

[www.fortitudesecurities.com](http://www.fortitudesecurities.com) Fortitude Securities (P) Ltd

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Mutual Fund Distributor ARN : 110284 Mumbai : 400018.

**SUITABILITY PROFILER**

Confidential Document

Fortitude Securities (P) Ltd intends to understand your investment objectives and approach, suitability and

other related aspects to various financial products .

Here, you can choose to opt for A : Self Assessment option OR B: Questionnaire

To be marked in conjunction with discussions with Fortitude Securities (P) Ltd.

**PERSONAL DETAILS**

Name :

Date Of Birth :

Address :

Contact Nos : Mobile: Resi : Off:

Email:

Managed Entities / Family Members :

|  |  |  |
| --- | --- | --- |
| Name | Age | Relationship |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

Note: In case of additional members, please attach an additional annexure for above

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1. **SELF ASSESSMENT OPTION**

If you feel you are sure of investment profile best suited to you and do not wish to fill in the option B: Questionnaire,

please directly refer to the table below which lists out five profiles with model allocations. Kindly tick one that is most

suitable to you and your managed entities / family members.

Self Assessment

|  |  |
| --- | --- |
| Category Code | Category Details |
| A | Up to 0% Growth- Ultra Conservative Debt Allocation  Protection of capital or certainty of income is my/our only objective. I do not wish to attain higher returns if my capital is at risk. This allocation is suitable for me as my investment term is less than 1 year and I/or I am seeking income for specified time duration. I would like to stick to Short term debt instruments and /or Debt Mutual Funds. Rebalancing can be done at frequent intervals or dynamically as per my requirement. |
| B | Up to 25% Growth- Conservative Allocation  I am a defensive investor. Risk is low and I am willing to accept lower returns. This allocation is suitable for me as I am looking to invest for 1-3 years of horizon. I would like to manage volatility of my portfolio returns by allocating major portion to Fixed Income generating investments such as Bonds and Debt Mutual Funds. I am not much concerned about negative impact of inflation on real returns of my portfolio. Rebalancing can be done at frequent intervals or dynamically as per my requirement. |
| C | Up to 50% Growth – Balanced Allocation  I am an investor seeking better than debt returns, but risk continues to be reasonable. Therefore, I will maintain equal weightage to defensive assets within my portfolio, but will consider the inclusion of some of the aggressive growth investments. Generally I am willing to improve portfolio returns while accepting some volatility. My minimum investment term is 3 years. (If certain investments are made for less than 3 years, can consider the up to 25% Growth allocation). Rebalancing can be done at frequent intervals or dynamically as per my requirement. |
| D | Up to 75% Growth- Enterprising Allocation  I am a growth investor. I am willing to consider assets with higher volatility in the short term (such as shares, domestic and international Equity Mutual Funds and property) to achieve capital growth over the medium- longer term. My investment mix will comprise a greater share of growth assets; allowing it to cope with the negative impacts of tax and inflation. My investment term is 5years plus. (If certain investments are made for less than 5 years, consider the up to 50%-Growth- Balanced Allocation). Rebalancing can be done at frequent intervals or dynamically as per my requirement. |
| E | Up to 100% Growth – Wealth Builder Allocation  My primary objective is capital appreciation. I am an aggressive growth investor and can undertake related risk in my portfolio to achieve greater long term returns. I am willing to accept higher levels of related risk. Fluctuation in capital is acceptable in the short – medium term for the greater potential for wealth accumulation. With the exception of a minimal level of cash for liquidity purposes and debt investments where required, my investment mix will mainly consist of growth assets such as shares, domestic and international Equity Mutual Funds ; alternate investments and structured products.  My investment horizon is 5 years plus. (If certain investments are made for less than 5 years, consider the up to 50% Growth – Balanced Allocation). Rebalancing can be done at frequent intervals or dynamically as per my requirement. |

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1. **QUESTIONNAIRE** [ To be completed only if ‘Option A- SELF ASSESSMENT ‘ is not opted for ]
2. What is your primary goal for the funds invested through Fortitude Securities (P) Ltd

Periodic Income Long Term Capital Appreciation

Retirement Funding Education

Major Purchase Other (please specify)

1. Income Objective : Which statement best describes your main objectives for investments?

To preserve capital and generate income

To generate moderate capital growth and regular income

To generate long term capital growth

To generate aggressive capital growth over the long term

1. Is there a near term (less than 3 years) need for any part of this portfolio for other purposes/ obligations? If yes, what percentage of this portfolio do you expect to withdraw with the next 3 years?

0% 1% to 10% 11% to 25% 26% to 50% 51% to 75 %

1. Time Horizon for my portfolio is

Less than 1 year 1 to 3 years 4- 9 years Beyond 10 years

1. My past investment includes, and for how many years I am investing in these:

|  |  |
| --- | --- |
| Investment Head | Years of Experience |
| Bank Fixed Deposits and Postal savings |  |
| Bonds, Debt Mutual Funds |  |
| Equity Mutual Funds & Direct Equity |  |
| Private Equity , Real Estate |  |
| International Equity, Bonds, Alternate Investments |  |

1. Have you ever borrowed money to make an investment other than your own home (for example: an investment property; holiday home; share portfolio; margin loan; etc)?

No

Yes

No, but I am willing to consider it now

Yes, but I am not prepared to borrow at the moment to invest

1. What Is your annual income (Rs)

Less than 5 Lakhs Between 5-10 lakhs More than 10 lakhs I do not want to disclose my annual income

1. Rebalancing Frequency:

At Regular Intervals Dynamically Rarely Never

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1. Tolerance for Risk and Volatility

The following graph shows hypothetical results of five sample portfolios over one year holding period. The expected potential returns, best possible gains and worst potential losses are presented. Note that the portfolio with best potential gains also has largest potential losses. Which portfolios would you prefer to hold?

Portfolio H / Portfolio I / Portfolio J / Portfolio K / Portfolio L

H I J K L

Therefore : As per the above risk analysis Questionnaire and understanding of investor requirements,

the Appropriate Asset Allocation Mix would be:

Ultra Conservative Debt Allocation - 0% to 100% : Debt allocation

Conservative Allocation - 0% to 25% : Growth and 25% to 100% : Debt Instruments

Balanced Allocation – 0% to 50%: Growth and 0% to 50% : Debt instruments

Enterprising Allocation - 0% to 75% Growth and 0% to 25% : Debt instruments

Wealth Builder Allocation – 0% to 100% Growth and 0% to 10% : Debt instruments

**I hereby acknowledge that the above investment risk stance is consistent with my investment risk requirement s and profile. Before making any investment decision, I will fully understand the product risks and features in order to determine that my investment decision is consistent with my investment objectives, risk-appetite and financial resources.**

**I have had the concept of suitable asset allocation explained to me and am happy to proceed on this basis.**

Signature

Name -

Date

For Fortitude Securities (P) Ltd:

Signature

Name -

Date

Disclaimer: This Suitability Profiler and the results should not be regarded as investment advice or an offer to sell, or a solicitation for an offer to purchase any investment products or services. This profiling is not exhaustive and Fortitude Securities (P) Ltd accepts no responsibility or liability as to the accuracy or completeness of the information provided in this profiler and the results. Please ensure that you fully understand the risks associated with each and every product you choose to invest into and further that product chosen is consistent with your overall investment objectives and the product risk is in line with your personal risk taking ability. Past performance in Mutual Funds is not a guarantee of future returns. Mutual Funds investments are subject to market and credit risks, read all scheme

related documents carefully. Pg 4/4