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RISK PROFILE ASSESSMENT QUESTIONNAIRE

RISK PROFILE	TOTAL POINTS
LOW RISK INVESTOR (up to 39 total points)	
MEDIUM BALANCED INVESTOR (between 40 - 55 total points)	
MEDIUM AGGRESSIVE INVESTOR (between 56 – 60 total points)	
HIGH RISK INVESTOR (over 70 total points)	

Name

ID number

1. WHICH OF THE FOLLOWING STATEMENTS DESCRIBES BEST YOUR INVESTMENT KNOWLEDGE AND EXPERTISE?	POINTS
i. I am investment illiterate.	2
ii. I have some investment knowledge but I need advice before I take my decisions	6
iii. I have knowledge and experience and if I have all the necessary information, I can take my own decisions	8
iv. I consider myself an experienced and knowledgeable investor and I do not need any help in taking investment decisions	9

2. WHICH OF THE FOLLOWING STATEMENTS DESCRIBES BEST YOUR ATTITUDE TOWARDS INVESTMENT RISKS?	POINTS
i. I am willing to assume some risk if there is possibility for higher expected returns	4
ii. I am not concerned about the investment risk. I am a long term investor and I understand that for higher return there is an increased element of investment risk	9
iii. I can assume higher risk in order to achieve higher return	8
iv. I don't want to risk my money even if this means elimination of any high return probabilities	1

3. WHAT IS YOUR MAIN INVESTMENT TARGET?	POINTS
i. Capital gain	9
ii. Creation of steady income	6
iii. Inflation protection for my capital	3
iv. Combination of capital gain and creation of steady income	7

4. HAVE YOU SO FAR INVESTED PART OF YOUR SAVINGS IN INVESTMENT PRODUCTS (MUTUAL FUNDS, UNIT LINKED POLICIES, SHARES ETC.)?	POINTS
i. I have invested a small amount. I want long term returns	7
ii. No. I do not wish to assume any investment risks.	1
iii. I am an experienced investor and I have invested in shares, unit linked policies and mutual funds.	9
iv. I have invested part of my savings. I wish to diversify my investments	8
v. I did not invest in shares, unit linked policies and mutual funds but I plan to do so in the future.	4

5. WHICH IS YOUR INVESTMENT TIME HORIZON?	POINTS
i. Up to 10 years	3
ii. 11-15 years	5
iii. 16-20 years	7
iv. Over 20 years	9

6. HOW WOULD YOU DEFINE AN INVESTMENT THAT SHOWS FLUCTUATIONS IN ITS PERFORMANCE BUT MIGHT, IN THE LONG RUN, SHOW SIGNIFICANT PROFITS?	POINTS
i. Inappropriate	1
ii. Attractive	9
iii. Interesting	7
iv. Probably dangerous	3

7. WHICH WOULD YOU CONSIDER AS AN ACCEPTABLE RETURN ON A TEN (10) YEAR INVESTMENT?	POINTS
i. Up to 2%	1
ii. Up to 4%	3
iii. Up to 6%	7
iv. Over 7%	9

8. HOW WOULD YOU REACT IF THERE WERE NEGATIVE FLUCTUATIONS IN AN INVESTMENT FUND IN WHICH YOU HAVE INVESTED?	POINTS
i. I would immediately surrender my units	1
ii. I would further invest in the Fund so that I have a lower per unit cost	9
iii. I would keep my investment because my investment is long term	7
iv. I would transfer the value of my units to a different category of Fund	3

9. WHICH IS THE LOWEST NEGATIVE RATE OF RETURN THAT YOU WOULD ACCEPT AT ANY POINT IN TIME IN YOUR INVESTMENT?	POINTS
i. I can not accept negative performance	2
ii. Up to 5%	4
iii. Up to 10%	6
iv. Up to 15%	7
v. Over 15%	9

10. YOUR AGE IS	POINTS
i. Below 30 years old	7
ii. Between 30 – 40 years old	5
iii. Between 40 – 50 years old	3
iv. Over 50 years old	1

On the basis of your responses and scoring, your risk profile appears to be [circle an option]:

Low/Conservative Medium/Balanced Medium/Aggressive High/Aggressive

If you disagree with the risk profile your score has determined, please circle your desired risk profile below and include a statement justifying the alternative selection. We also require that you sign below the change to confirm your understanding of the impact of the different choice.

Low/Conservative Medium/Balanced Medium/Aggressive High/Aggressive

Justification of alternative selection:

.....

.....

The decision I will undertake following this questionnaire belongs entirely to me. I understand that this questionnaire does not constitute investment advice and MetLife and its associates, are not making a recommendation regarding a particular course of action or otherwise providing investment advice and will not be responsible for my decision.

I confirm that the answers provided above were completed by me/done in my presence, and represent an accurate assessment of my investment position.

.....

Client's Name/Surname

.....

Customer's Signature

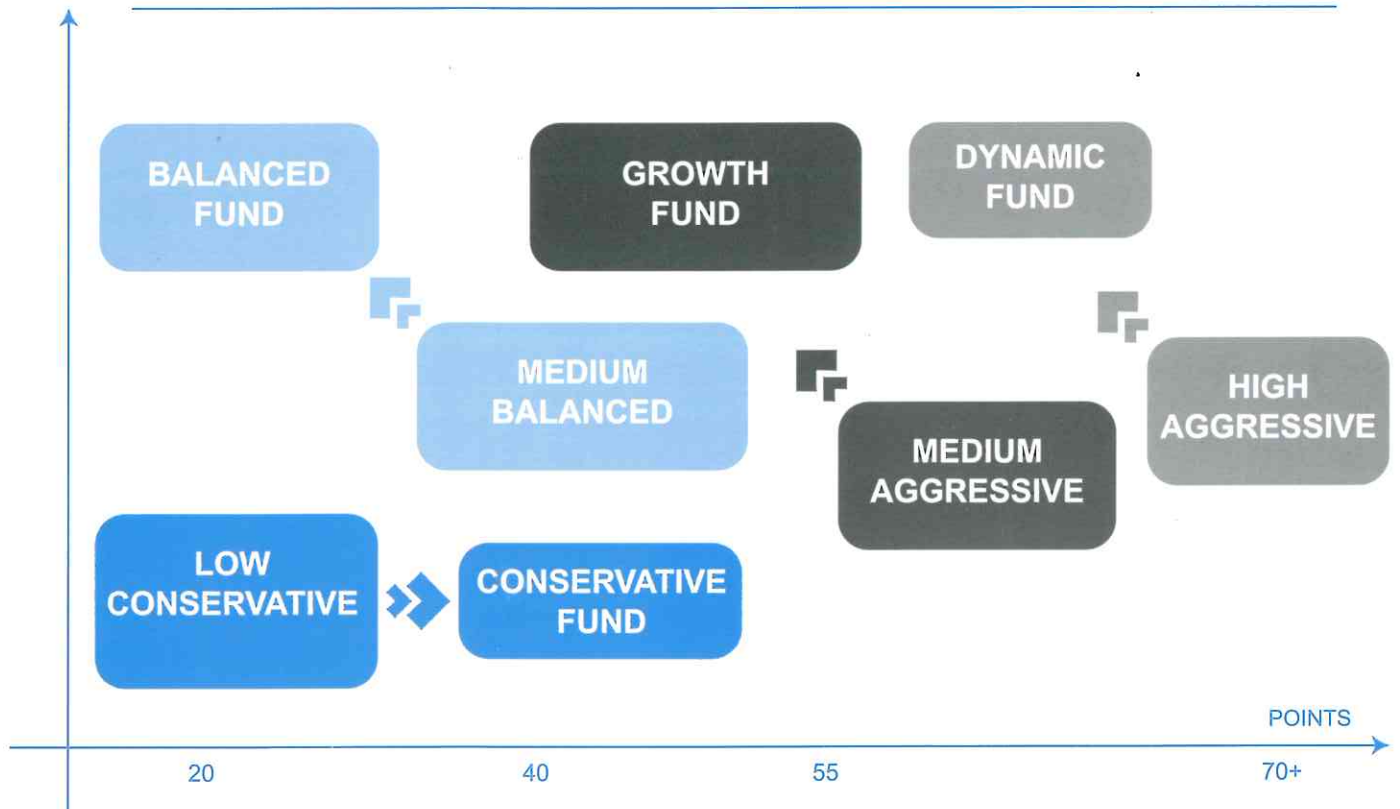
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Agent's Name/Surname

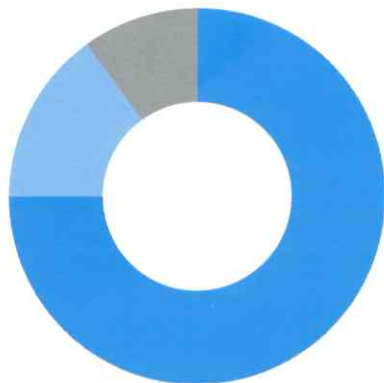
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Agent's Signature

RISK PROFILE VS INVESTMENT FUNDS

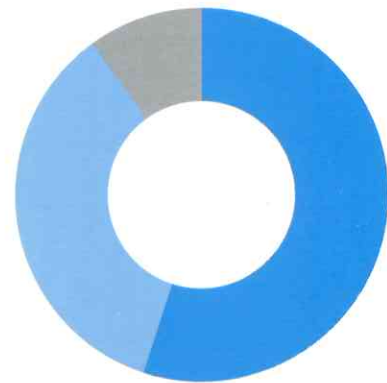


GLOBAL CONSERVATIVE FUND



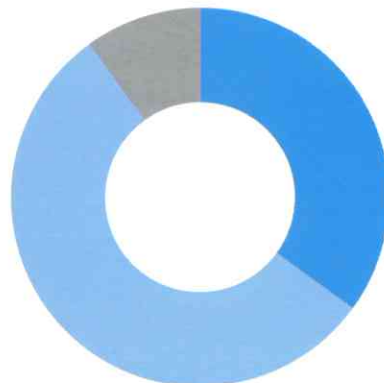
- INTERNATIONAL SHARES & MUTUAL FUNDS 65% - 85%
- INTERNATIONAL BONDS 5% - 25%
- BANK DEPOSITS 0% - 20%

GLOBAL BALANCED FUND



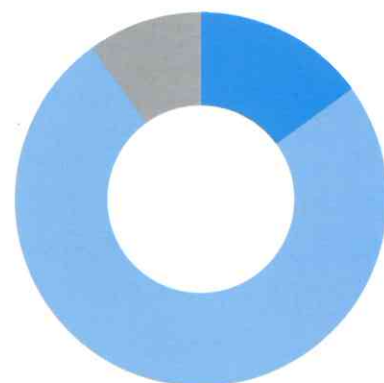
- INTERNATIONAL SHARES & MUTUAL FUNDS 45% - 65%
- INTERNATIONAL BONDS 25% - 45%
- BANK DEPOSITS 0% - 20%

GLOBAL GROWTH FUND



- INTERNATIONAL SHARES & MUTUAL FUNDS 25% - 45%
- INTERNATIONAL BONDS 45% - 65%
- BANK DEPOSITS 0% - 20%

GLOBAL DYNAMIC FUND



- INTERNATIONAL SHARES & MUTUAL FUNDS 5% - 25%
- INTERNATIONAL BONDS 65% - 85%
- BANK DEPOSITS 0% - 20%

Investments in the above-mentioned funds are being made through Mutual Funds