



Your Portrait

Databank Private Wealth Management
Customized Wealth Management Solutions

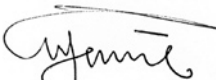
Questionnaire

Dear Valued Client,

We would like to understand your investment objectives and match them with an investment strategy to meet your investment needs. We therefore request you to complete our Fund Match Worksheet to help us tailor your desired investment objectives to an appropriate investment strategy.

The results of this Fund Match Worksheet is just a guide in assessing your peculiar needs. We shall create a customized portfolio based on your needs and our professional advice.

Thank you.



Fund Manager

The Fund Match Worksheet

Based on common investment principles, the Fund Match Worksheet uses a point system to help you find an asset allocation strategy that matches your investment needs.

To complete the Worksheet, select your best answer for each question and enter the corresponding point value in the space to the right. The point values vary by question, according to how each factor may influence an investment decision. Values are assigned on the factor's influence on investment decision.

The asset allocation that's indicated by your score is just a guide. The decision to invest more conservatively or aggressively than your model suggests is always yours to make. To help you with that decision, the following questionnaire takes into consideration your time horizon, current financial situation, and risk tolerance.

Please keep in mind that this Fund Match is designed to help you plan for a specific investment goal. Should you have multiple investment goals – for short-term and long-term savings, for instance – consider completing a Fund Match Worksheet for each goal.

Don't forget, too, that your Worksheet score is based on your current assessment of a number of factors. If your personal situation – or market conditions – changes, it makes sense to review your investment strategy. At a minimum, you should review your asset allocation on an annual basis.

Determining the time frame for your investment is critical to making an investment decision, the longer your investment horizon, the more aggressive you may want to be.

Your Investment Time Frame

1. In approximately how many years do you expect to need / to spend the money you're investing?

2 to 3 years _____ 20

4 to 6 years _____ 38

7 to 10 years _____ 50

More than 10 years _____ 69

Points

2. Do you expect to withdraw more than one – third of the money in this account within seven years (for a home purchase, college tuition, or other major needs)?

No _____ 20

If yes, when do you expect to withdraw from the account?

Within 3 years _____ 0

Within 3 to 7 years _____ 12

Subtotal for
Questions 1 and 2

Points

It is important to consider this investment in relationship to your total portfolio. The percentage of your portfolio that this investment represents will influence how conservative or aggressive you may want to be.

How does this investment fit into your total financial picture?

3. Approximately what portion of your total “investible assets” – the dollar amount/cedis equivalent of the investments you currently have – will this investment represent?

NOTE: Use the formula below to quickly calculate your investible assets. Do not include your principal residence or vacation home when figuring this total.

- Less than 25% _____ 0
- 25% to 50% _____ 1
- 51% to 75% _____ 2
- More than 75% _____ 4

Points

Amount you Intend to Invest	Total Investible Assets	%	of Assets			
GH¢	÷	¢	=	x 10	=	%

Your expectation for future earnings will help determine how your assets should be allocated. If you're expecting significant earnings increases, it may be appropriate to be somewhat more aggressive.

4. Which ONE of the following describes your expected future earnings over the next five years? (Assume that inflation will average 13%)

I expect my earnings increases will far outpace inflation (due to promotions, new job, etc.) _____ 0

I expect my earnings increases to stay somewhat ahead of inflation _____ 1

I expect my earnings to keep pace with inflation _____ 2

I expect my earnings to decrease (retirement, part-time work, economically depressed industry, etc.) _____ 4

Points

If a large portion of your income goes toward paying debt, you may need to have cash available for unforeseen circumstances. Or you may have responsibility for ongoing family obligations. Either can dictate a more conservative approach.

5. Approximately what portion of your monthly take-home income goes toward paying off installment debt (auto loans, credit cards, etc.) other than a home mortgage?

NOTE: Use the formula below to calculate what portion of your income goes toward paying debt.

Less than 10%	_____	0	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> Points
10% to 25%	_____	1	
26% to 50%	_____	2	
More than 50%	_____	6	

Monthly Take Home	÷	Monthly Debt Income	=	_____	x 100	=	_____	%
GH¢		GH¢						

6. How many dependents do you have? (Include children you continue to support, spouse, elderly parents, etc.)

None	_____	0	<div style="border: 1px solid black; width: 40px; height: 20px; margin: 0 auto;"></div> Points
One	_____	1	
2 to 3	_____	2	
More than 3	_____	4	

An emergency fund can provide a cushion against unexpected expenses, so you avoid having to draw on long-term investments to meet immediate needs.

7. Do you have an emergency fund? (savings of three to six months' after-tax income)

No _____ 8

Yes, but less than six months
after-tax income _____ 3

Yes, I have adequate
emergency funds _____ 0

Points

8. If you expect to have other major expenses (such as college tuition, home down payment, home repairs, etc.) do you have a separate savings plan for these expenses?

Yes, I have a separate savings
plan for these expenses _____ 0

I do not expect to have any
such expenses _____ 1

I intend to withdraw a portion
of this money for these expenses _____ 3

Note: Please answer question 2 accordingly.

I have no separate savings plans
for these items at this time _____ 4

Points

Your prior investment experience can help determine your attitude toward investment risk.

Your Personal Risk Tolerance

9. Have you ever invested in individual bonds or bond mutual funds?

No, and I would be uncomfortable
with the risk if I did _____ 10

No, but I would be comfortable
with the risk if I did _____ 4

Yes, but I was uncomfortable
with the risk _____ 6

Yes, and I felt comfortable
with the risk _____ 0

Points

10. Have you ever invested in individual stocks or stock mutual funds?

No, and I would be uncomfortable
with the risk if I did _____ 8

No, but I would be comfortable
with the risk if I did _____ 3

Yes, but I was uncomfortable
with the risk _____ 5

Yes, and I felt comfortable
with the risk _____ 0

Points

Your comfort level with investment risk influences how aggressively or conservatively you choose to invest. It should be balanced with your desire to achieve your investment goals.

11. Which ONE of the following statements best describes your feelings about investment risk?

I would only select investments that have a low degree of risk associated with them (i.e., it is unlikely I will lose my original investment)

_____ 12

I prefer to select a mix of investments with emphasis on those with a low degree of risk and a small portion in others that have a higher degree of risk that may yield greater returns

_____ 9

I prefer to select a balanced mix of investments – some that have low degree of risk, others that have a higher degree of risk that may yield greater returns

_____ 5

I prefer to select an aggressive mix of investments – some that have a low degree of risk, but with emphasis on others that have a higher degree of risk that may yield greater returns

_____ 1

I would select an investment that has only a higher degree of risk and a greater potential for higher returns

_____ 0

Points

12. If you could increase your chances of improving your returns by taking more risk, would you:

Be willing to take a lot more risk with all your money?

_____ 0

Be willing to take a lot of risk with some of your money?

_____ 2

Be willing to take a little more risk with all of your money?

_____ 6

Be willing to take a little more risk with some of your money?

_____ 9

Be unlikely to take much more risk?

_____ 12



Accra Office

No. 61 Barnes Road
PMB, Ministries Post Office
Accra, Ghana
Tel: +233-21 610610
Fax: +233-21 681442 / 3
Email: pwm@databankgroup.com
Website: www.databankgroup.com

Kumasi Office

SSNIT Office Complex
Block B 2nd Floor
Harper Road, Kumasi
Tel: +233-51 23487
Fax: +233-51 29740

Takoradi Office

SSNIT Office Complex
Enterprise Insurance Office
2nd Floor, Room 316
Tel: +233-31 23638
Fax: +233-31 21653

Tema Office

Meridian Plaza, Room 206&207
2nd Floor
Community 1, Tema
Tel: +233-22 210050 / 207860
Fax: +233-22 203438

Gambia Office

2nd Floor Trust Bank Building
Westerfield Junction
P.O. Box 3189, Serrekunda
The Gambia
Tel: +220 4378014
Fax: +220 4378016