

## **SAGACIOUS INVESTMENT SERVICES**

### **Identifying Your Investment Profile**

<b>Score</b>	<b>Investor Profiles</b>	<b>Description</b>
<b>0 - 19 points</b>	<b>Defensive</b>	You use a very defensive method of portfolio allocation and management, aimed at minimizing the risk of losing capital. This usually entails investing in your own home and capital guaranteed investments.
<b>20 - 29 points</b>	<b>Conservative</b>	You are an investor who does not wish to take any investment risk unless you are very confident it will deliver. Your priorities are preservation of your capital and just a small percentage of your investment portfolio in medium risk investments. You are prepared to sacrifice high returns for peace of mind.
<b>30 - 39 points</b>	<b>Cautious</b>	You use a cautious approach to investing and are prepared to accept a small amount of risk. Your risk tolerance means your priority remains the preservation of capital over the medium to long term. You have some understanding of the investment markets, however you are not likely to take any chances with your capital.
<b>40 - 49 points</b>	<b>Balanced</b>	You have a balanced approach to investing with some understanding of investment market behaviour and can accept some short term risk to your capital. You have a moderate risk tolerance and do not wish to see all of your capital eroded by tax and inflation and are prepared to take a small short to medium term risk in order to gain longer term capital growth.
<b>50 - 59 points</b>	<b>Growth</b>	You are an investor who understands the fluctuations of investment markets. You are most interested in maximizing long term capital growth, although you do not wish to make unbalanced investment decisions. Your risk tolerance allows you to sacrifice short term safety in order to maximize long term capital growth.
<b>60 - 69 points</b>	<b>Assertive</b>	You are an investor who has a good understanding of the behaviours of the financial markets and property markets, who actively seeks investment opportunities. You are prepared to sacrifice some of your investment capital in pursuit of the highest long term capital growth investment. You have a high risk tolerance and are interested in reducing your taxable income and hedging against inflation.
<b>70 + points</b>	<b>Aggressive</b>	You are prepared to sacrifice a significant percentage of your investment capital in pursuit of the highest short, medium and long term capital growth and income investments. You most likely have time on your side and are well placed financially. You have the highest risk tolerance and are most interested in reducing your taxable income and hedging against inflation. You have a thorough understanding of the behaviours of investment markets, the ebb and flow of money, and a range of wealth creation strategies.