

## **PERSONAL INVESTMENT RISK PROFILE**

(Version May 2020)

### **A) Client Section**

Question 1: How many years of experience do you have with investments?

- 0 Year
- 0-5 Years
- 5-10 Years
- 10-20 Years
- 20-40 Years

Question 2: You have invested by yourself or with professional advice?

- By myself
- With professional advice
- Both

Question 3: Have you invested in funds or in individual objects?

- Funds
- Individual objects
- Both

Question 4: Have you invested within or also outside of pension plans?

- Within pension plans
- Outside of pension plans
- Both

Question 5: Do you have any educational background regarding investments?

- Yes, College level
- Yes, High School level
- None

Question 6: Do you weekly read the financial news regarding investments?

- Yes
- No

Question 7: Do you understand all the related (inter)national tax aspects of investments?

- Yes
- No

Question 8: About a positive international tax situation, would you aim that it will still exist in 10/20/30 years?

- Yes, no matter what
- Yes
- Yes, but only if you as specialist call this realistic
- No
- Not applicable

Question 9: Do you have any work related experience with investing?

- Yes, extensive
- Yes, not extensive
- None

Question 10: Do you have recent experience with investing in Equity or Real Estate or Bonds?

- Yes, within the last 10 years
- Yes, within the last 5-3 years
- Yes, within the last year
- No

Question 11: Do you have substantial recent experience with investing in Financial Derivatives?

- Yes, and I have extensive knowledge about them
- Yes, and I have some knowledge about them
- No
- I don't know what they are

Question 12: Do you prefer funds with a certain vision or funds that just track the index?

- I prefer funds with a certain vision
- I prefer funds which only follow the index
- None of the above

Question 13: Do you agree that an Equity investment requires i.e. at least 7 years of investment horizon?

- Yes
- No
- I don't know

Question 14: Do you agree that a Real Estate investment requires i.e. at least 5-7 years of investment horizon?

- Yes
- No
- I don't know

Question 15: You agree that a High Yield Bond investment requires i.e. at least 5 years of investment horizon?

- Yes
- No
- I don't know

Question 16: Do you agree that a Solide Bond investment requires i.e. at least 3 years of investment horizon?

- Yes
- No
- I don't know

Question 17: How would you qualify your own risk profile regarding investments in a pension plan?

- Very Offensive
- Offensive
- Neutral
- Defensive
- Very Defensive
- I don't know

Question 18: How would you qualify your own risk profile regarding investments **outside** of a pension plan?

- Very Offensive
- Offensive
- Neutral
- Defensive
- Very Defensive
- I don't know

Question 19: Does your partner share your risk profile regarding investments **in** a pension plan?

- Yes
- No, less offensive
- No, less defensive

Question 20: Does your partner share your risk profile regarding investments **outside** of a pension plan?

- Yes
- No, less offensive
- No, less defensive

Question 21: Have you arranged extra next of kin life insurance besides the pension related next of kin coverage?

- Yes
- No

Question 22: Do you expect that your annual income will increase in the future?

- Yes, substantially
- Yes, but not substantially
- No

Question 23: Do you expect that your private capital will increase in the future?

- Yes, substantially
- Yes, but not substantially
- No

Question 24: Have you ever experienced the impact of a strongly declining market value?

- Yes
- No

Question 25: If the market suddenly strongly decreases, would this affect your sleeping ability?

- Yes, a lot
- Yes, but not that much
- No

Question 26: Do you have a positive feeling about investments?

- Yes, very much
- Yes, but not that much
- Neutral
- No, I am sceptical towards risk



Question 27: Would you transfer pension capital offshore for more growth if there are also higher additional costs?

- Yes
- Yes, but only if you recommend it and the costs are minor related to the expected capital growth
- No
- Not applicable

Question 28: Would you like to keep investing pension capital as of pension age for more profit and at higher risk?

- Yes, totally
- Yes, but just with limited risk
- Yes, but just with very limited risk
- No

Question 29: What percentages of Equity (high risk investments) do you prefer at 5/3/1 year before retirement age?

- 65%    35%    20%
- 35%    15%    10%
- 25%    10%    0%
- I don't know as I am not an expert

Question 30: Do you need the investment capital for income in the future?

- Yes, totally
- Yes, but not that much
- No

Question 31: If you have a partner, does (s)he have substantial pension claims/capital?

- Yes, substantially
- Yes, but not that much
- No

Question 32: If there is other information which is relevant for your risk profile, please mention it now:

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**Client Name**

**Signature**

**Date**

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**B) Expat Pension Holland Section**

**Pension Plan** related Risk Profile Classification by Expat Pension Holland based on the given answers:

- Very Offensive
- Offensive
- Neutral
- Defensive
- Very Defensive
- Other classification:.....

**Private Investment** Risk Profile Classification by Expat Pension Holland based on the given answers:

- Very Offensive
- Offensive
- Neutral
- Defensive
- Very Defensive
- Other classification:.....

<b>Expat Pension Holland</b>	<b>Signature</b>	<b>Date</b>
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