

SPWM



RISK PROFILER

UNDERWRITTEN LIFE ANNUITY,
LIFE ANNUITY PLAN, ISLA and ELLA

CLIENT NAME:

What is your annual income requirement, as a percentage of your investment?

Approximately 5% _____	280	<input type="checkbox"/>
Approximately 7,5% _____	200	<input type="checkbox"/>
Approximately 10% _____	80	<input type="checkbox"/>
Run down capital at 20% _____	-280	<input type="checkbox"/>

What portion of your total retirement funds does this investment represent?

Less than 25% _____	160	<input type="checkbox"/>
25% - 50% _____	120	<input type="checkbox"/>
50% - 75% _____	80	<input type="checkbox"/>
More than 75% _____	40	<input type="checkbox"/>

What statement most closely reflects your current financial situation?

I am completely debt free _____	40	<input type="checkbox"/>
I am mortgage free but have a few obligations _____	32	<input type="checkbox"/>
I have a reasonable mortgage but no other debts _____	26	<input type="checkbox"/>
I have a mortgage and a few other debts _____	18	<input type="checkbox"/>
I have a lot of obligations _____	10	<input type="checkbox"/>

Avoiding losses in my investment portfolio over any one-year period is important.

Strongly Agree _____	5	<input type="checkbox"/>
Agree _____	9	<input type="checkbox"/>
Neutral _____	13	<input type="checkbox"/>
Disagree _____	16	<input type="checkbox"/>
Strongly disagree _____	20	<input type="checkbox"/>

Beating inflation over the long term is more important to me than short-term stable returns.

Strongly Agree _____	20	<input type="checkbox"/>
Agree _____	16	<input type="checkbox"/>
Neutral _____	13	<input type="checkbox"/>
Disagree _____	9	<input type="checkbox"/>
Strongly disagree _____	5	<input type="checkbox"/>

If you could increase your chances of higher returns by taking more risk, would you:

Be willing to take a lot more risk with some of your retirement capital _____	40	<input type="checkbox"/>
Be willing to take a little more risk with all your retirement capital _____	30	<input type="checkbox"/>
Be willing to take a little more risk with some of your retirement capital _____	20	<input type="checkbox"/>
Be unlikely to take any risk _____	10	<input type="checkbox"/>

TOTAL SCORE

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ALLOCATING A RISK CATEGORY (Managed Portfolios only)

Suggested Funds / Combinations

70% Equity Fund + 30% Fixed Interest Fund _____	560+	<input type="checkbox"/>
50% Equity Fund + 50% Fixed Interest Fund _____	400 - 560	<input type="checkbox"/>
Balanced Fund _____	400 - 560	<input type="checkbox"/>
20% Equity Fund + 80% Fixed Interest Fund _____	240 - 400	<input type="checkbox"/>
Defensive Fund _____	240 - 400	<input type="checkbox"/>
Fixed Interest Fund _____	<240	<input type="checkbox"/>
Money Market Fund _____	<240	<input type="checkbox"/>

DECLARATION

I _____ understand that the above recommendation is a suggestion based on the information that I have given. It offers no guarantees, and SP Wealth Management, its subsidiaries, affiliates and the Life Annuity and ILLA, ELLA Funds accept no liability for any losses or damages suffered by any person for any reason as a result of the use of this Risk Assessment Tool.

Signature _____

Date _____