

EQUITY FUND RISK ASSESSMENT FORM

Please fill the form below to analyse risk level profile

1. What is your current age?

- a. 18 to 35 years _____ 3
- b. 36 to 55 years _____ 2
- c. Over 55 years _____ 1

2. Have you ever invested in any of the following? (Please tick where applicable) Shares / Treasury Bills and Bonds

/Offshores / Property

- a. More than 3 investments categories _____ 3
- b. More than 2 investments categories _____ 2
- c. None of the above _____ 1
- d. Other (please state) _____

3. What type of savings/investments do you currently hold? (Please tick where applicable) Unit Trust / Business / Shares /

Offshore / Property

- a. More than 3 of the above _____ 3
- b. Unit Trusts more than 3 of the above _____ 2
- c. Other eg Business, Bank savings / T Bills and T Bonds _____ 1
- d. Other _____

4. What do you expect of your income in the next 3-5 years?

- a. Decline / Stop _____ 1
- b. Stay about the same _____ 2
- c. Increase _____ 3

5. Approximately what portion of your total investment portfolio will this investment represent (please exclude your permanent residence)?

- a. 0 - 40% _____ 3
- b. 41% to 80% _____ 2
- c. 81% to 100% _____ 1

6. How familiar are you with the investment markets and the concept of Risk Vs. Return?

- a. No Knowledge at All _____ 1
- b. Reasonable Knowledge _____ 2
- c. Knowledgeable _____ 3

7. What returns would you reasonably expect to achieve from your investment compared to the current returns from the bank deposits?

- a. Same as bank _____ 1
- b. Twice the bank rate _____ 2
- c. Thrice the bank rate and above _____ 3

8. If you took a loss of 25% or above from your investment, how would you handle it?

- a. It would not bother me, I would give it whatever time frame it requires to grow and probably invest more _____ 3
- b. I will be slightly concerned, but will be fine _____ 2
- c. I can't imagine it. It would give me sleepless nights and I am likely to sell and invest elsewhere _____ 1

9. What attracts me to an investment?

- a. Its good return, regardless of the risk _____ 3
- b. A combination of security and income _____ 2
- c. Purely Security _____ 1

10. Do you have savings set aside to provide for an unexpected emergency?

- a. None _____ 1
- b. Some _____ 2
- c. Adequate _____ 3

11. When do you expect to need most of your money from this investment?

- a. Less than 1 year _____ 1
- b. 2 to 5 years _____ 2
- c. Above 6 years _____ 3

12. What is your monthly range of income? (Please tick where applicable)

- a. Below kshs. 50,000.00 or USD Equivalent _____ 1
- b. Kshs 50,000.00 to 100,000.00 or USD Equivalent _____ 2
- c. Above 100,000.00 or USD Equivalent _____ 3

13. What are your monthly sources of income? (Please tick where applicable)

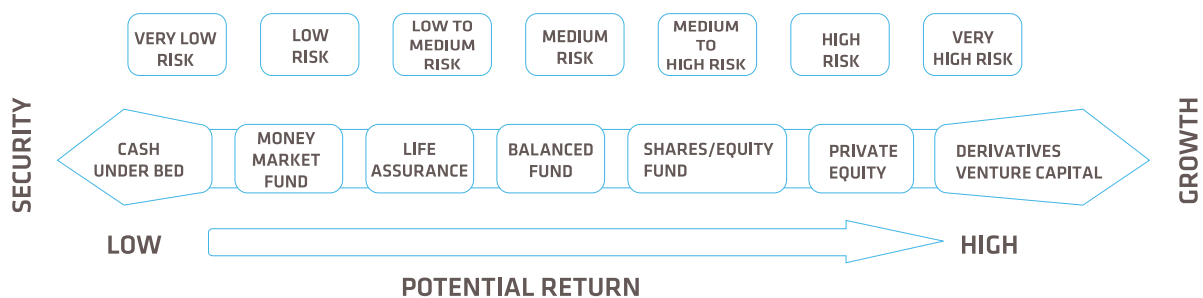
- a. Salary plus business Income _____ 3
- b. Business income salary only _____ 2
- c. Professional fees and commission / Business _____ 1
- d. Other (please state) _____

Please do an average of your scores - Add all the scores and divide the total by 13. TOTAL

According to your answers, your risk need appears to be falling in one of the following categories:

1. Low Risk
- Focus on secure income stream
 - Expect minimal growth on the capital invested
 - Short to medium term preservation of capital
2. High Risk
- Moderate income stream
 - Expect potentially high growth on the capital invested
 - Moderate level of capital volatility
 - Long-term return likely to be greater than inflation

Risk Rating	Fund	Description	Fund Objectives
1.00 to 2.35	MMF/ DIF	Low	NCBA Dollar Investment Fund/Money Market Fund The objective of the two funds is to invest in a diverse range of low risk debt securities that seek to achieve a predictable level of current income and a steady capital growth through re-investment of interest income, whilst ensuring high liquidity and risks in the underlying investments are minimized. Both Funds are suitable for low risk investors.
2.36 to 3.00	EQF	Medium - High	NCBA Equity Fund The objective of the NCBA Equity Fund is to generate long-term capital growth by investing principally in a well diversified portfolio of equities i.e stocks and shares across several sectors of the Kenyan economy, in earnings of corporations and assets with medium to high risk profile. This Fund is suitable for the investor who is seeking long-term growth through dividends and capital gains from an actively managed stock portfolio. Recommended investment period is at least 4 years



I/We confirm that any information I/We have given has been properly recorded and that the information provided will be used by my financial adviser to enable him/her to recommend financial products that meet my personal profile. Therefore any information not disclosed may result in an inaccurate assessment and recommendation(s)

I/We _____ confirm that I/We have read and filled in this form. I/We understand my risk level and I/We have chosen to invest in the following funds.

☐ Equity Fund ☐ Money Market Fund ☐ Dollar Investment Fund

Signatures 1. _____ 2. _____

Please Note: A specific rating is not necessarily an accurate measure of your risk profile

FOR OFFICIAL USE ONLY

This is to confirm that I _____ (a bank official of NCBA) has:

- 1. Conducted a complete and thorough fact find on _____ 20 _____ to determine the clients financial capabilities and risk tolerance level
- 2. Explained fully to the client the type of investment recommended with particular attention having been paid to its risk level and charge structure.

Signature _____ Date _____