

**Determine your risk/return profile**

**Investor questionnaire**



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## Investor questionnaire:

### Determine your risk/return profile

This questionnaire will help you and your financial advisor focus on your time horizon, financial goals, and risk tolerance so you can pinpoint an asset allocation strategy that is right for you. Answer all six questions and add up the points. Next, match your point total to the risk/return potential for the model portfolios on the following page.

#### Time horizon

##### Your current income situation and future income needs

###### What is your current age?

- Less than 45..... **5**
- 45 to 55..... **4**
- 56 to 65..... **3**
- 66 to 75..... **2**
- Older than 75..... **1**

###### When do you expect to start drawing income?

- Not for at least 20 years..... **5**
- In 10 to 20 years..... **4**
- In 5 to 10 years..... **3**
- Not now, but within 5 years..... **2**
- Immediately..... **1**

#### Long-term goals and expectations

##### Your views on how an investment should perform over the long term

###### What is your goal for this investment?

- To grow aggressively..... **5**
- To grow significantly..... **4**
- To grow moderately..... **3**
- To grow with caution..... **2**
- To avoid losing money..... **1**

###### Assuming normal market conditions, what would you expect from this investment over time?

- To generally keep pace with the stock market..... **5**
- To slightly trail the market but make a good profit.. **4**
- To trail the market but make a moderate profit .. **3**
- To have some stability but make modest profits **2**
- To have a high degree of stability with small profits **1**

###### Suppose the stock market performs unusually poorly over the next decade. What would you expect from this investment?

- To lose money..... **5**
- To make very little or nothing ..... **4**
- To take out a little gain..... **3**
- To make a modest gain..... **2**
- To be little affected by what happens in the market **1**

#### Short-term risk attitudes

##### Your attitude toward short-term volatility

###### Which of these statements would best describe your attitudes about the next three months' performance of this investment?

- Who cares? One calendar quarter means nothing... **5**
- I wouldn't worry about losses in that time frame **4**
- If I suffered a loss of > 10%, I'd get concerned..... **3**
- I can only tolerate small short-term losses..... **2**
- I'd have a hard time stomaching any losses..... **1**

###### Which of these statements would best describe your attitudes about the next three years' performance of this investment?

- I don't mind if I lose money..... **5**
- I can tolerate a loss..... **4**
- I can tolerate a small loss..... **3**
- I'd have a hard time tolerating any losses ..... **2**
- I need to see at least a little return..... **1**

**Point Total.....**

See next page to find an Asset Allocation that may fit your profile. →

### Choose an Asset Allocation Strategy



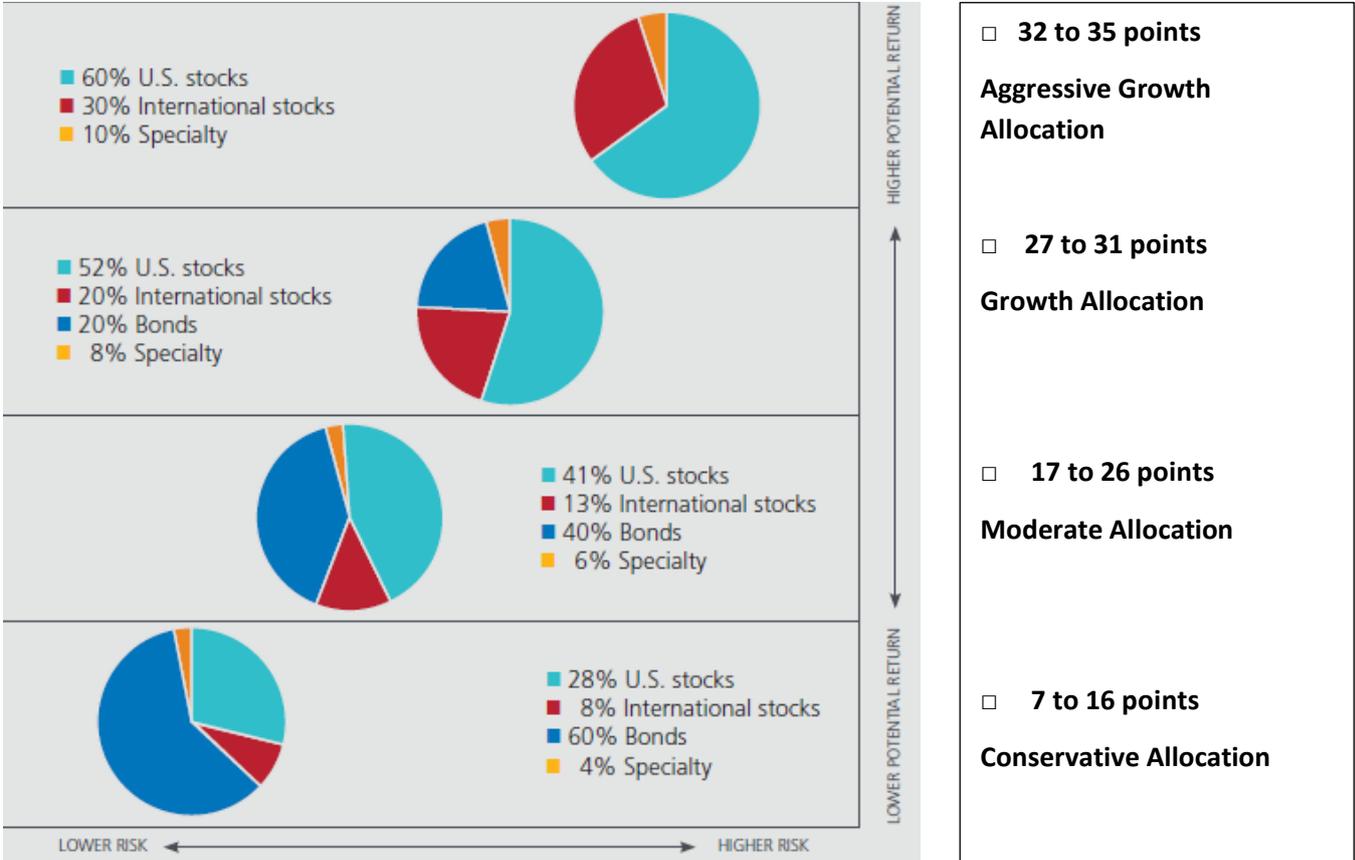
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**Choose an Asset Allocation Strategy for a discussion with your personal advisor.**

Asset Allocation Strategies are structured to target different risk and return needs. Appropriate allocations for each portfolio strategy were selected and are rebalanced periodically. We can help you select the right Allocation Strategy with the right risk/return profile for you.



The portfolio is actively managed, and current allocations may be different.

**Annualized market performance & standard deviations – 20 years ended 12/31/2012:**

**Moderate/growth allocation:**  
 7 – 9% p.a. return / approx. 10.5 % p.a. risk (volatility)

Past performance is no guarantee of future results.





Your personal questionnaire is the most important tool, the foundation of our conversation about your unique combination of risk preferences and aversions.

“There’s your psychology — we need to figure out what that is; what risks you need to take to achieve your goals; we need to apply some form of stochastic modelling to find out how to achieve your goals, your capacity for loss; and whether you actually understand anything.”

Nothing can replace a personal and confidential conversation about your risk profile.

We will have a look at our Portfolio Management Mandates – Your individual solution.



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