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22

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By Mr. Sanjay Gurnani (CEO-imfT)
B.com, MBA, FIII, CFP, APMP - IIM Calcutta.

These are the Most desired Topics by Highly Successful Insurance Professionals
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- 1. Using Software for Financial Planning*
- 2. 7 Minutes Appointment Technique*
- 3. NRI Marketing & Underwriting. (Mail Order Business)*
- 4. Goal Prioritizing.*
- 5. Risk Profiling.*
- 6. Income Analysis & Budgeting.*
- 7. Children Education & Marriage Planning.*
- 8. Family Risk Protection Analysis.*
- 9. Retirement Planning.*
- 10. Net Worth & Cash Flow Analysis.*
- 11. HNI Personal Financial Ratio Analysis.*
- 12. All Insurance Company Claims Ratio Analysis.*
- 13. HLV, Future Income & Expenses Analysis.*
- 14. Portfolio Risk Balancing.*
- 15. Suggestions on Risk Appetite basis.*
- 16. Health & Wealth Check up.*
- 17. IRR & HPR Calculations.*
- 18. Real Estate, Investment Returns Calculator.*
- 19. Gold Investment Returns Calculator.*
- 20. Business Development Strategies.*
- 21. Professional Branding Strategies.*
- 22. Corporate Profile Creation.*

These are the Most desired Topics by Highly Successful Insurance Professionals

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Complete Financial Planning

Mr. / Mrs. / Ms.

Amitkumar

& Family



Planning For All Stages Of Life

Financial Planning Presented By :

Institute of Marketing & Financial Training

Financial Planner Mr. / Mrs :

Sanjay Gurnani

Mobile Number:

98255 67752, 94267 43252

Email ID:

imftedu@gmail.com

Website:

www.imftedu.com

Address:

A - 215, SAFAL 6 BUSINESS HUB
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Achievements :	ADDREED MORE THAN 150000 INSURANCE PROFESSIONALS
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Business Spread. :	ALL STATES OF INDIA AND ABROAD MANY COUNTRIES.
Experience :	23 YEARS IN LIFE INSURANCE AND FINANCIAL PRODUCTS



CONFIDENTIAL



Personal particulars

Yourself

Name	Amitkumar		
Date of Birth (dd/mm/yyyy)	05/03/1984	AGE	36
Marital Status	Married		
Residential Address	A – 215, Sumel - 6		
	Ahmedabad. - 1		
Preferred Contact Number	9825567752	Other Contact Number	9426743252
Personal Email ID	abcd@gmail.com		
Occupation	Business Man	Annual Income Range	Rs. 25 - 40
What % of your combined (household) income are you currently setting aside to meet your financial Goals?	15%		
In addition to above What % of your combined (household) income are you prepared to set aside to meet your financial Goals?	10%		



Relationship	Name of Dependants	Date of Birth (dd/mm/yyyy)	Age
Father	Mahendra	10/1/1959	61
Mother	Kiran	8/1/1962	58
Spouse	Dipika	8/5/1988	32
Child 1st	Dhrona	6/1/2013	7
Child 2nd	Sonaxi	6/8/2017	3
Child 3rd	Dhaval	9/5/2015	5

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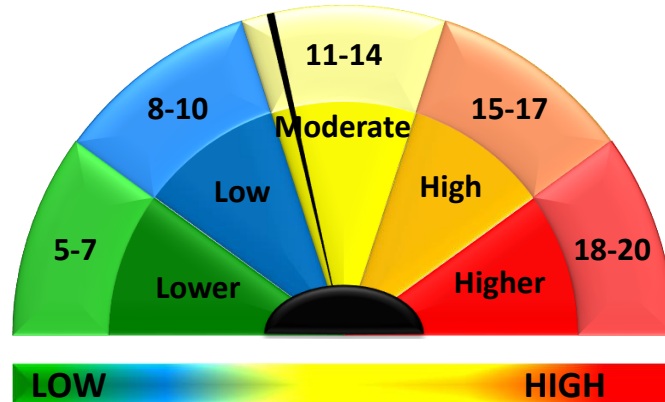
Financial Goals Priority



		Rank Priority
1 Education Funding 	Ensuring sufficient funds are available to meet increasing costs of educating your children	1
2 Long & Medium Term Goals 	Having a planned and systematic method of accumulating wealth over the medium to long term	2
3 Wealth Enhancement 	Planning and achieving the most the appropriate investment choice for existing capital	3
4 Health Planning 	Protecting you and your family against the financial consequences of serious illnesses	4
5 Income Replacement 	Maintaining your family's standard of living even if you are no longer around	5
6 Retirement Funding 	Enjoying the standard of living that you want, when you decide to retire	6
7 Marriage Funding 	Accumulating Sufficient funds to celebrate dream marriage of Children	7

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Riskometer

You are a moderate Balanced investor who is prepared to accept moderate risk with balanced asset allocation. Your priority remains the preservation of capital added with moderate returns in medium to long term. You may have some understanding of investment markets, your basic moto is capital growth with capital safety.

Risk Profile Categorisation

Score	Risk Type	Suggested Asset Allocation
5-7	Conservative Low Risk Investor	Equity 20%, Bond 60%, Cash & Bank 20%
8-10	Low to Moderate Risk Investor	Equity 40%, Bond 50%, Cash & Bank 10%
11-14	Moderate Risk Investor	Equity 55%, Bond 40%, Cash & Bank 5%
15-17	Moderate to High Risk Investor	Equity 70%, Bond 25%, Cash & Bank 5%
18-20	High Risk Investor	Equity 90%, Bond 5%, Cash & Bank 5%

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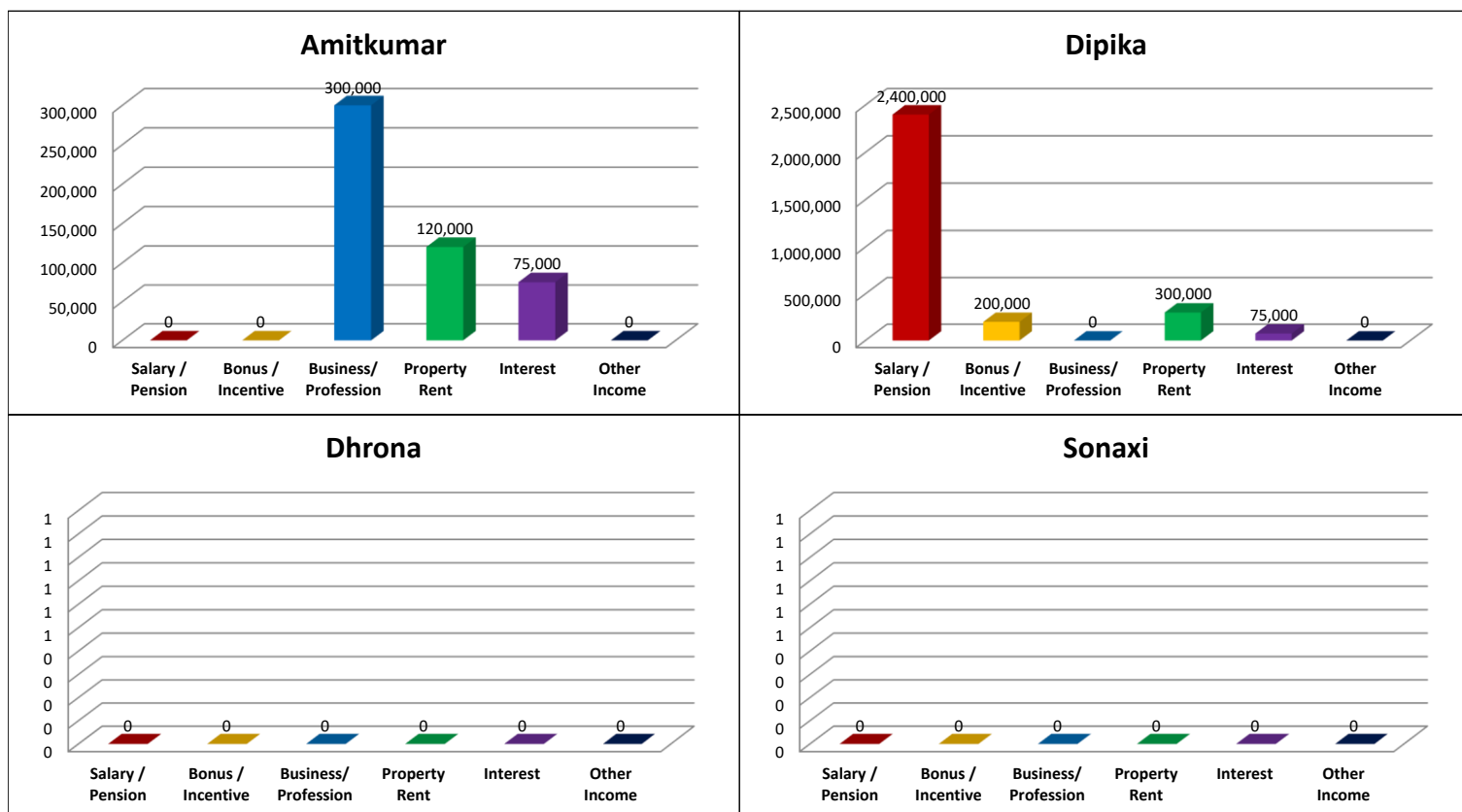
Family Income Analysis



Income (post-tax) (for next 12 months)

Sr. No.	Write Name of Family Member	Yearly Source of Income						Total Income from all Sources (in Rs.)
		Salary / Pension	Bonus / Incentive	Business/ Profession	Property Rent	Interest	Other Income	
1	Amitkumar	Rs. 0	Rs. 0	Rs. 300,000	Rs. 120,000	Rs. 75,000	Rs. 0	Rs. 495,000
2	Dipika	Rs. 2,400,000	Rs. 200,000	Rs. 0	Rs. 300,000	Rs. 75,000	Rs. 0	Rs. 2,975,000
3	Dhrona	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0
4	Sonaxi	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0	Rs. 0
	TOTAL	Rs. 2,400,000	Rs. 200,000	Rs. 300,000	Rs. 420,000	Rs. 150,000	Rs. 0	Rs. 3,470,000

Individual Income Sources of All Family Members.



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Education Funding

1st Child



1. Why is Education Funding important to you?

2. This funding plan is for the Education of who will attend

Name of child

university in year, to study to become a

Engineer

Dream Profession

3. Where will you want to study?

Name of child

India / Abroad	
Private/Government :	Private
Name of Institute :	-
Annual Cost - Fee (Current Costs) :	Rs. 6 Lac
University Programme Duration :	4 years
Total	

4. Total course Fee	<input type="text" value="4"/> Years	x	<input type="text" value="Rs. 6 Lac"/> Cost per year	<input type="text" value="Rs. 4"/>
5. Accommodation Costs	<input type="text" value="4"/> Years	x	<input type="text" value="Rs. 3 Lac"/> Cost per year	<input type="text" value="Rs. 4"/>
6. Home Trips	<input type="text" value="10"/> Trips	x	<input type="text" value="Rs. 50,000"/> Cost per trip	<input type="text" value="Rs. 500,000"/>
7. Parental Visits	<input type="text" value="4"/> Trips	x	<input type="text" value="Rs. 50,000"/> Cost per trip	<input type="text" value="Rs. 200,000"/>
8. Graduation Visit	<input type="text" value="1"/> Trip	x	<input type="text" value="Rs. 0"/> Cost per trip	<input type="text" value="Rs. 0"/>
9. Other Living Expenses	<input type="text" value="4"/> Years	x	<input type="text" value="Rs. 50,000"/> Cost per year	<input type="text" value="Rs. 200,000"/>
10. Grand Total				<input type="text" value="Rs. 900,008"/>

11. Projected inflation rate @ x no. of years to University.

12. Total Funds required for higher education.

A

13. Existing funds available

14. Projected rate of return @ x no. of years to University.

15. Future value of existing funds

B

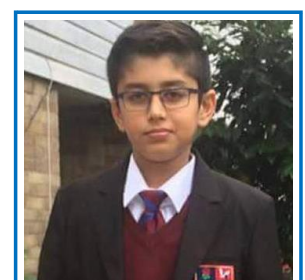
16. Future Value of Any Fund to be Received for Funding the Education

17. Additional amount required for Education Funding of

(Name of Child)

A-B

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Long & Medium Term Goals



1. Why is Wealth Accumulation important to you?

2. Most people have **dreams and aspirations** for themselves and their families. What do you want to achieve with Wealth Accumulation?

Goals / Aspirations	Present Value of Goals		Years
	Medium Term (5 - 10 years)	Long Term (10 - 25 Years)	
a) Dream home	Rs. 0	0	0
b) The New car	Rs. 3,500,000	23	
c) Start a business	Rs. 0	0	
d) Other <input type="text" value="Any Other."/>	Rs. 0	0	

	Home	Car	Business	Any Other.
Inflation % of Goals	0%	7%	0%	0%
Investment Returns %	0%	8%	0%	0%
Total of Financial needs @ future value	Rs. 0	Rs. 16,591,855	Rs. 0	Rs. 0
Existing funds available	Rs. 0	Rs. 0	Rs. 0	Rs. 0
Future value of existing funds	Rs. 0	Rs. 0	Rs. 0	Rs. 0
Additional amount required	Rs. 0	Rs. 16,591,855	Rs. 0	Rs. 0

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Health Planning



1. Why is protecting against the financial consequences of serious illness or Disability important to you?

Income

2. Impaired health might result in the total loss of income, how much income do you & your family need each year?

Rs. 2,400,000

3. For how many years would you want this income to be available?

20

4. What Yearly income is available to you from any source if you were to suffer from serious illness?

Rs. 1,500,000

5. The shortfall / excess in income per year

Rs. 900,000

6. What investment rate would you expect on average to receive in the future?

7.00%

7. Expected inflation rate

8.00%

9. Capital required to replace your income.

A Rs. 19,836,599

10. Additional Buffer Fund in Medical Emergency.

B Rs. 10,000

14. Total funds required in the event of impaired health

A+B Rs. 19,846,599

15. Existing funds available? (including existing Mediciam plans or arrangements)

Rs. 2,500,000

16. Amount required in the event of Impaired Health

Rs. 17,346,599

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Income & Family Protection



1. Why Income Replacement is most important to you?

Income

2. How much yearly income family need in absence of bread winner?	Rs. 2,400,000
3. For how many years family need above income?	20 years
4. What yearly income you generate without your own efforts. i.e. rent, interest, dividend, royalty,	Rs. 1,500,000
5. The shortfall / excess in income per year	Rs. 900,000
6. What investment rate would you expect on average to receive in the future?	8%
7. Expected inflation rate	7%
9. Capital required to replace your income.	A Rs. 16,403,408

Capital

10. Are there any additional capital requirements to consider?	
a) Final expenses	Rs. 0
b) Adjustment Funds (eg. to hire a tutor and/or domestic helper to allow non working spouse to re-enter workforce etc)	Rs. 500,000
c) Personal debts	Rs. 500,000
d) Home loan to be taken care by Insurance?	Rs. 5,000,000
e) Children's Education Fund	Rs. 1,000,000
f) Lump Sum Children's Marriage Fund.	Rs. 0
g) Others (eg. legacy, business loan, car loan etc.)	Rs. 1,000,000
11. Total Capital Needs	B Rs. 8,000,000
12. Total funds required to replace your income	C = (A + B) Rs. 24,403,408
13. Existing available funds to be used for Income replacement.	
a) Any existing funds available for family safety.	Rs. 2,500,000
b) Liquid assets to dispose of in emergency.	Rs. 0
c) Existing Life Insurance - Self	Rs. 10,000,000
d) Existing Life Insurance - Spouse	Rs. 10,000,000
14. Amount required for Income Replacement	D Rs. 12,500,000
* Are your other funds / Assets Can easily be liquidated?	
* will market value of house be intact?	
	C - D Rs. 11,903,408

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Retirement Funding (Self)



1. What is it about Retirement Funding that is most important to you?

* How much Mly Pension will you get after your retirement?

Not Sure

2. Your current age?

Amitkumar

36 years

3. At what age do you want to retire?

60 years

4. You need to work towards your retirement plan.

24 years

5. Life Expectancy Age?

85 Years

6. If you retire today, what MONTHLY income would you want to have?

Rs. 200,000

7. Your unearned, regular yearly Income

Rs. 100000

8. Expected growth of your yearly Unearned Income

4%

6. Your required annual income if you retire today.

Rs. 2,400,000

7. What is a reasonable rate of inflation you would expect from now until your retirement?

6.00%

8. At your retirement age, your annual retirement income will need to be

Rs. 9,545,961

9. From your target retirement age, for how long do you want the annual retirement income to be available? (eg. 20 or 25 or 30 years)

25 years

10. Amount of Gift to family Members Or society on final Departure

Rs. 1,000,000

11. What investment rate would you be comfortable to use ?

8.00%

12. The capital fund required to achieve your desired annual income at retirement would be

A Rs. 114,398,491

13. Existing funds available Only for Retirement Purpose

- Existing PF Fund /PPF

Rs. 1,000,000 in 24 years @ 8%

Rs. 6,059,333

- Yearly PF Contribution /PPF

Rs. 150,000 in 24 years @ 8%

Rs. 10,365,227

- Existing Pension fund

Rs. 250,000 in 24 years @ 8%

Rs. 1,548,450

- Yearly Pension Fund Contribution

Rs. 50,000 in 24 years @ 8%

Rs. 3,505,816

- Any other Yearly Investment for Retirement

Rs. 0 in 24 years @ 0%

Rs. 0

- Other Investment Fund kept for Retirement purpose

Rs. 0 in 24 years @ 0%

Rs. 0

14. Total of Existing funds would be available for retirement (at Future Value)

B Rs. 21,478,827

15. Future Value of Any Fund to be Received at Retirement (Policy Money, Or Any Other)

C Rs. 0

16. Additional amount required for Planned Retirement.

A-B-C

Rs. 92,919,664

Your Current monthly contribution for Retirement i.e Mly PF, Mly Pension Fund Contribution etc.

Rs. 0

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Marriage Funding (1st Child)



1. Why is Marriage Funding important to you?

2. This funding plan is for the Marriage of

Dhrona

Name of child

Marriage Celebration after

21

Years.

Present Marriage Budget (Approximate estimation)

1 House Renovation	Rs. 2,500,000
2 GOLD & Ornaments	Rs. 1,000,000
3 Banquet & Decoration	Rs. 2,500,000
4 Honeymoon Trip	Rs. 500,000
5 Social Gifting	Rs. 200,000
6 Card Printing, Video & Photography	Rs. 200,000
7 Garments	Rs. 250,000
8 Other Expenses	Rs. 500,000
9 Any Extra Other than above	Rs. 0

Total Present Approximate Cost of Marriage

Rs. 7,650,000

3. Projected inflation rate @

8%

4. Total Funds required for Marriage after

21

Years

A Rs. 38,508,828

5. Existing funds available + Existing Value of Gold & Ornaments kept for Marriage purpose only.

Rs. 0

6. Projected rate of return on Investment @

7%

7. Future value of existing funds & Ornaments kept for Marriage purpose only

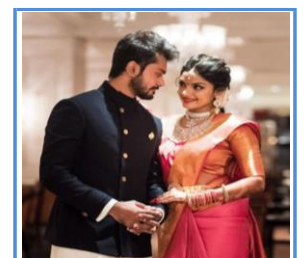
B Rs. 0

8. Additional amount required for Marriage Funding of

Dhrona
(Name of Child)

A-B Rs. 38,508,828

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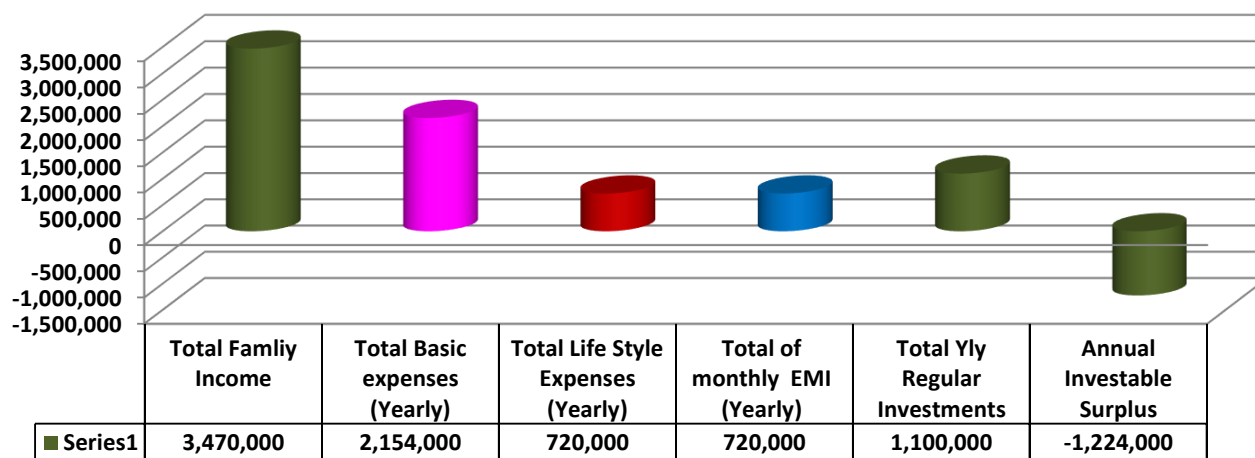


Family Cash Flow Analysis



Cash Flow & Surplus		%
Total Family Income	Rs. 3,470,000	100
Total Basic expenses (Yearly)	Rs. 2,154,000	62
Total Life Style Expenses (Yearly)	Rs. 720,000	21
Total of monthly EMI (Yearly)	Rs. 720,000	21
Total Yly Regular Investments	Rs. 1,100,000	32
Annual Investable Surplus	Rs. -1,224,000	-35

Cash flow Analysis



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Net worth Report



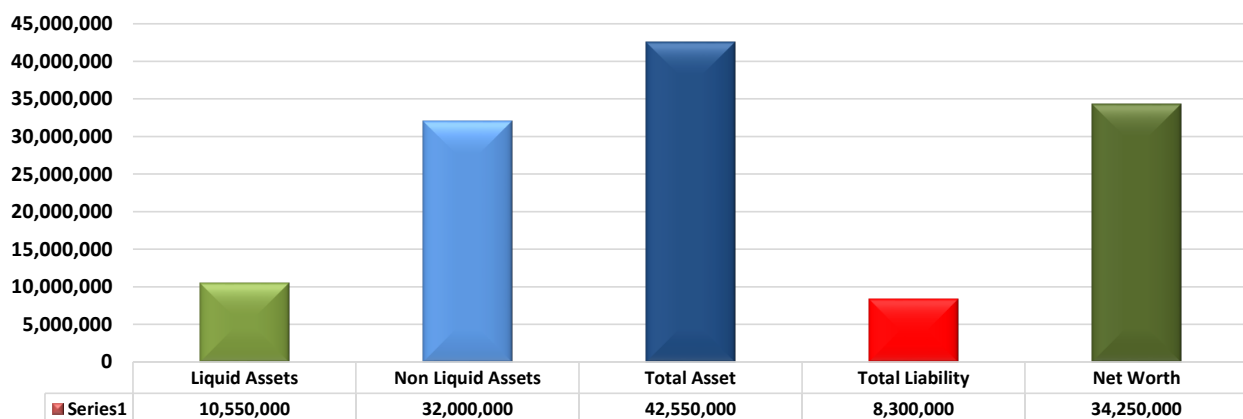
Liquid Assets	Amount (Rs.)
PF	Rs. 3,500,000
PPF	Rs. 1,000,000
MF Debt Fund (Total Value)	Rs. 0
NSC	Rs. 100,000
KVP	Rs. 0
Postal RD	Rs. 50,000
Bank RD	Rs. 0
Bank FD	Rs. 2,500,000
Saving Bank Balance	Rs. 500,000
Bonds	Rs. 500,000
Shares	Rs. 1,000,000
Gold Bar	Rs. 500,000
Any Other RD type Investment	Rs. 0
Debentures	Rs. 0
MF Equity	Rs. 700,000
MF Balanced Fund (Total Value)	Rs. 0
ULIP	Rs. 0
Cash	Rs. 200,000
Other Liquid Asset	Rs. 0
Total Liquid Assets	Rs. 10,550,000

Net worth	Amount (Rs.)
Liquid Assets	Rs. 10,550,000
Non Liquid Assets	Rs. 32,000,000
Total Asset	Rs. 42,550,000
Total Liability	Rs. 8,300,000
Net Worth	Rs. 34,250,000

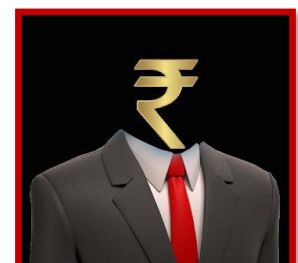
Loan	Amount (Rs.)
Home Loan	Rs. 5,000,000
Car Loan	Rs. 800,000
Consumer Loan	Rs. 0
Credit Card O/s Bill	Rs. 0
Personal Loan	Rs. 0
LIC Policy Loan	Rs. 0
Furniture Loan	Rs. 0
Business Loan	Rs. 2,500,000
Any other Loan	Rs. 0
Total	Rs. 8,300,000

Non Liquid Assets	Amount (Rs.)
Self Occupied Residential House	Rs. 20,000,000
4 Wheelers + 2 Wheelers	Rs. 2,500,000
Diamonds	Rs. 1,000,000
Land/Plot/Farm House	Rs. 5,000,000
Flat / Bungalow 2	Rs. 0
Holiday Homes	Rs. 0
Jewellery	Rs. 1,500,000
ART	Rs. 0
LIC Policy Valuation	Rs. 400,000
Loan Given	Rs. 0
Gratuity (Self)	Rs. 0
Leave Encashment	Rs. 1,600,000
Office/Shop	Rs. 0
Other Fixed Asset	Rs. 0
Total	Rs. 32,000,000

Net Worth Chart



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Important Financial Ratios



7) Networth Liquidity Ratio

Networth Ratio = Total Liquid Assets / Net Worth

Your Networth Ratio =	31%
-----------------------	-----

Ideal Ratio =	30% to 40%
---------------	------------

Show ability of family to deal with severe situations requiring liquidity beyond emergency situations. 100% means the opportunity cost is being lost on better investments. 0% shows that family will get trapped in serious financial problem in case of severe situations. 30 - 40 % is a good sign & should be within the ratio.

8) Debt. To Asset Ratio

Debt. To Asset Ratio = Total Debt (Liabilities) / Total Assets (Liquid + Non Liquid)

Your Debt to Asset Ratio =	20%
----------------------------	-----

Ideal Ratio =	5% to 30%
---------------	-----------

Show the ability of the family to cope with debt servicing so that we can liquidate the assets to pay off loans. 100% not good & shows families inability for debt servicing. 0% is also bad as it shows that the family does not take advantage of leveraging money.

9) Family Income Protection Ratio

Family Income Protection Ratio = Insurance / Annual Income (without unearned income)

Self	33.33
------	-------

Spouse	3.85
--------	------

Ideally Family should have protection of 15 to 25 Times of Bread winner's Annual Income

Show the Support to the family for Survival after demise of Brand Winner

10) Retirement Safety Ratio

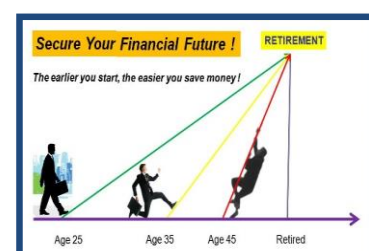
Monthly Retirement Contribution / Monthly Income.

Self Retirement Safety Ratio
67%

Spouse Retirement Safety Ratio
18%

Ideal Retirement Contribution	Starting Age.
20% of Monthly Income	21 to 35
25% of Monthly Income	36 to 45
30% of Monthly Income	45 to 50
40% of Monthly Income	51 to 55
50% of Monthly Income	56 to 60

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Income & Expenses Growth Chart



Name : Mohit Kumar

1 Income up to Age 60

2 Expenses up to Age 90

3 Current Age.

46

4 Yearly Current Income

Rs. 5,700,000

5 Yearly Family Expenses

Rs. 3,600,000

6 Yearly Personal Expenses

Rs. 1,000,000

7 Income Growth Rate

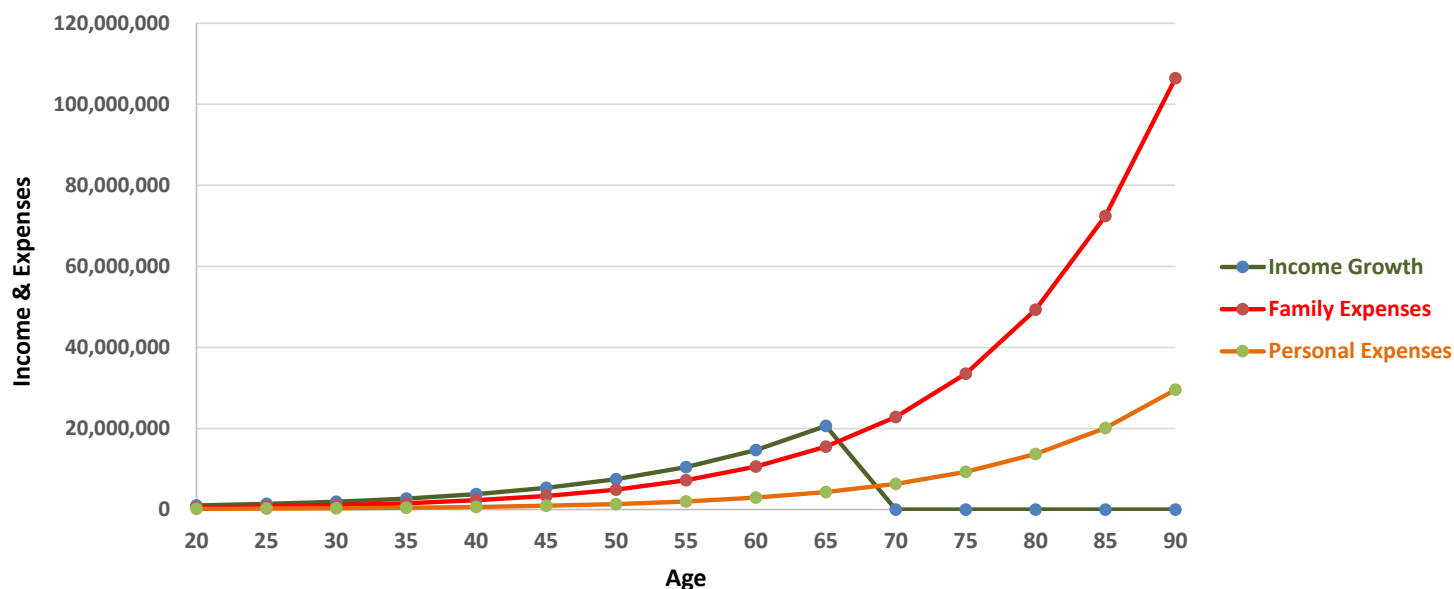
7%

8 Expected Inflation Rate

8%

Age	Income Growth	Family Expenses	Personal Expenses
20	Rs.	Rs.	Rs.
25	Rs.	Rs.	Rs.
30	Rs.	Rs.	Rs.
35	Rs.	Rs.	Rs.
40	Rs.	Rs.	Rs.
45	Rs.	Rs.	Rs.
50	Rs. 7,471,537	Rs. 4,897,760	Rs. 1,360,489
55	Rs. 10,479,218	Rs. 7,196,417	Rs. 1,999,005
60	Rs. 14,697,645	Rs. 10,573,897	Rs. 2,937,194
65	Rs. 20,614,207	Rs. 15,536,524	Rs. 4,315,701
70	Rs. 0	Rs. 22,828,251	Rs. 6,341,181
75	Rs. 0	Rs. 33,542,190	Rs. 9,317,275
80	Rs. 0	Rs. 49,284,481	Rs. 13,690,134
85	Rs. 0	Rs. 72,415,072	Rs. 20,115,298
90	Rs. 0	Rs. 106,401,498	Rs. 29,555,972

Future Income Expenses Analysis Chart



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Thursday, June 25, 2020

Human Life Value Calculator



Name : Karan

Present Age : Retirement Age

Years to Work for Retirement Years

1	Current (Yearly) Income After Tax.	Rs. <input type="text" value="3,570,000"/>
2	Personal Expenses.	Rs. <input type="text" value="600,000"/>
3	Yearly Contribution to Family	Rs. <input type="text" value="2,970,000"/>
4	Annual expected Income Growth.	<input type="text" value="10%"/>
5	Your Yearly Income at Retirement could be	Rs. <input type="text" value="24,017,175"/>
6	Your Yealy Personal Expenses at Retirement Could be	Rs. <input type="text" value="4,036,500"/>
7	Your Family Contribution at Retirement Could be	Rs. <input type="text" value="19,980,675"/>
8	Your Current Human Life Value is	Rs. <input type="text" value="144,981,893"/>

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Financial Planning is based on information Provided & on Certain assumptions that may Change

Review & Referrals



PERIODIC REVIEWS

To ensure that the financial goals and needs are relevant, regular reviews are needed.

☐ Quarterly
 ☐ Half-yearly
 ☐ Yearly
 Our next review date

OVERALL RATING OF OUR FINANCIAL SERVICES

Overall Rating of the process undergone by you (Please tick in the box provided)

☐ Low
 ☐ Medium
 ☐ High
 ☐ Very High

Testimonial for our Service

REFERRALS

who do you know who might benefit from the service you just received from us?

1. Name	<input type="text"/>	Contact	<input type="text"/>
Occupation	<input type="text"/>	Marital Status	<input type="text"/>
Relationship	<input type="text"/>	Approx Family Income	<input type="text"/>
	(e.g. relative, friend, acquaintance...)		
2. Name	<input type="text"/>	Contact	<input type="text"/>
Occupation	<input type="text"/>	Marital Status	<input type="text"/>
Relationship	<input type="text"/>	Approx Family Income	<input type="text"/>
	(e.g. relative, friend, acquaintance...)		
3. Name	<input type="text"/>	Contact	<input type="text"/>
Occupation	<input type="text"/>	Marital Status	<input type="text"/>
Relationship	<input type="text"/>	Approx Family Income	<input type="text"/>
	(e.g. relative, friend, acquaintance...)		
4. Name	<input type="text"/>	Contact	<input type="text"/>
Occupation	<input type="text"/>	Marital Status	<input type="text"/>
Relationship	<input type="text"/>	Approx Family Income	<input type="text"/>
	(e.g. relative, friend, acquaintance...)		

Your Signature

X

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Portfolio Risk Balancing



Average Return of Your Current Investment Portfolio

	Amount	Return	Yearly Profit OR Loss
Current Investments (Total Portfolio)	Rs. 10,000,000	9.00%	Rs. 900,000

Scenario 1: If 90% investment in existing instruments and 10% invest in LIC

(Government Guaranteed + Risk & Return Protection Plan)

	Amount	Return	Yearly Profit OR Loss
90% in existing	Rs. 9,000,000	9.00%	Rs. 810,000
10% in LIC	Rs. 1,000,000	7.00%	Rs. 70,000

Total Earning After Portfolio Balancing Rs. 880,000

Portfolio Returns with 10% Investment in LIC

8.80%

Returns changed by Portfolio Protection

-0.20%

Increase in Total Portfolio Risk Protection

Approx.

200%

Scenario 2: If 80% investment in existing instruments and 20% invest in LIC

(Government Guaranteed + Risk & Return Protection Plan)

	Amount	Return	Yearly Profit OR Loss
80% in existing	Rs. 8,000,000	9.00%	Rs. 720,000
20% in LIC	Rs. 2,000,000	7.00%	Rs. 140,000

Total Earning After Portfolio Balancing Rs. 860,000

Portfolio Returns with 20% Investment in LIC

8.60%

Returns changed by Portfolio Protection

-0.40%

Increase in Total Portfolio Risk Protection

Approx.

400%

Scenario 3: If 70% investment in existing instruments and 30% invest in LIC

(Government Guaranteed + Risk & Return Protection Plan)

	Amount	Return	Yearly Profit OR Loss
70% in existing	Rs. 7,000,000	9.00%	Rs. 630,000
30% in LIC	Rs. 3,000,000	7.00%	Rs. 210,000

Total Earning After Portfolio Balancing Rs. 840,000

Portfolio Returns with 30% Investment in LIC

8.40%

Returns changed by Portfolio Protection

-0.60%

Increase in Total Portfolio Risk Protection

Approx.

600%

» Insurance & Portfolio Risk Protection depends on Age, Term & Health of Proposer

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Risk Profiling Q&A



What is an Investment Risk Profile?

Investment Risk can be described as the potential for actual investment returns to vary from expectations. The higher the level of investment returns you are seeking, the more risk you generally need to be prepared to accept. Not everyone has the the same attitude to risk. An Investment Risk Profile is basically a general description regarding an Investor's attitude to risk.

How will the Risk Profiling Questionnaire be used?

In order to recommend investments that have the potential to offer a level of return that you desire, at a level of risk that you are comfortable with, it is important that we understand your attitude to risk. The Investment Risk Profile Questionnaire is one tool we use to assist us gain this understanding.

Are there any right or wrong answers?

There are no right or wrong answers, as only you can describe how you can describe how you feel about risk. We may, however, wish to discuss some answers with you if they appear conflicting, or to enable us to gain a better understanding of your requirements. Please feel free to add comments if you wish to clarify your answers, or to discuss your answers with us.

Can my Risk Profile change?

Yes it is quite likely that your attitude to investment risk will change over time. This may be the result of investment market experience, or changing personal circumstances such as a change in employment status, family members becoming no longer dependent upon you, or receipt of an inheritance or lottery win.

What if my Risk Profile is different to my partner's?

It is quite common that you and your partner will have a different attitude to Investment Risk. You should answer the questions as to how you feel, not what you think, we or your partner want you to say. It is our role to assist you and your partner cater for the different attitude to risk.

What should I do if my Risk Profile changes?

If your attitude to risk changes, your investments may no longer be suitable. You should contact us immediately to arrange a review of your financial plan and investments should you feel your Risk Profile has changed.

Do I have to invest according to my Risk Profile?

No, there are a number of reasons why it may be necessary for you to invest differently that your Risk Profile may suggest. These could include investing more conservatively if you require access to capital in the short to medium term, or investing more aggressively if you have started your investments later in life and have to take on additional risk in an attempt to achieve higher, to meet your financial objectives.