 20,001 – 30,000		c Others
	d 30,001 – 50,000		
	e 50,001 +		
P4	What are your key financial goals over the next 5 - 10 years?		
	Regular Income	Growth	
	Capital Preservation	Liquidity	

CURRENT ASSETS (Investment Portfolio)	
Which of the following assets do you own now?	
Bank deposits (other than current a/c)	Emerging market (Latin America, India, UAE, China)
Fixed term deposits/range accruals	Thematic (Technology, healthcare etc.)
Money Market Funds	Direct Equities
Bond Funds	Real Estate (direct)
Sovereign / Highly rated corporate bonds	Real Estate Funds
Sub-investment grade bonds	Property Share (REITS)
Emerging market	Hedge Funds
Direct Bonds	Fund of funds, low risk strategies
Sovereign	Fund of funds, high risk strategies
Highly rated corporate bonds	Single strategy, low risk
Sub-investment grade bonds	Single strategy, high risk
Emerging market	Emerging market
Equity Funds	Capital Guaranteed Funds
Global	Fixed Income Based (i.e. Range Accrual etc.)
Regional (North America, Europe, UK)	Equity Funds
Single Country (Spain, Australia, France etc.)	Hedge fund based

SECTION 2

RISK PROFILING (Scoring)		
R1	Points	For how many years have you invested in investment products other than bank savings/deposit accounts?
	0	a Never, new to investing
	5	b Last one year only
	10	c 2-5 years
	15	d 5+ years
	20	e 10+ years
R2	Points	How do you consider your investment knowledge level ?
	20	a Experienced: I have/had previous experience in Derivatives, Swaps, Futures and Options, Emerging Market Equities, Direct Equities etc.
	15	b Moderately High: I have/had previous experience in Corporate Bonds, Libor Linked Notes/Structured Notes
	10	c Moderate: I have/had previous experience in Mutual Funds, Property Funds, Investment Trusts, Direct Property Investment etc.
	5	d Limited: I have/had previous experience in Sovereign Bond Funds, Capital Guaranteed Funds (Fixed Income and Equity based) etc
	0	e Low: I have/had previous and current experience with bank deposit and savings accounts, fixed term deposits
R3	Points	What do you consider to be the length of your investment time horizon ?
	0	a <3 years
	7	b 3-5 years
	14	c 5-10 years
	20	d 10+ years
R4	Points	What levels of financial loss could you tolerate over the short term ? (1 year)
	0	a None
	5	b Up to 5%
	10	c Up to 10%
	15	d Up to 20%
	20	e More than 20%
R5	Points	How would you react if return on your investment were negative or below your expectations?
	0	a I would redeem the full value of my investment
	7	b I would partially redeem my investment
	14	c I would wait until my investment recovered
	20	d I would add to my investment to take advantage of the lower price
R6	Points	How would you generally categorise your investment risk outlook?
	0	a I do not want to risk my capital or have any negative returns
	7	b I do not want to risk my capital but am willing to accept fluctuations on my returns
	14	c I can accept some risk on my capital and fluctuations on my returns
	20	d I can accept reasonable levels of risk on my capital as well as my returns
		TOTAL FOR THIS PAGE

SECTION 3

LIQUIDITY (Scoring)		
L1	Points	How would you anticipate your income changing over the next few years?
	0	a Steadily grow
	5	b Fairly level and consistent
	20	c Widely fluctuate
	15	d Downwards trend
	25	e May cease altogether
L2	Points	How would you describe the financial cushion you have available in order to meet unexpected needs or emergencies ?
	0	a More than adequate. I have plenty of cash in readily accessible assets - savings accounts/money market funds.
	8	b Adequate. I have a reasonable amount available, so I should have most eventualities covered.
	16	c Borderline. I have a modest amount of cash readily available, but I may need to dip into my investments in an emergency.
	25	d Inadequate. My reserves are insufficient at the present time should unexpected needs arise.
L3	Points	How much regular income, if any, do you require during the investment period from your investments?
	0	a None, I'll take it back at the end as it grows
	8	b I'll take it if it's generated
	16	c A moderate amount
	25	d Maximum possible
L4	Points	Of your current income, what percentage is used to cover your cash obligations such as loans, mortgages, advances and living expenses?
	0	a Less than 25%
	8	b From 25% to 50%
	16	c More than 50%
	25	d More than 75%
		TOTAL FOR THIS PAGE

SECTION 4

(NO Scoring)	
Investor: Please complete this self assessment by ticking one of the boxes below:	
Which one of the following statements best describes your investment objective and comfort level with fluctuations in the value of your investments?	
<input type="checkbox"/>	a Risk free: I do not want to risk my initial investment and am not comfortable with short term fluctuations. Willing to accept returns roughly.
<input type="checkbox"/>	b Conservative: I want to preserve my investment but I am willing to accept minor negative fluctuations for short periods, in order to target slightly more than time deposits in line with time deposits.
<input type="checkbox"/>	c Moderate: I prefer a balanced approach and would like to invest in instruments with both growth and income characteristics. I can accept some negative fluctuations over the medium term in order to target returns reasonably higher than time deposits.
<input type="checkbox"/>	d Aggressive: I want my investment to grow and earn the highest possible returns, considerably higher than cash deposits. I can accept negative fluctuations for prolonged periods in pursuit of higher returns.

SECTION 5

RISK PROFILING				
Total	RISK		LIQUIDITY	
	Section 2		Section 3	
Growth/ Risk Appetite (R)				
	29	57	77	100
	Liquidity Needs (L)			
Total			SELF ASSESSMENT	
			Section 4	
CONCLUSION				
Investor and Relationship Manager to discuss and compare the results of the Risk Profiling and Self Assessment				
Comments				

FOR INTERNAL USE ONLY		
Relationship Manager Details		
Surname		
Name		
Contact Number		
Country		
City		
Branch Name		
I confirm that due diligence has been done on the source of funds. I also confirm that I have followed all KYC procedures before opening this account. I confirm that I have profiled the client and explained to the client the risks of investing in non-depository products. The client has been given a copy of the Investor Account Agreement. The investor(s) in this account have net assets of USD 500,000 or above and are not US persons.		
Signature		
	Relationship Manager	Date