

The logo for Harbourside Capital features the word "HARBORSIDE" in a light blue, sans-serif font. The letter "A" is stylized with a blue triangle pointing upwards. To the right, the word "CAPITAL" is written in white, sans-serif font inside a dark blue rectangular box.

HARBORSIDE CAPITAL

Portfolio Planning Risk Questionnaire

A photograph showing the deck of a sailboat from a first-person perspective. The deck is made of light-colored wood and has various ropes and rigging. In the background, there is a clear blue sky, a calm blue sea, and two other sailboats. Distant mountains are visible on the horizon.

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To use this questionnaire, answer the fifteen questions and add up the scores to estimate tolerance to risk.

Risk Questionnaire

Score	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree	
I do not feel comfortable with the prospect of losing money even in the short term.	<input type="radio"/>	1	2	3	4	5
I want to see high gains from my portfolio and I am happy to take the higher risks associated with this.	<input type="radio"/>	5	4	3	2	1
I am not interested in financial affairs.	<input type="radio"/>	1	2	3	4	5
If I believe that the investment is sound I do not worry too much about conflicting information that is published.	<input type="radio"/>	5	4	3	2	1
I do not get worried if the value of my investment fluctuates rapidly over time.	<input type="radio"/>	5	4	3	2	1
I do not have much experience in investing money.	<input type="radio"/>	1	2	3	4	5
I do not have a good understanding of financial terms and phraseology.	<input type="radio"/>	1	2	3	4	5
I do not regularly review my investment portfolio.	<input type="radio"/>	1	2	3	4	5
I have a good grasp of financial concepts which I use to steer my investment decisions.	<input type="radio"/>	5	4	3	2	1
I am comfortable taking risks with my investments.	<input type="radio"/>	5	4	3	2	1

Score Strongly agree Agree Neither agree nor disagree Disagree Strongly Disagree

In relation to big financial decisions, it is the possible losses that I concentrate more on than the potential gains. 1 2 3 4 5

I feel more comfortable when investing in cash accounts rather than the stock market. 1 2 3 4 5

I am interested in more adventurous alternative investment opportunities rather than traditional proven strategies. 5 4 3 2 1

I would prefer to have a small pay rise and more job security rather than a large pay rise with less job security. 1 2 3 4 5

I am happy with fluctuations in my deposited capital as long as the returns remain steady. 5 4 3 2 1

If your score falls outside the range displayed then our services may not be suitable for your needs. Please discuss with HarbourSide Capital before proceeding.

YOUR SCORE

Risk	Portfolio	Lower	Upper
2	Conservative	20	34
3	Moderately Conservative	35	41
4	Balanced	42	55
5	Assertive	56	62
6	Aggressive	63	70

This risk questionnaire looks at client tolerance to risk, but it is also important to ensure that the client has the capacity to take this level of risk with their investment. The Capacity to accept risk with an investment is a complex matter that can only be fully understood by knowing the client in some depth.

The key factors relating to capacity for risk are:

Risk Capacity Factor	Reduced Capacity	Increased Capacity
Term of investment	Where the term of investment is 5 years or less, it may be that a lower risk profile should be adopted than indicated by the risk tolerance questionnaire.	<p>Where Risk Tolerance is low, but other factors are favourable and the term to investment is significant, it is important to take into account the effects of inflation.</p> <p>There may be circumstances where a recommendation for a slightly higher risk approach may be appropriate to maintain the real value of the assets.</p>
Investment as a proportion of total wealth and/or investable assets	Where the investment represents a large proportion of assets it may be appropriate to consider a lower risk profile than indicated by the tolerance questionnaire to offset the reduced diversification.	
Ability to replace investment sum	Where an individual has a low income or earning capacity and may not be in a position to replace the investable assets, consideration should be given to using a lower risk profile than indicated by the risk tolerance questionnaire.	
Age of client	Where an individual is above retirement age a number of factors come into play, such as a reduced capacity to replace investments and the fact that an investment term may be related to life expectancy. In this case consideration should be given to using a lower risk profile than indicated by the risk tolerance questionnaire.	
Preference	In some circumstances clients will specifically seek to invest money using a lower risk profile than indicated by the risk questionnaire. It is important that this matter is discussed, documented and resolved with the client.	