



This Investor Profile Questionnaire is not an offer of sale for any security or investment instrument. This form is designed for information gathering purposes only and is used by Guyana Americas Merchant Bank Inc to determine a client’s risk tolerance and time horizon. The portfolios referred to herein are hypothetical and have been used solely for the purpose of assisting in the determination of an investor’s risk profile. Guyana Americas Merchant Bank Inc does not guarantee a specific return on any investment or investment strategy that may have been referred to in this document. Past performance is not a guarantee of future results. All investing involves risk including risk of loss of capital.

**FIND A SUITABLE INVESTMENT STRATEGY**

Your investing strategy should reflect the kind of investor you are – your personal investor profile. This quiz will help you determine your profile and then match it to an investment strategy that’s designed for investors like you. The quiz measures a number of factors, including your time horizon and risk tolerance:

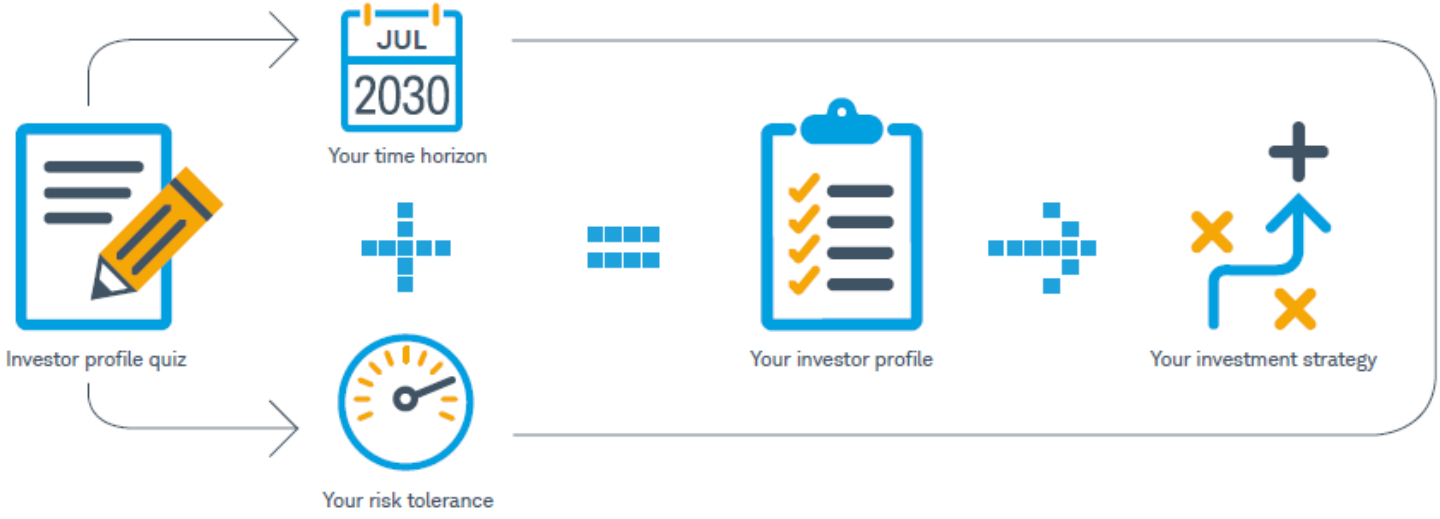
**YOUR TIME HORIZON**

When will you begin withdrawing money from your account and at what rate? If it’s many years away, there may be more time to weather the market’s inevitable ups and downs and you may be comfortable with a portfolio that has a greater potential for appreciation and a higher level of risk.

**YOUR RISK TOLERANCE**

How do you feel about risk? Some investments fluctuate more dramatically in value than others but may have the potential for higher returns. It’s important to select investments that fit within your level of tolerance for this risk.

**How to make your choice**



## KNOW YOUR CLIENT (KYC)

The first step to create an investment portfolio is to determine our client's investment profile. The key elements to identify are:

- The client's investment goals
- The client's investment time horizon
- The client's personality type: Conservative, Moderate or Aggressive
- The client's present income and asset base

## A | INVESTOR PROFILE QUESTIONNAIRE

Please circle the letter in each question below which best describes your situation.

**1. I anticipate that I will need all or at least a portion of my investments in approximately:**

- |  |  |
|--|--|
| <input type="checkbox"/> 10 years or more    | <input type="checkbox"/> Between 1-5 years |
| <input type="checkbox"/> At least 5-10 years | <input type="checkbox"/> Less than 1 year  |

**If you chose "Less than 1 year", stop here. If not, please continue questionnaire.**

Choosing less than 1 year indicates a very short investment time horizon. For such a short time horizon, a relatively low-risk portfolio of 40% short-term (average maturity of 5 years or less) bonds or bond funds and 60% cash investments could be considered, as stock investments may be significantly more volatile in the short term.

**2. My current level of investment knowledge is best described as:**

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| <input type="checkbox"/> Expert   | <input type="checkbox"/> Limited |
| <input type="checkbox"/> Moderate | <input type="checkbox"/> None    |

**3. My primary goal when I invest is to:**

- Generate high growth. I am willing to take high risk.
- Generate moderate growth. I am willing to take a moderate level of risk.
- Generate current income. I am willing to take a low level of risk.
- Preserve my investment value. I do not want to take any significant risk.

**4. I understand that higher risk may allow for the possibility of higher returns. I am comfortable with:**

- A loss of over 20% in the short term in anticipation of the possibility of higher returns in future.
- A loss of between 10-20% in the short term in anticipation of the possibility of higher returns in future.
- A loss of between 5-10% in the short term in anticipation of the possibility of higher returns in future.
- I cannot tolerate any declines in my investment values at any time.

**5. Age:**

- |  |  |
|--|--|
| <input type="checkbox"/> 18 - 30 years | <input type="checkbox"/> 45 - 60 years |
| <input type="checkbox"/> 30 - 45 years | <input type="checkbox"/> Over 60 years |

**6. My main source of income is:**

Very secure and stable

Secure, but not stable

Secure and stable

Neither secure nor stable

**7. My current gross annual income is:**

Over G\$8M

G\$2M-G\$4M

G\$4M-G\$8M

Below G\$2M

**8. I currently have the following assets available for investing:**

Over G\$2M

G\$500,000- G\$1M

G\$1M-G\$2M

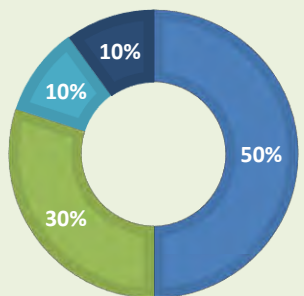
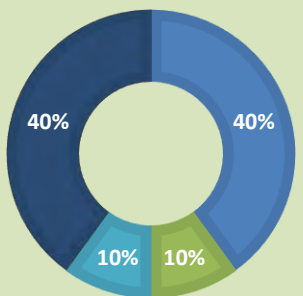
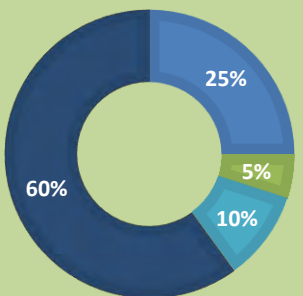
Below G\$500,000

**B | INVESTOR PROFILE SCORE**

Your Investor Profile Score is:

**C | SUGGESTED PORTFOLIO MIX**

Based on your Investor Profile Score, we can suggest a:

SUGGESTED PORTFOLIO MIXES		
CONSERVATIVE RISK APPETITE 120 - 240 PTS	MODERATE RISK APPETITE 241 - 360 PTS	AGGRESSIVE RISK APPETITE 361 - 480 PTS
Money Market 30%	Money Market 10%	Money Market 5%
Bonds 50%	Bonds 40%	Bonds 25%
Mutual Funds 10%	Mutual Funds 10%	Mutual Funds 10%
Shares 10%	Shares 40%	Shares 60%
Objective is the generation of stable income and preservation of capital.	Objective is to generate a balance between income and capital growth	Objective is to generate high capital growth over the long-term.
		
<b>BONDS</b> <b>MONEY MARKET</b> <b>MUTUAL FUNDS</b> <b>SHARES</b>	<b>BONDS</b> <b>MONEY MARKET</b> <b>MUTUAL FUNDS</b> <b>SHARES</b>	<b>BONDS</b> <b>MONEY MARKET</b> <b>MUTUAL FUNDS</b> <b>SHARES</b>

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Date

Customer Name

Customer Signature

Employee Signature  
(Official Use Only)