

# Investment and Risk Statement

Hong Kong

# INVESTMENT AND RISK STATEMENT

This Investment and Risk Statement is part of the annual review process of the trusts performed by the trustees and the fund administrator. The main purpose is to obtain an up-to-date understanding of the beneficiaries' investment and risk profile. Thus, making sure the trust is investing in a way that fits the goals and needs of the beneficiaries.

## 1. GENERAL DETAILS

Name of Beneficiary/ Trust:

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Expected years to Distribution date:

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Expected Country of Residence:

.....

Anticipated next drawdown  
(approximate date and amount):

.....

End Date of Fiscal Year under Review:

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Return on Investment in the Year under Review:

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Base Currency of Trust:

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# INVESTMENT AND RISK STATEMENT

## 2. TRUST ASSETS (AS OF THE END DATE OF THE YEAR UNDER REVIEW)

	Value (please specify currency)	Location
Cash		held at
Equities		held at
Bonds		held at
Investment Funds (Equity Funds)		held at
Investment Funds (Bond Funds)		held at
Hedge Funds		held at
Derivatives		held at
Property		held at
Private Equity		held at
Commodities, Precious Metals		held at
Others, please specify		held at

## 3. RISK TOLERANCE

In relation to assets held in this Trust, in general, you are (please check one):

- a. Very Comfortable with Risk - Willing to take significant risk over longer periods of time to maximize growth of the portfolio. Investors in this category typically have at least 80% of their portfolio in equity related holdings (including domestic, foreign, and emerging market stocks, hedge funds, derivatives, structured products, private equity schemes, etc)
- b. Comfortable with Risk and has time to ride out market cycles to grow the portfolio value over time. Investors here typically like a more balanced approach. A typical portfolio would be 60% equity related products and 40% traditional fixed income products.
- c. Not Comfortable with Risk but realizes some risk may be required in order to increase the portfolio's value over time. Investors here are more conservative. Their portfolios would typically be not more than 20% equity related products. They would also be more likely to place various restrictions on holdings such as 'no one position should exceed 5% of the overall value of the portfolio', 'all bonds must have a AAA rating', 'only selected blue-chip stocks are qualified equity holdings', etc.
- d. Very uncomfortable with Risk

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## 4. ASSET ALLOCATION BENCHMARK

**Note:** It is important for the Trustee and the Administrator to continuously monitor the performance of the Trust, and that the trust holds assets which are in accordance with your wishes. Adherence to this agreed mandate will form the basis for future monitoring.

Preferred Asset Allocation (as a % of total Trust Funds):

Cash	to	%
Equities	to	%
Bonds	to	%
Investment Funds (Equity Funds)	to	%
Investment Funds (Bond Funds)	to	%
Hedge Funds	to	%
Derivatives	to	%
Property	to	%
Private Equity	to	%
Commodities, Precious Metals	to	%
Others	to	%

# INVESTMENT AND RISK STATEMENT

## 5. OTHER REMARKS

Please let us know of other investment preferences and/or restrictions that you have:

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## DECLARATION BY THE BENEFICIARY

I, the undersigned, in my capacity as Beneficiary of the

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Trust ("the Trust") hereby declare that all of the information given in this Investment and Risk Statement (and, where applicable, in any schedules or letters attached to this Investment and Risk Statement) are true, complete and accurate. I undertake to notify the Trustee and the Administrator of the Trust in a timely and accurately manner any changes to the facts herein recited. I further undertake to satisfy any information requests that the Trustee and the Administrator of the Trust may have concerning circumstances leading to any change of the facts herein recited. I understand and agree that all the information given in this Investment and Risk Statement will be relied upon by the Trustee and the Administrator of the Trust during the course of fulfilling their fiduciary and other duties to the Trust.

Name:

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Date:

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Signature:

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