

# Framtíðarauður

## Questionnaire - Risk Assessment regarding private pension savings

Name:		ID No:
Address:	Tel:	Mobile:
Postcode:	City/town:	Email:

1. Which of the following statements describes you best?

- a) The goal is that, despite large short-term fluctuations my savings grow as much as possible in the long-run. The fluctuations may vary between -37.3% and +36.6% in nominal return per year.
- b) The goal is that my savings will grow substantially, and I am therefore ready to endure substantial temporary fluctuations to reach that goal. The fluctuations may vary between -19.5% and +24.6% in nominal return per year.
- c) The goal is that the fluctuations in return from my savings are kept low, but I am ready to see some small temporary fluctuations. The fluctuations may vary between -9.2% and +12.6% in nominal return per year.
- d) The goal is that my savings will grow consistently. The fluctuations may vary between +2.8% and +11.3% in nominal return per year.
- e) The goal is that my savings will maintain its principal and that the return will keep up with inflation.

Question No. 1

Points: \_\_\_\_\_

2. I would be worried if the market value of my investment would not recover in the following period:

- a) 3-6 months
- b) 6-12 months
- c) 12-18 months
- d) 18-24 months
- e) I am focused on the future and do not worry about temporary decreases in the value of my portfolio which may last for over two years.

Question No. 2

Points: \_\_\_\_\_

Total page 1

Points: \_\_\_\_\_



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3. In your opinion, what is an acceptable real return per year in the long run?

- a) 8%+
- b) 5%-8%
- c) 3%-5%
- d) 1%-3%
- e) <1%

Question No. 3

Points: \_\_\_\_\_

4. Would you rather choose to have ISK 100,000 paid now or have a 50% chance of receiving ISK 200,000 immediately?

- a) ISK 100,000 immediately
- b) I am indifferent to both choices
- c) Having 50% chance of receiving ISK 200,000 immediately

Question No. 4

Points: \_\_\_\_\_

5. Are you willing to borrow to invest in a potentially profitable investment?

- a) No
- b) Perhaps, I need to take a closer look at the investment
- c) Yes

Question No. 5

Points: \_\_\_\_\_

6. Your investment decreases by 20% in value two months after you invested. Assuming that no new news has been reported and nothing has fundamentally changed in your investment, what would you do?

- a) Sell everything
- b) Sell part of the investment
- c) Do nothing, wait until the price goes up again
- d) Buy more, it was an exciting investment before but now it is "cheap" as well

Question No. 6

Points: \_\_\_\_\_

Total page 2

Points: \_\_\_\_\_

