

# Client Assessment

Date: \_\_\_\_\_

Client: \_\_\_\_\_

Portfolio Manager: \_\_\_\_\_

Wealth Manager: \_\_\_\_\_

Existing SPW account number: \_\_\_\_\_

## Investment Objectives (compulsory)

A. What is your investment objective?

Capital growth       Income generation       Capital and income generation

B. How extensive is your experience of financial markets, particularly with regards to direct investments in listed securities (shares, bonds, warrants, etc.)?

1. None       2. Limited       3. Fair       4. Extensive

Please specify number of years \_\_\_\_\_

C. From what source do you derive your income? (You may select more than one option)

1. Retirement Fund       2. Solely from investment       3. Self-employed       4. Salaried

Other \_\_\_\_\_

D. How many years do you have left until retirement?

1. Already retired       2. Less than 4       3. Between 5-9 years       4. More than 10

E. What is your monthly after-tax income requirement? \_\_\_\_\_

F. What amount of your capital do you readily need access to (i.e. liquid assets)?

\_\_\_\_\_

G. Liquid assets are required in \_\_\_\_\_ days or \_\_\_\_\_ weeks or \_\_\_\_\_ months?

H. When do you expect to start withdrawing from your investments?

1. Immediately       2. 1 - 3 years       3. 3-5 years       4. More than 5 years

I. What is your attitude to investing offshore?

1. I want offshore exposure and rely on my investment manager to decide on the optimal percentage

2. I want offshore exposure for \_\_\_\_\_ % of my portfolio.

3. I don't want any offshore exposure

**Investments (optional)**

	ZAR Value
<b>Local Investments</b>	
<b>Offshore Investments</b>	
<b>Retirement Investments</b>	
<b>TOTAL</b>	

**Risk analysis (compulsory)**

<b>Conservative (Low risk)</b>	Preservation of capital and income are the most important objectives, with some willingness to accept risk in pursuit of modest real (after inflation) returns.	
<b>Moderate (Medium risk)</b>	Risk of loss of capital is a natural function in pursuit of higher returns, but should be reduced through diversification as well as periodic revisions to re-balance any excesses that develop.	
<b>Aggressive (High risk)</b>	Willingness to take risk is reflected both in the types of securities held and in the concentration of holdings in favoured market sectors. Possible loss of capital is accepted. More active portfolio adjustment is typical.	

**Specific requirements and general comments**

I.e. Trusts, wills, maintaining current lifestyle, beneficiaries etc?

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**Full needs analysis desired:**

I request that a Wealth Manager who is an authorized representative of Sanlam Private Wealth conducts a full needs analysis of my financial situation.      **YES**       **NO**

\_\_\_\_\_  
Client signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Portfolio Manager/ Wealth Manager signature

\_\_\_\_\_  
Date