

## 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.
- 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. 1

Points:

Question No. 2

Points:

Total page 1 Points:





- 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%
- 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
  - $\Box$  c) Having 50% chance of receiving ISK 200,000 immediately
- 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
- 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

Total page	e 2
Points:	

Question No. 3	
Points:	

Question No. 4
Points:

Question No. 5
Points:

Question No. 6

Points: \_



## Questionnaire

Score

	a)	b)	c)	d)	e)
Question No. 1	10	8	4	2	0
Question No. 2	2	4	6	8	10
Question No. 3	10	8	6	4	2
Question No. 4	2	5	10		
Question No. 5	2	5	10		
Question No. 6	2	4	8	10	

Risk Assessment:

- □ 10-25 points: A careful investor who avoids risks.
- $\hfill\square$  26-45 points: An active investor who wants to take informed risks.
- □ 46-60 points: A risk seeking investor.

Place

Date (DD.MM.YYYY)

Signature

On behalf of Íslandsbanki

## Disclaimer:

The outcome of the questionnaire is based on the criteria given by the client and only indicates his attitude towards risk. Customers should therefore consider other factors in their choice on the allocation of savings. Insufficient, false or misleading information prevents Islandsbanki from realistically assessing what is suitable for the customer. The Bank is not responsible for inadequate advice that is attributable to the fact that the customer provided inadequate, false or misleading information. Investments always carry financial risks including international investment risks and currency exchange rate volatility.

Customers who are interested in private pension savings are encouraged to seek advice from experts in pension services and familiarise themselves with the various options available.

Total score
Points: