

# RISK PROFILER QUESTIONNAIRE

Hero Murpani | AMFI Registered Mutual Fund Distributor | ARN-35253

Name:

Mobile:

## 1. What is your age group?

- ☐ 18 to 35      ☐ 35 to 50      ☐ 50 to 60      ☐ Above 60

## 2. What would be your ideal time horizon for mutual fund investment?

- ☐ Less than 1 year      ☐ 1 to 3 years      ☐ 3 to 5 years      ☐ More than 5 years

## 3. Approximately what portion of your monthly net income goes towards paying loan instalments?

- ☐ None      ☐ Less than 25%      ☐ Between 25% and 50%      ☐ More than 50%

## 4. What factor is most important for you while choosing an investment?

- ☐ Highest potential return      ☐ Regular income and capital appreciation  
☐ Regular income      ☐ Preservation of capital

## 5. If my portfolio starts showing a loss, I would react in the following way:

- ☐ Sell my investments and put the proceeds in Fixed Deposits  
☐ Sell some investments and continue to hold the rest  
☐ Do nothing  
☐ Take advantage of the correction and invest some more money

## 6. What do you consider an ideal investment portfolio?

- ☐ A maximum of equity for high return potential  
☐ A mix of debt, equity and cash  
☐ Predominantly savings and FD accounts for higher capital safety

## 7. The following statement best describes my knowledge of investments:

- ☐ Limited: I have little investment knowledge beyond bank savings accounts and fixed deposits.  
☐ Moderate: I know financial products beyond traditional investments and am aware of related risks.  
☐ Advanced: I have a good understanding of various financial products and am a regular investor.  
☐ Extensive: I have wide knowledge of investment products and am an active, experienced investor comfortable making my own decisions.

## Risk appetite (assessed by distributor):

Conservative ☐

Moderate ☐

Aggressive ☐

## SUITABILITY MATRIX

Scheme categories we recommend for each risk appetite

| Risk Appetite       | Suitable Scheme Categories                                                                                                                     | Not Recommended                                                                       |
|---------------------|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| <b>Conservative</b> | Overnight, Liquid, Money Market, Short Duration and other high-quality Debt schemes; Conservative Hybrid schemes.                              | Equity schemes, Mid Cap, Small Cap, Sectoral / Thematic schemes, Credit Risk schemes. |
| <b>Moderate</b>     | All Conservative categories, plus Large Cap, Index / other Passive schemes, Balanced Advantage, Aggressive Hybrid, Flexi Cap and ELSS schemes. | Small Cap, Sectoral / Thematic schemes, Credit Risk schemes.                          |
| <b>Aggressive</b>   | All Moderate categories, plus Mid Cap, Small Cap, Multi Cap and Sectoral / Thematic schemes.                                                   | Any scheme that does not match the investor's goal or time horizon.                   |

A scheme is recommended only when both the risk appetite and the investor's goal and time horizon match. If an investor asks for a scheme outside this matrix, a written unsuitability letter is given and the transaction is processed only on an execution-only basis.

### RISK PROFILE, RISK & COMMISSION DECLARATION

I confirm that the answers in the Risk Profiler Questionnaire are my own and my risk appetite has been explained to me as: Conservative [ ] Moderate [ ] Aggressive [ ].

I understand that mutual fund investments are subject to market risks, that the value of my investments can go up or down, that past performance does not indicate future returns, and that no return is guaranteed or assured.

I understand that Hero Murpani distributes Regular Plans and receives trail commission from the AMC, which is included in the scheme's expense ratio and is not charged to me separately. The commission details are displayed at the office and disclosed to me before every transaction.

Future recommendations will follow this risk profile until it is reviewed or I inform a change in my circumstances.

Signature: \_\_\_\_\_

Place: \_\_\_\_\_

Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

*Mutual Fund investments are subject to market risks. Read all scheme related documents carefully.*