

INVESTMENT RISK PROFILE FORM

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, I know this for sure
- Yes, I think so
- No

Question 8: Do you have any work related experience with investing?

- Yes, extensive
- Yes, not extensive
- None

Question 9: 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 10: 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 11: 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 12: Do you agree that an Equity investment requires i.e. at least 7 years of investment horizon?

- Yes
- No
- I don't know

Question 13: 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 14: 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 15: 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 16: 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 17: 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 18: Does your partner share your risk profile regarding investments **in** a pension plan?

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

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

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

Question 20: Do you expect that your annual income will increase in the future?

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

Question 21: Do you expect that your private capital will increase in the future?

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

Question 22: Have you ever experienced the impact of a strongly declining market value?

- Yes
- No

Question 23: If the market suddenly strongly decreases, would this affect your sleeping ability?

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

Question 24: Do you have a positive feeling about investments?

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

Question 25: Would you like to keep investing pension capital as of retirement age for more profit at a high(er) risk?

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

Question 26: What percentages of Equity (high risk investments) do you prefer at 5/3/1 year before retirement age?

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

Question 27: Do you need the investment capital for income in the future?

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

Question 28: If you have a partner, does (s)he have substantial pension claims/capital?

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

Client Name

Signature

Date

B) Expat Pension Holland Section

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

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

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

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

Name

Signature

Date

Patrick Donders
Pension Jurist/Consultant

.....

.....



GLOBAL PENSION OPTIMIZATION