

Client's Name: _____

Branch: _____

Division: _____

Customer A/C # _____



General Information

1. In which age group do you fall?

- a. 25 or under
- b. 26 - 48
- c. 49 - 59
- d. 60 and over

2. How many dependents do you have, including grown children and elderly parents, who depend on your financial assistance?

- a. None
- b. 1
- c. 2 or 3
- d. 4 or more

3. In which range does your income fall?

- a. Less than SR 120,000
- b. SR 120,000 to SR 239,999
- c. SR 240,000 to SR 359,999
- d. More than SR 360,000

4. My current and future Income Source (for example, salary, social security, pension) are:

- a. Very unstable
- b. Somehow unstable
- c. Stable
- d. Very stable

Financial Planning Questionnaire

Investment Horizon

Points

1. *How long do you expect to leave the portfolio invested without making major redemptions?*

- a. 2 years or less
- b. 2-5 years
- c. 6-9 years
- d. 10 years or more

2. *I have previous investment experience with the following asset classes:*

- a. None
- b. Short-term assets (cash, money market)
- c. Bonds
- d. Stocks or stock mutual funds



3. *Which statement best describes your level of understanding about different types of investment options and their behavior over the long term?*

- a. **Neophyte.** I know virtually nothing about investing and have little interest in learning about different investment options. Don't find the subject that interesting.
- b. **Minimal knowledge.** I understand basic terms, but don't understand differences among different types of investments. Don't know much about financial world.
- c. **Somehow knowledgeable.** I am comfortable with general investing concepts, but look to experts for more in-depth knowledge. Have a fair comprehension of investing, but I'd like to know more.
- d. **Highly knowledgeable.** I have very good understanding of different investment options and the relative risks inherent in the markets, and about how the stock and bond market work, and I spend considerable time keeping up with financial happening.

4. *Do you have separate savings to cover major expenses that you expect to incur in the near future?*

- a. I expect to have major expenses but have not yet decided how to meet them.
- b. I will use a portion of this portfolio to cover the expenses.
- c. I do not expect to have any such expenses.
- d. Yes, I have separate savings to cover these expenses.



Investment Goals

5. ***Which of the following statements best reflects your views toward investment risk and the effects of inflation?***

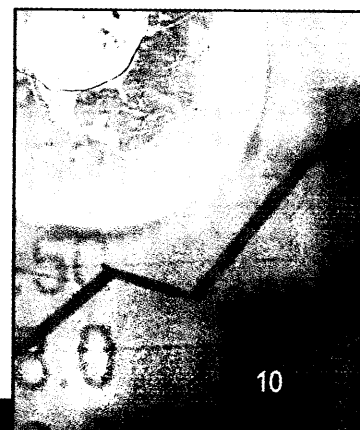
- a. My main goal is to avoid loss, even though I may only keep pace with inflation.
- b. My main goal is to earn slightly more than inflation, while still keeping risk to a minimum.
- c. My main goal is to increase my portfolio value. To that end, I am willing to accept short-term losses, but I am not comfortable with extreme performance volatility in my portfolio value.
- d. My main goal is to maximize my portfolio value and I am willing to assume higher risk to do so.

6. ***How important is a regular stream of investment income to you?***

- a. **Highly important.** Investment income provides for the majority of my needs. I want investments that produce cash on a highly predictable basis.
- b. **Important.** Investment income helps make ends meet, but I'm not totally dependent on it.
- c. **Somehow important.** I prefer a modest amount of predictable income from my portfolio even though I don't really need it. I simply feel more comfortable holding an investment that generates cash.
- d. **Unimportant.** My goal is to build up a nest egg over a long haul.

7. ***Excluding your homes and emergency funds, what percentage of your investment will this portfolio represent?***

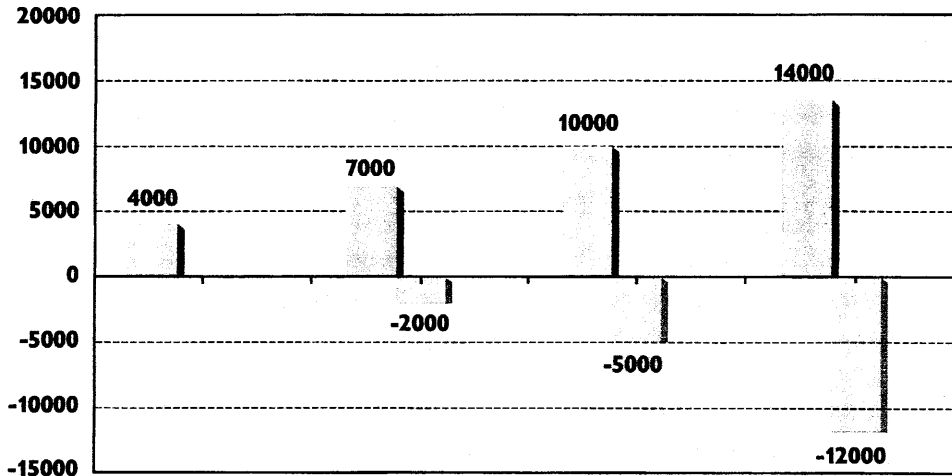
- a. More than 75%
- b. Between 51% and 75%
- c. Between 25% and 50%
- d. Less than 25%



Risk Tolerance

Points

8. The chart below shows the highest one-year loss and the highest one-year gain on four different hypothetical investments of SR 100,000. Given the potential gain or loss in any one year, where would you invest your money?



- a. Portfolio One: You could gain up to SR 4,000 (4%).
- b. Portfolio Two: You could lose SR 2,000 (-2%) but gain up to SR 7,000(7%).
- c. Portfolio Three: You could lose SR 5,000 (-5%) but gain up to SR 10,000 (10%).
- d. Portfolio Four: You could lose SR 12,000 (-12%) but gain up to SR 14,000 (14%).

9. Once again, assume you have a substantial portion of your assets invested in a stock mutual fund. The stock market has been gradually declining at an average of 2% per month and the outlook is uncertain. This slow decline is also reflected in your stock mutual fund. Your investment has lost 24% of its value from a year ago.

You choose to:

- a. Sell the fund. This will realize the 24% loss. You do not believe that the fund will regain its value.
- b. Sell half of your investment. You are not willing to leave all your investment at risk for further loss.
- c. Do nothing. You are comfortable waiting the stock fund to regain its previous value or increase in value.
- d. Invest more now. The stock fund is selling at approximately 24% less than it was 12 months ago and you believe that the fund will regain its value or possibly appreciate even higher than its initial value.

Points

10. How would you react to the following statement: "I value protecting my portfolio from short-term loss more than I value achieving a high rate of return in the long term?"

- a. Strongly agree
 b. Agree
 c. Disagree
 d. Strongly disagree



Total Points

Now, after completion of the questionnaire, we can add the points according to the following table:

Question	Answer			
	A	B	C	D
One	0	10	20	30
Two	0	1	3	5
Three	0	1	3	5
Four	0	3	5	10
Five	0	1	3	5
Six	0	3	7	10
Seven	0	1	3	5
Eight	2	5	7	10
Nine	2	5	7	10
Ten	2	5	7	10

Total Points = -----