



Investment Risk Profiler

PRU LIFE U.K.

Please place a tick on the answer which best describes your investment decision.

1. Investment returns could either go up or down or remain stable. Those that fluctuate more frequently (equities, for example) have more risk. Generally, however, riskier investments have the potential to bring in more profits, especially in the medium to long term. Given this, how much fluctuation are you willing to tolerate?

A	I do not want to experience <i>any</i> fluctuations in my investment, even if it means that my returns will be relatively small.
B	I am willing to accept <i>occasional</i> fluctuations in my investment as long as they are in sound, blue chip instruments that can be expected to grow over time.
C	I am willing to take <i>substantial</i> fluctuations in my investment values in exchange for significantly higher potential returns in the medium to long term.

2. Inflation affects the value of money. For instance, if P1,000 was locked in a vault 50 years ago and taken out today, it will still be P1,000 but its value is not the same, because it can no longer buy the same quantity of goods. Considering this, which of the following best describes you?

A	My investments should be 100% safe, even if it means that my returns will <i>not keep pace</i> with inflation.
B	It is important that the value of my investments <i>keep pace</i> with inflation.
C	It is important that the value of my investments <i>grow moderately faster</i> than inflation.
D	It is important that the value of my investments <i>grow significantly faster</i> than inflation.

3. Three months after you purchased your investment, its value falls down and decreases by 25%. Assuming the fundamentals have not changed, what would your reaction be?

A	<i>Sell</i> the investments so as to stop worrying and look for alternative investments.
B	<i>Hold</i> the investments and wait for a recovery.
C	<i>Buy more</i> . It was a good decision then, now it is even better.

4. The value of my investments may rise and fall over time. However, in exchange for a higher return in the long-term, I could accept a temporary loss of approximately:

A	0%	B	-5%	C	-10%	D	-20%	E	-30%
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5. I am willing to accept these best and worst case scenarios for my investment at the end of five years:

Best Case Scenario and Worst Case Scenario or Total Cumulative Gains and Total Cumulative Loss

A	5% and 0%	B	40% and - 10%	C	100% and -40%	D	160% and - 60%	E	250% and - 80%
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6. I will most likely *not need* the money before my intended investment time horizon is up.

A	Strongly disagree	B	Disagree	C	Agree	D	Strongly agree
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7. Consider the following two investments, A and B. A presents minimal risk with also very minimal profits, with an average annual return of 2%. B carries a higher risk with a possibility of losing 20% of the principal in any year. However, B also possesses a higher profit margin, with an average annual return of 10%. If I could choose to invest between these two investments to meet my goals, I would invest (A % and B %):

A	100% to A and 0% to B	B	80% to A and 20% to B	C	50% to A and 50% to B	D	20% to A and 80% to B	E	0% to A and 100% to B
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Important Note:

The above questions shall only be taken as a guide to help you determine your Investment Risk Profile and shall not be taken as conclusive. Any suggested asset allocation is based on information provided by you and is only one of the many combinations of investments that may be appropriate for someone of your present risk profile. Nothing herein contained shall constitute investment advice and shall not be considered as such or serve as the sole basis for making any investment decisions. Nothing herein is a recommendation to buy or sell products or funds, and there may be other investments that you may consider to be more appropriate to satisfy your investment needs and goals. The performance of PruLink funds is not guaranteed and the value may increase or decrease for the duration of the investment. Past returns are not necessarily a guide to future performance.

SCORING SYSTEM

Question					
1	a.1	b.5	c.9		
2	a.1	b.3	c.7	d.9	
3	a.1	b.5	c.9		
4	a.1	b.3	c.5	d.7	e.9
5	a.1	b.3	c.5	d.7	e.9
6	a.1	b.3	c.7	d.9	
7	a.1	b.3	c.5	d.7	e.9

SCORING Interpretation

7-20 points–CAUTIOUS

This means that when you invest, you want your capital to be subject to minimal risk. However, you realize that this may mean you may not achieve real capital growth on the amount invested because of inflation.

21-39 points–MODERATELY CAUTIOUS

This means that when you invest, you want the potential of some real capital growth. You understand that to have this potential, you need to take some risk with the capital you invest.

40-55 points–MODERATELY ADVENTUROUS

This means that when you invest, you want the potential of greater real capital growth. You understand that to have this potential, you need to take moderate risk with the capital you invest.

56-63 points–ADVENTUROUS

This means that when you invest, you want the potential of significant real capital growth. You understand that to have this potential, you need to take a higher risk with the capital you invest.

Your Investor Classification	You	Spouse
Cautious (Bond Fund)		
Moderately Cautious (Managed Fund, Pro Active Fund)		
Moderately Adventurous (Pro Active Fund, Growth Fund)		
Adventurous (Equity Fund)		

After answering this questionnaire, and evaluating my risk profile, investment time horizon and financial goals, I choose:

Percent	PruLink Funds
	PruLink Peso Bond Fund
	PruLink Dollar Bond Fund
	PruLink Managed Fund
	PruLink Pro Active Fund
	PruLink Growth Fund
	PruLink Equity Fund
	Other Funds

I understand that my choice of funds may or may not be based on the results of this questionnaire.

Signature over printed name of applicant Date signed Witnessed by agent

Percent	PruLink Funds
	PruLink Peso Bond Fund
	PruLink Dollar Bond Fund
	PruLink Managed Fund
	PruLink Pro Active Fund
	PruLink Growth Fund
	PruLink Equity Fund
	Other Funds

I did not answer this Investment Risk Profiler

Signature over printed name of applicant Date signed Witnessed by agent

