INVESTOR PROFILE QUESTIONNAIRE

Students should complete this questionnaire as homework. Based on the sum of their scores, they are assigned a specific risk profile:

0 to 10: conservative. You mainly have fixed-income products such as bonds. Shares are recommended to a limited extent.
11 to 30: moderate. Shares and bonds receive equal weighting in your portfolio.
31 to 50: aggressive. You mainly have shares. Bonds are only recommended to a limited extent.

'Your banker or financial adviser is legally obliged to assess your knowledge and experience, your financial situation and your investment objectives before advising you on financial products. The financial institution will only allow you to make investments that match your investment profile (MiFID).'
This questionnaire is a simplified version and focuses on risk appetite.

1. What is a dividend?
    a. The portion of a company's profits that is paid out to shareholders.
    b. A guaranteed amount that you receive when you invest in shares.
    c. A company's profits.
    d. The amount by which a stock's share price has risen in 1 year.

2. Which of the following statements is the most accurate if you own a bond?
    a. Fluctuations in the financial markets have no impact on the price of a bond.
    b. You lent the issuer (company, government, etc.) money and receive interest in return.
    c. You will receive a fixed amount of interest.
    d. This is less risky than owning shares.

3. Which of the following statements is true?
    a. With investment funds I cannot access my money at short notice.
    b. Investment funds only invest in shares or bonds.
    c. Investment funds can invest in different asset classes.
    d. Investment funds are only accessible for larger capitals.

4. How do you keep up to date with the financial and economic world?
    a. This doesn't interest me!
    b. I follow the news online and/or read the newspaper. I also find the financial and economic topics interesting.
    c. I am extremely interested in this, so I go in search of the latest information and regularly attend training courses and webinars.
    d. I am pursuing a job in the financial sector, so I follow everything closely on a daily basis.

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5. What is your investment term?

   a. Maximum 1 year

   b. 1–5 years

   c. 5–10 years

   d. Longer than 10 years

6. Which statement suits you best?

   a. I absolutely do not want to lose capital, even at the expense of potential returns.

   b. I am willing to take a limited risk to increase the return on my investments. The majority of my investment portfolio consists of safe investments.

   c. I find it very important to achieve a return on my investments and am willing to take a well-considered risk.

   d. I want the maximum return and am willing to run the risk that I could also incur big losses.

7. What would you do if your investment portfolio suddenly dropped 10% in value?

   a. I wouldn't be able to sleep and would decide never to invest again.

   b. I would sell some of my investments to limit the losses.

   c. I wouldn't do anything, but I would keep a close eye on it all.

   d. This is an opportunity, so I would immediately buy more shares!

8. What is your main investment objective?

   a. Savings that are safe and available at any time.

   b. Provide a regular additional income.

   c. Boost my investments to finance a major purchase.

   d. Make capital profitable in the long term.

9. Which scenario would you find acceptable after a year of investing €1,000?

   a. €880 in a bad year and €1,135 in a good year

   b. €855 in a bad year and €1,210 in a good year

   c. €815 in a bad year and €1,285 in a good year

   d. €785 in a bad year and €1,370 in a good year

10. Let's say you invest €10,000. What final amount would be acceptable for you after 10 years?

    a. Between €10,000 and €11,000

    b. Between €9,000 and €13,500

    c. Between €6,500 and €18,000

    d. Between €3,500 and €30,000

	1	2	3	4	5	6	7	8	9	10
A										
B										
C										
D										