

Emirates NBD Asset Management Ltd

Individual Financial Assessment Form

Date: / /

New investment application:	Yes <input type="checkbox"/>	Office use only
Top up investment:	Yes <input type="checkbox"/>	
Investment account number:		

Application Please tick the applicable box

- ☐ I am willing to accept the investment recommendations based on the results of this Assessment Form.
- or
- ☐ Based on the discussion I had with my Relationship Manager and although I agreed to my attitude towards risk and investments as assessed, I do not want to follow and invest according to the risk profile results and I fully understand the risks involved in this decision.
- or
- ☐ I agree to my attitude towards risk and investments as assessed, however, I would like the Relationship Manager to follow the risk return details that are mentioned in the Portfolio Specification / Appendix1 of the Investment Management Agreement signed by me/us.

Investor signature:	Name:
	Date: <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

Relationship Manager's signature:	Name:
	Date: <input type="text" value="D"/> <input type="text" value="D"/> / <input type="text" value="M"/> <input type="text" value="M"/> / <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>

This form has been designed to assist you in ascertaining your tolerance to risk. By working through the questions with your relationship manager you will be able to determine your appetite for risk. This form should only be used as a tool to help you make the right investment choice. You should not rely entirely on the results achieved when using this form. Emirates NBD Asset Management Limited is regulated by the DFSA.

Investors may also find that they have different risk and return appetites for differing investment goals and where this could be the case it may be helpful to complete the Investor Financial Assessment Form for each of your investment goals.

Section 1a – Personal Profiling

Please tick boxes as appropriate

P1. Which best describes your current life stage?

a. Single, few financial commitments	<input type="checkbox"/>
b. Couple without children	<input type="checkbox"/>
c. Couple with children/single with commitments	<input type="checkbox"/>
d. Mature family	<input type="checkbox"/>
e. Preparing for retirement	<input type="checkbox"/>
f. Retired	<input type="checkbox"/>

P2. In which age group do you fit?

a. Under 25	<input type="checkbox"/>
b. 25 - 30	<input type="checkbox"/>
c. 31 - 40	<input type="checkbox"/>
d. 41 - 50	<input type="checkbox"/>
e. 51+	<input type="checkbox"/>

P3. What is your current income range?

a. < 15,000 AED p.m.	<input type="checkbox"/>
b. 15,000 - 20,000	<input type="checkbox"/>
c. 20,001 – 30,000	<input type="checkbox"/>
d. 30,001 – 50,000	<input type="checkbox"/>
e. 50,001+	<input type="checkbox"/>

P4. What are your key financial goals over the next 5 - 10 years?

Regular Income	<input type="checkbox"/>	Growth	<input type="checkbox"/>
Capital Preservation	<input type="checkbox"/>	Liquidity	<input type="checkbox"/>

P5. How much capital do you wish to consider for investments?

a. < US\$25,000	<input type="checkbox"/>
b. \$25,000 - \$50,000	<input type="checkbox"/>
c. \$50,000 - \$250,000	<input type="checkbox"/>
d. \$250,000 - \$500,000	<input type="checkbox"/>
e. \$500,000 - \$1m	<input type="checkbox"/>
f. \$1m +	<input type="checkbox"/>

P6. What percentage is this amount of your total current investments?

a. 10% - 20%	<input type="checkbox"/>
b. 20% - 30%	<input type="checkbox"/>
c. 30% - 40%	<input type="checkbox"/>
d. > 40%	<input type="checkbox"/>

P7. What is the total amount of your current savings and investments?

a. Savings:	
b. Investments	
c. Others:	

Section 1b – Investment Portfolio

Please tick boxes as appropriate

Which of the following assets do you own now / have owned in the last 5 years?

Bank deposits (other than current a/c)	<input type="checkbox"/>	Emerging market (Latin America, India, China)	<input type="checkbox"/>
Fixed term deposits/range accruals	<input type="checkbox"/>	Thematic (Technology, healthcare etc.)	<input type="checkbox"/>
Money Market Funds	<input type="checkbox"/>	Direct Equities	<input type="checkbox"/>
Bond Funds	<input type="checkbox"/>	Real Estate (direct)	<input type="checkbox"/>
Sovereign / Highly rated corporate bonds	<input type="checkbox"/>	Real Estate Funds	<input type="checkbox"/>
Sub-investment grade bonds	<input type="checkbox"/>	Property Share (REITS)	<input type="checkbox"/>
Emerging market	<input type="checkbox"/>	Hedge Funds	<input type="checkbox"/>
Direct Bonds	<input type="checkbox"/>	Fund of funds, low risk strategies	<input type="checkbox"/>
Sovereign	<input type="checkbox"/>	Fund of funds, high risk strategies	<input type="checkbox"/>
Highly rated corporate bonds	<input type="checkbox"/>	Single strategy, low risk	<input type="checkbox"/>
Sub-investment grade bonds	<input type="checkbox"/>	Single strategy, high risk	<input type="checkbox"/>
Emerging market	<input type="checkbox"/>	Emerging market	<input type="checkbox"/>
Equity Funds	<input type="checkbox"/>	Capital Guaranteed Funds	<input type="checkbox"/>
Global	<input type="checkbox"/>	Fixed Income Based (i.e. Range Accrual etc.)	<input type="checkbox"/>
Regional (North America, Europe, UK)	<input type="checkbox"/>	Equity Funds	<input type="checkbox"/>
Single Country (Spain, Australia, France etc.)	<input type="checkbox"/>	Hedge fund based	<input type="checkbox"/>

Section 2 – Risk Profiling (Scoring)

R1. Points

For how many years have you invested in investment products other than bank savings/deposit accounts?

0	a. Never, new to investing
5	b. Last one year only
10	c. 2 - 5 years
15	d. 5+ years
20	e. 10+ years

R2. Points

How do you consider your investment knowledge level?

20	a. Experienced: I have/had previous experience in Derivatives, Swaps, Futures and Options, Emerging Market Equities, Direct Equities etc.
15	b. Moderately High: I have/had previous experience in Corporate Bonds, Libor Linked Notes/Structured Notes
10	c. Moderate: I have/had previous experience in Mutual Funds, Property Funds, Investment Trusts, Direct Property Investment etc.
5	d. Limited: I have/had previous experience in Sovereign Bond Funds, Capital Guaranteed Funds (Fixed Income and Equity based) etc
0	e. Low: I have/had previous and current experience with bank deposit and savings accounts, fixed term deposits

R3. Points

What do you consider to be the length of your investment time horizon?

0	a. < 3 years
7	b. 3 - 5 years
14	c. 5 - 10 years
20	d. 10+ years

R4. Points

What levels of financial loss could you tolerate over the short term? (1 year)

0	a. None
5	b. Up to 5%
10	c. Up to 10%
15	d. Up to 20%
20	e. More than 20%

R5. Points

How would you react if return on your investment were negative or below your expectations?

0	a. I would redeem the full value of my investment
7	b. I would partially redeem my investment
14	c. I would wait until my investment recovered
20	d. I would add to my investment to take advantage of the lower price

R6. Points

How would you generally categorise your investment risk outlook?

0	a. I do not want to risk my capital or have any negative returns
7	b. I do not want to risk my capital but am willing to accept fluctuations on my returns
14	c. I can accept some risk on my capital and fluctuations on my returns
20	d. I can accept reasonable levels of risk on my capital as well as my returns

Total for this page

Section 3 – Liquidity (Scoring)

L1. Points	How would you anticipate your income changing over the next few years?
<input type="text" value="0"/>	a. Steadily grow
<input type="text" value="5"/>	b. Fairly level and consistent
<input type="text" value="20"/>	c. Widely fluctuate
<input type="text" value="15"/>	d. Downwards trend
<input type="text" value="25"/>	e. May cease altogether
L2. Points	How would you describe the financial cushion you have available in order to meet unexpected needs or emergencies?
<input type="text" value="0"/>	a. More than adequate. I have plenty of cash in readily accessible assets - savings accounts/money market funds
<input type="text" value="8"/>	b. Adequate. I have a reasonable amount available, so I should have most eventualities covered
<input type="text" value="16"/>	c. Borderline. I have a modest amount of cash readily available, but I may need to dip into my investments in an emergency
<input type="text" value="25"/>	d. Inadequate. My reserves are insufficient at the present time should unexpected needs arise
L3. Points	How much regular income, if any, do you require during the investment period from your investments?
<input type="text" value="0"/>	a. None, I'll take it back at the end as it grows
<input type="text" value="8"/>	b. I'll take it if it's generated
<input type="text" value="16"/>	c. A moderate amount
<input type="text" value="25"/>	d. Maximum possible
L4. Points	Of your current income, what percentage is used to cover your cash obligations such as loans, mortgages, advances and living expenses?
<input type="text" value="0"/>	a. Less than 25%
<input type="text" value="8"/>	b. From 25% to 50%
<input type="text" value="16"/>	c. More than 50%
<input type="text" value="25"/>	d. More than 75%

Total for this page

Section 4 – Self Assessment (No Scoring)

Investor: Please complete this self assessment by ticking one of the boxes below

Which one of the following statements best describes your investment objective and comfort level with fluctuations in the value of your investments?

- ☐ **a. Risk free:** I do not want to risk my initial investment and am not comfortable with short term fluctuations. Willing to accept returns roughly in line with time deposits.
- ☐ **b. Conservative:** I want to preserve my investment but I am willing to accept minor negative fluctuations for short periods, in order to target slightly more than time deposits.
- ☐ **c. Moderate:** I prefer a balanced approach and would like to invest in instruments with both growth and income characteristics. I can accept some negative fluctuations over the medium term in order to target returns reasonably higher than time deposits.
- ☐ **d. Aggressive:** I want my investment to grow and earn the highest possible returns, considerably higher than cash deposits. I can accept negative fluctuations for prolonged periods in pursuit of higher returns.

Section 5 – Risk Profiling

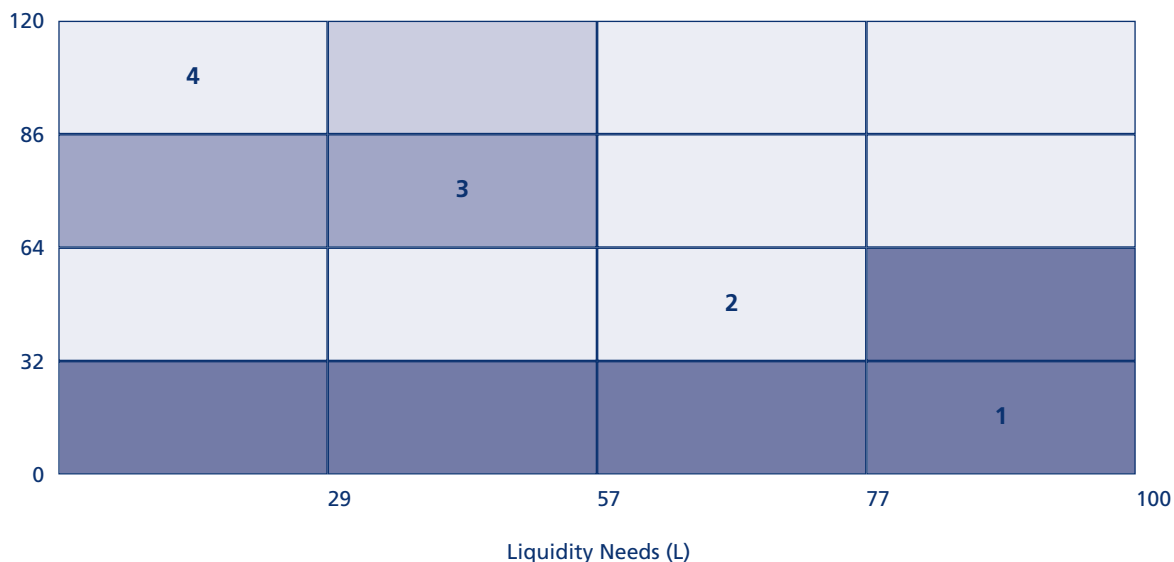
Total

Risk: Section 2.

Liquidity: Section 3.

Self Assessment: Section 4.

Growth/
Risk Appetite (R)



Total:

Conclusion

Investor and Relationship Manager to discuss and compare the results of the Risk Profiling and Self Assessment

Comments:

For internal use only

Relationship Manager Details

Surname:	Forename:
Contact number:	Country:
City:	Branch Name:

I confirm that due diligence has been done on the source of funds. I also confirm that I have followed all KYC procedures before opening this account. I confirm that I have profiled the client and explained to the client the risks of investing in non-depository products. The client has been given a copy of the Investor Account Agreement. The investor(s) in this account have net assets of USD 500,000 or above and are not US persons.

Signature:	Date: DD / MM / YYYY
------------	----------------------