



# GLOBAL BANK OF COMMERCE

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## Investor Profile Questionnaire

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### Building Your Financial Foundation

The Investor Profile Questionnaire is designed to help you gain an in-depth understanding of your investment objective, which serves as the foundation of your portfolio and guides us in making investment recommendations. Your investment objective is based on many factors, including your time horizon, financial goals and risk tolerance. To build your portfolio, you must clearly define your financial goals. Short-term goals may include buying a house or financing a dream vacation. Long-term goals may include saving for your child's education or planning for your retirement.

Your time horizon defines when you want to achieve a goal. It could be 1-5 years, 5-10 years, 15 years, 30 years or more.

Risk is an unavoidable part of investing. Historically, investments with higher return potential have required a higher tolerance for risk. Therefore, by clearly defining your risk tolerance, we will be better prepared to choose the most appropriate investments for your portfolio.

Over time, your goals and financial situation may change. It's important for us to discuss any changes, as your original investment objective may need to be re-evaluated.

### Determining Your Investment Objective

This self-scoring questionnaire will help us determine your investment objective. Answer each question by writing the corresponding number in the box to the right of each question. Then total the numbers for each section. Fill in the scorecard on the last page to determine your investment objective.

## Time Horizon

### QUESTION 1

**How old are you?**

- 56 and over ..... 1
- 46-55 ..... 2
- 36-45 ..... 3
- 20-35 ..... 4

### QUESTION 2

**What is your primary financial goal?**

- Wealth preservation ..... 1
- Retirement planning ..... 2
- Wealth accumulation ..... 3

### QUESTION 3

**What is the time frame for you to achieve your financial goals?**

- 0-5 years ..... 1
- 5-10 years ..... 2
- 10 years or longer ..... 3

Your score \_\_\_\_\_

## Financial Goals

### QUESTION 4

**Which of the following best describes your financial goals?**

- Preserving principal and earning a moderate amount of current income ..... 1
- Generating a high amount of current income ..... 2
- Generating some current income and growing assets over an extended time frame ..... 3
- Growing assets substantially over an extended time frame ..... 4

### QUESTION 5

**How do you expect your standard of living five years from now to compare to your standard of living today?**

- Less than it is today ..... 1
- The same as it is today ..... 2
- Somewhat higher than it is today ..... 3
- Substantially greater than it is today ..... 4

### QUESTION 6

**Five years from today, you expect your portfolio value to be:**

- Portfolio value is not my primary concern; I am more concerned with current income.... 1
- The same as or slightly more than it is today ..... 2
- Greater than it is today ..... 3
- Substantially greater than it is today ..... 4

### QUESTION 7

**Generating current income from your portfolio is:**

- A primary concern (only if you are about to retire)..... 1
- Not important ..... 2

### QUESTION 8

**With the income generated from your portfolio, you plan to:**

- Use it for living expenses ..... 1
- Use some and reinvest some ..... 2
- Reinvest all income ..... 3

Your score

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## Risk Tolerance

Before you invest, it is important to understand your attitude towards risk. Knowing your tolerance for risk can help you choose an appropriate portfolio. There is no right or wrong decision. The only decision is what is right for you. Your financial goals and objectives, investment time horizon and attitude towards risk can define you as an investor and can help you identify your investor style.

Please answer the following questions by choosing the option best suited to you. There are no right or wrong answers. Keep in mind that it is important to answer each question honestly. This way the results reflect your unique investment profile.

### Question 9

**Which statement best describes your investment knowledge?**

- Novice.** My knowledge of investing is limited. .... 1
- Good.** I have a working knowledge of the major characteristics of the different types of investments and the financial marketplace ..... 2
- Excellent.** I am a seasoned investor and have a comprehensive understanding of the different types of investments, their associated risks and how they relate to market volatility..... 3

### QUESTION 10

**You have just received a large amount of money. How would you invest it?**

- I would invest in something that offered moderate current income and was very conservative ..... 1
- I would invest in something that offered high current income with a moderate amount of risk..... 2
- I would invest in something that offered high total return (current income plus capital appreciation) with a moderately high amount of risk..... 3
- I would invest in something that offered substantial capital appreciation even though it has a high amount of risk ..... 4

**QUESTION 11**

**Which of the following statements would best describe your reaction if the value of your portfolio were to suddenly decline by 15%?**

- I would be very concerned because I cannot accept fluctuations in the value of my portfolio..... 1
- If the amount of income I receive was unaffected, it would not bother me ..... 2
- Although I invest for long-term growth, even a temporary decline would concern me .... 3
- Because I invest for long-term growth, I would accept temporary fluctuations due to market influences ..... 4

**QUESTION 12**

**Which of the following investments would you feel most comfortable owning?**

- Certificates of deposit..... 1
- Fixed income securities..... 2
- Equity ..... 3
- Funds ..... 4

**QUESTION 13**

**Which of the following investments would you least like to own?**

- Certificates of deposit..... 1
- Fixed income securities..... 2
- Equity ..... 3
- Funds ..... 4

**QUESTION 14**

**How optimistic are you about the long-term prospect for the global economy?**

- Very pessimistic..... 1
- Unsure..... 2
- Somewhat optimistic..... 3
- Very optimistic ..... 4

**QUESTION 15**

**You have received \$100,000 from an inheritance, and on the advice of a friend, invested in a well-known equity investment fund with a 25 year track record of strong performance. After two years of volatile markets you receive your statement in the mail that your original investment is now worth \$61,000. What would you do?**

- I would sell. I could not take the chance my investment would decline further ..... 1
- I would hold on. I understand markets fluctuate and would re-evaluate in one year..... 2
- I would buy more of this investment. I have many years before I require the money and believe in its long-term track record ..... 3

Your score

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Time Horizon Total .....  x 1 =

Financial Goals Total .....  x 2 =

Risk Tolerance Total .....  x 3 =

The total for each section is multiplied by a number that represents the overall importance of that section when determining your investment objectives. **TOTAL SCORE**

Match your total score with one of the investment objectives listed below. If your score is near the top or bottom of an Adjusted Total Range, you may want to examine the next or previous objective to determine which represents your needs more accurately.

Adjusted Total Range	Investment Objective
1-36	Capital Preservation
37-60	Income with Capital Preservation
61-86	Income with Moderate Growth
87-103	Growth with Income
104-117	Growth
118 and over	Aggressive Growth

The investment objectives shown are for illustrative purposes only. Your investment objective is based on many factors including your financial situation, tolerance for risk, time horizon and other financial needs. Consult your financial advisor if you have any questions.

## INVESTMENT PROFILE CATEGORIES

Investor Style	Investment Options
<p><b>Minimal risk</b>            You have a very low tolerance for risk. You are unable to tolerate any investment losses or you have a very short investment time horizon. You prefer knowing that your capital is safe. You are willing to accept lower returns to protect your capital.</p>	<p>100% Guaranteed            (Daily Interest,            Guaranteed Interest,            Term Deposit Accounts)</p>
<p><b>Conservative</b>            You have a low tolerance for risk and potential loss of capital. You have a short investment time horizon. You are willing to accept some short term fluctuations. You accept small losses in your investment portfolio in exchange for modest returns. The primary objective of your investment portfolio will be to provide income by investing primarily in funds that invest in fixed-income securities. Capital appreciation is not a priority. A small portion of your portfolio may be invested in equity funds to provide the potential for some growth to offset the effects of inflation.</p>	<p>60% Fixed Income,            20% Term Deposit,            20% Equity</p>
<p><b>Moderate Conservative</b>            Your tolerance for portfolio volatility and loss of capital is low. You are willing to tolerate some short-term fluctuations in your investment returns. You accept small losses of capital in exchange for modest potential capital appreciation.</p>	<p>30% Equity,            70% Fixed Income,</p>
<p><b>Balanced</b>            You have a moderate tolerance for risk and loss of capital. You are willing to tolerate some fluctuations in your investment returns. You will accept moderate losses of capital. You have at least a medium term investment time horizon. The objective of your portfolio will be to provide a combination of income and long term capital growth. Your portfolio will include at least 40% in fixed income investments.</p>	<p>60% Equity and            40% Fixed Income</p>
<p><b>Growth</b>            You have a high tolerance for risk and loss of capital. You are willing to tolerate large fluctuations in your investment returns. You are willing to accept moderate to large losses of capital in exchange for potential long-term capital appreciation. You do not have any significant income requirements from your investments. You have at least a medium term investment time horizon.</p>	<p>80% Equity and            20% Fixed Income</p>
<p><b>Aggressive Growth</b>            Your tolerance for risk, portfolio volatility and investment losses is very high. You are willing to tolerate potentially significant and sustained price fluctuations. You are willing to accept large losses of capital. You have extensive investment knowledge. You have no income requirements from your investments and have a long investment time horizon.</p>	<p>100% Equity</p>

If you would like further details on the savings and investment opportunities available, please talk to your advisor.



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