



PENSION RISK QUESTIONNAIRE

MAILING ADDRESS: FHC Retirement Scheme | 20 Dominica Drive | Kingston 5 | Tel: 876-908-1502/876-906-5317 | Email: fhc.investments@fhccu.com

Member's Name: _____

Account #: _____

DEFINITION: Risk (*downside risk*) is the possibility of loss in your investment

- A. Select the appropriate age range that applies to you.
- 1) Over 50
 - 2) 31-50
 - 3) Less than 31
- B. Which statement best describes your level of investment knowledge about the financial market and products?
- 1) Very limited knowledge
 - 2) Basic knowledge and minimal experience
 - 3) Good knowledge and some investment experience
 - 4) Strong knowledge and experience
 - 5) Advanced knowledge and experience
- C. What degree of risk have you taken with your financial decisions in the past?
- 1) Low risk taker
 - 2) Average risk taker
 - 3) High risk taker
- D. How do you rate your willingness to take financial risks?
- 1) Low risk taker
 - 2) Average risk taker
 - 3) High risk taker
- E. Which of the following best describes your reaction if the value of your portfolio suddenly declined by 20%
- 1) I would be very concerned because I cannot accept fluctuations in the value of my portfolio
 - 2) If the amount of income I received was unaffected, it would not bother me
 - 3) I invest for long-term growth and would be affected by even a temporary decline
 - 4) I invest for long-term growth and understand that there are market fluctuations

F. How much of the funds you have available to invest would you be willing to place in investments where both returns and risks are above average?

- 1) None
- 2) 30%
- 3) 50%
- 4) 80%
- 5) 100%

G. The 3 portfolios in the Pension scheme have a mix of investments – In portfolio 1 - some of the investments may have low expected returns but with low risk , In portfolio 2 , the investments some may have medium expected returns and medium risk and in portfolio 3 , the investments have high risk and hence a high rate of return. (For e.g. Cash and Repurchase agreements would be low risk /low return whereas Stocks and Real Estate would be high risk/high return) Which mix of investment do you find most appealing?

MIX OF INVESTMENTS IN PORTFOLIO			
Portfolio	High Risk/Return	Medium Risk/Return	Low Risk/Return
Portfolio 1	20%	40%	40%
Portfolio 2	30%	50%	20%
Portfolio 3	50%	35%	15%

SCORES

- **Low Risk Profile:** Maximum Score of 8 (Eight)
- **Average Risk Profile:** Maximum Score of 14 (Fourteen)
- **High Risk Profile:** Maximum Score of 21 (Twenty-One)

Questionnaire Administered By:

ADVISOR NAME: _____

ADVISOR SIGNATURE: _____

DATE ADMINISTERED: _____