

Client's Name as per title

Date:

Q 1	Please mention the age bracket you fall in	Score	<input checked="" type="checkbox"/> One
	Above 60 years	0	
	51-60 years	1	
	41-50 years	2	
	31-40 years	3	
	Less than 30 years	4	

Q 2	I plan to keep this investment for	Score	<input checked="" type="checkbox"/> One
	Less than a year	0	
	1-3 years	1	
	3-5 years	2	
	5-10 years	3	
	More than 10 years	4	

Q 3	I would like my financial goals to be attained in	Score	<input checked="" type="checkbox"/> One
	Less than a year	0	
	1-3 years	1	
	3-5 Years	2	
	5-10 Years	3	
	More than 10 years	4	

Q 4	I have enough savings to support my lifestyle for	Score	<input checked="" type="checkbox"/> One
	Less than 3 months	0	
	Less than 6 months	1	
	Less than 1 year	2	
	1-3 years	3	
	Over 3 years	4	

Q 5	I can relate myself best to the following statement	Score	<input checked="" type="checkbox"/> One
	I cannot bear any capital loss	0	
	I will redeem my entire investment amount if I incur 5% loss	1	
	I will wait for my investment to appreciate if I incur 10% loss	2	
	I will continue to invest if I consistently get returns, even with 20% annual loss	3	
	I will invest on long term basis and will make additional investments when the price falls	4	

Q 6	For this investment I intend to take	Score	<input checked="" type="checkbox"/> One
	No risk	0	
	Slight risk with reasonable return and principal protection	1	
	Moderate risk with higher than average returns	2	
	Moderate to high risk for potential greater returns	3	
	High risk for superior returns	4	

Q 7	If I incur substantial loss I would	Score	<input checked="" type="checkbox"/> One
	Completely redeem my investment	0	
	Partially redeem my investment	1	
	Switch to safer and secure investment option	2	
	Continue with my investment and decide later based on economic situation and market outlook	3	
	Invest more in my portfolio	4	

Q 8	I usually invest in	Score	<input checked="" type="checkbox"/> One
	National Savings Schemes (e.g. DSCS, SSCs, RICs, Prize Bonds)	0	
	Bank Fixed Deposits	1	
	Fixed Income Instruments (e.g. Mutual Funds, TFCs, Sukuks, and Government Securities etc.)	2	
	Stock/Share/Equity Based Mutual Funds	3	
	Real Estate	4	

Questions	1	2	3	4	5	6	7	8	Total
Score									

Recommended/eligible fund as per scoring	Score Range	<input checked="" type="checkbox"/>
SF / MAF / IAAF / IF / IIF / MMF / IMMF / IFPF/FPF	17 & Above	
IF / IIF / MMF / IMMF	9 -- 16	
MMF / IMMF	0 -- 8	
Where: SF= HBL Stock Fund, MAF= HBL Multi Asset Fund, IAAF=HBL Islamic Asset Allocation Fund, IF=HBL Income Fund/Govt. Sect. Fund, IIF=HBL Islamic Income Fund, MMF=HBL Money Market Fund/HBL Cash Fund, IMMF=HBL Islamic Money Market Fund, HBLIFPF=HBL Islamic Financial Planning Fund and HBL FPF= HBL Financial Planning Fund		
Client's Signature & CNIC #		
RM/SRM/BM Name and Signature		

Client Consent: (Please <input checked="" type="checkbox"/> one of below options)	
If client agrees with the recommended/eligible fund	
I understand and agree with the risk profiler done to achieve my investment goals. Further, I will notify the branch staff in writing of any changes in my information, risk tolerance, goals or investments.	
OR	
If client does not agree with the recommended/eligible fund	
(Please <input checked="" type="checkbox"/> one of below options)	
I understand that as per the risk profiler I am not eligible for the following fund but I wish to proceed with the investment	MMF / IMMF IF / IIF IAAF/SF/ MAF/IFPF/FPF

Fund Name	Risk Profile	Risk of Principal Erosion
HBL Cash Fund, HBL Money Market Fund, HBL Islamic Money Market Fund	Low	Principal at low risk
HBL Income Fund, HBL Islamic Income Fund, HBL Government Securities Fund, HBL Islamic Asset Allocation Fund, HBL Financial Planning Fund – Conservative Allocation Plan, HBL Financial Planning Fund – Special Income Plan, HBL Islamic Financial Planning Fund – Conservative Allocation Plan	Medium	Principal at medium risk
HBL Stock Fund, HBL Islamic Stock Fund, HBL Equity Fund, HBL Islamic Equity Fund, HBL Energy Fund, HBL Growth Fund, HBL Investment Fund, HBL Multi Asset Fund, HBL Islamic Dedicated Fund, HBL Financial Planning Fund – Active Allocation Plan, HBL Islamic Financial Planning Fund – Active Allocation Plan	High	Principal at high risk

Risk Disclaimer: Investments in mutual funds are subject to market risks. The NAV based prices of units and any dividends/returns thereon are dependent on forces and factors affecting capital markets and may fluctuate based on market conditions. Past performance is not necessarily indicative of future results.

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