## 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
   - b. 36 to 55 years
   - c. Over 55 years

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
     - b. More than 2 investments categories
     - c. None of the above
     - 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
   - b. Unit Trusts more than 3 of the above
   - c. Other eg Business, Bank savings / T Bills and T Bonds
   - d. Other

4. What do you expect of your income in the next 3-5 years?
   - a. Decline / Stop
   - b. Stay about the same
   - c. Increase

5. Approximately what portion of your total investment portfolio will this investment represent (please exclude your permanent residence)?
   - a. 0 - 40%
   - b. 41% to 80%
   - c. 51% to 100%
6. How familiar are you with the investment markets and the concept of Risk Vs. Return?
   a. No Knowledge at All  
   b. Reasonable Knowledge  
   c. Knowledgeable  

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  
   b. Twice the bank rate  
   c. Thrice the bank rate and above  

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  
   b. I will be slightly concerned, but will be fine  
   c. I can't imagine it. It would give me sleepless nights and I am likely to sell and invest elsewhere  

9. What attracts me to an investment?
   a. Its good return, regardless of the risk  
   b. A combination of security and income  
   c. Purely Security  

10. Do you have savings set aside to provide for an unexpected emergency?
    a. None  
    b. Some  
    c. Adequate  

11. When do you expect to need most of your money from this investment?
    a. Less than 1 year  
    b. 2 to 5 years  
    c. Above 6 years  

12. What is your monthly range of income? (Please tick where applicable)
    a. Below kshs. 50,000.00 or USD Equivalent  
    b. Kshs 50,000.00 to 100,000.00 or USD Equivalent  
    c. Above 100,000.00 or USD Equivalent
13. What are your monthly sources of income? (Please tick where applicable)

a. Salary plus business income

b. Business income salary only

c. Professional fees and commission / Business

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. [Signature] 2. [Signature]

Please Note: A specific rating is not necessarily on accurate measure of your risk profile.
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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 client's 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 _____________________________