**Investment Risk Appetite Test**

**Standards：**Choice **A** - 10 points, Choice **B** - 8 points, Choice **C** - 5 points, Choice **D** - 3 points, Choice **E** - 0 point.

1. Your age is：（ ）
A .< 30 B．30 - 40 C．40 - 50 D．50 - 60 E．>=60
2. The stability of your income：（ ）
A．very stable

B．stable

C．not very stable

 D．not stable

E．Unemployed
3. The number of persons who is dependent on your income：（ ）
A．single/only yourself

B．married, your couple also works and without children

C. 1-2 persons

D．3-4 persons

E．>= 4 persons
4. Your real estate situation is：（ ）
A．have real estate investment

B．Private property for own use without debt

C．Private property for own use with debt

D．do not have private property, but renting a house

 E．do not have private property, only renting one room
5. The range of your tolerance about your investment loss is：（ ）
A．>=25%

B．15% - 25%

C．10% - 15%

D．0-10%

E．0%
6. Your investment object is：（ ）
A．long term investment for high return
B．short term investment for earning difference of price
C．obtain certain annual return
D．investment return only for preventing inflation

7. If your investment suddenly loses 15%，what will you do：（ ）
A．buy more with this low price and wait for price rising

B．wait for price rebound

C．sell 50% of your investment

 D．sell all your investment

E．preset a point-of-sale and sell your investment when it reaches this expected price

8. If your investment suddenly gains 15%，what will you do：（ ）
A．buy more

B．wait for more price rising

C．sell 50% of your investment

 D．sell all your investment

E．preset a point-of-sale and sell your investment when it reaches this expected price

9.If you have the probability to win in a TV show, which one will you choose: ()

A．1% to earn 500,000 euro

B．5% to earn 100,000 euro

C．20% to earn 10,000 euro

D．50% to earn 4000 euro

E．1000 euro

8. The company where you work sell shares to employees for raising funds. The company will list in 5 years. You will able to sell your shares after it listing on the market. Once it listed on the market, it is possible that you will sell the shares with a price 10 times much higher than the original purchasing price. But you don't have sufficient money now, what will you do? ( )

A．borrow money from others

B．use family funds ( house purchasing or education)

C．sell your current investment that has loss

D．sell your current investment that has profit

E. give up this opportunity

**Test Results:**

≤30 points: conservative investor
30 - 60 points: steady investor
>60 points: aggressive investor

A. Conservative investor

Character: retired people, low-income families, big families and conservative investors who have low investment risk tolerance. The first object of their investment instrument is to protect capital , then is the pursuit of profit.

Financing advise: Low-risk, highly liquid investments. Therefore, the type of investors often choose bonds, deposits, financial products with guarantee, investment-linked insurance, bond funds or others low-risk, low-yielding products.

B. Steady investor
Character: Neither risk-averse nor risk-seeking. This type of investor is rational to any investment. They analyze the market, investment instrument and financial product carefully, and find out investment with moderate risk and return. They gain profit about market average level, while take on the average risk.

Financial advice: sustain above-average investment returns through long-term. They usually pay more attention to average earnings within decades or even longer period. Therefore, this type of investor often choose the property, funds or other similar investment.

Financial advice: investment products with moderate or high risk and return. This type of investor often choose equity funds or others products for long-term investment. Therefore, they can gain higher return with less risk..

C. Aggressive investor

Character: relatively young, with professional knowledge and skills, daring, with fewer social burden. They have higher risk tolerance and remain aggressive investment philosophy even face to high volatility of investment return. These investors take short-term investment return declining as a good opportunity to raise their investments.

Financial advice: flexible, risk and reward are high investment. These investors dare to invest on options, futures, foreign exchange, equities, artwork that have high-risk and high-yield products. They trade frequently, so need more accurate risk management and capital allocation.