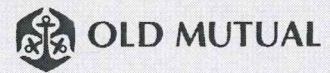


RISK ASSESSMENT FORM



Please fill the form below to analyse risk level profile

Surname: _____ **Other names:** _____
Gender: _____ **Telephone:** _____
E-mail address: _____

1. **What is your current age?**
 - a. 18 to 35 years 3
 - b. 36 to 55 years 2
 - c. Over 55 years 1

2. **Have you ever invested in any of the following? (Please tick where applicable) Shares / Treasury Bills and Bonds / Offshores / Property**
 - a. More than 3 investments categories 3
 - b. More than 2 investments categories 2
 - c. None of the above 1
 - d. Other (please state)

3. **What type of savings/investments do you currently hold? (Please tick where applicable) Unit Trust / Business / Shares / Offshore / Property**
 - a. More than 3 of the above 3
 - b. Unit Trusts more than 3 of the above..... 2
 - c. Other eg Business, Bank savings / T Bills and T Bonds.. 1
 - d. Other

4. **What do you expect of your income in the next 3-5 years?**
 - a. Decline / Stop 1
 - b. Stay about the same 2
 - c. Increase 3

5. **Approximately what portion of your total investment portfolio will this investment represent (please exclude your permanent residence) ?**
 - a. 0 - 40% 3
 - b. 41% to 80% 2
 - c. 51% to 100% 1

6. **How familiar are you with the investment markets and the concept of Risk Vs. Return?**
 - a. No Knowledge at All 1
 - b. Reasonable Knowledge 2
 - c. Knowledgeable 3

7. **What returns would you reasonably expect to achieve from your investment compared to the current returns from the bank deposits?**
 - a. Same as bank 1
 - b. Twice the bank rate 2
 - c. Thrice the bank rate and above 3

8. **If you took a loss of 25% or above from your investment, how would you handle it?**
 - a. It would not bother me, I would give it whatever time frame it requires to grow and probably invest more..... 3
 - b. I will be slightly concerned, but will be fine 2
 - c. I can't imagine it. It would give me sleepless nights and I am likely to sell and invest elsewhere..... 1

9. **What attracts me to an investment?**
 - a. Its good return, regardless of the risk 3
 - b. A combination of security and income 2
 - c. Purely Security 1

10. **Do you have savings set aside to provide for an unexpected emergency?**
 - a. None 1
 - b. Some 2
 - c. Adequate 3

11. **When do you expect to need most of your money from this investment?**
 - a. Less than 1 year 1
 - b. 2 to 5 Years 2
 - c. Above 6 years 3

12. **What is your monthly range of income? (Plse tick where applicable)**
 - a. Below kshs. 50,000.00 1
 - b. Kshs 50,000.00 to 100,000.00 2
 - c. Above 100,000.00 3

13. What are your monthly sources of income? (Please tick where applicable)

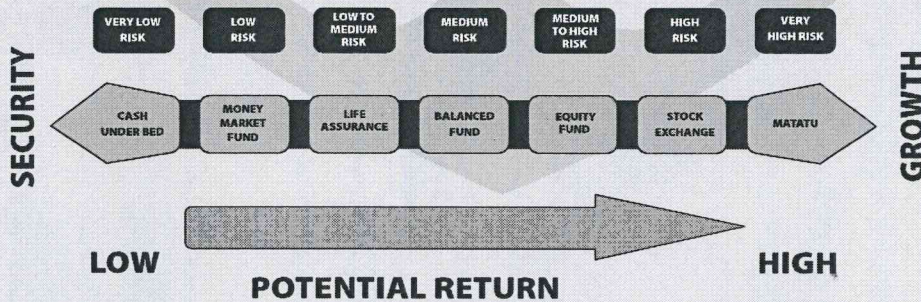
- a. Salary plus business income..... 3
- b. Business income salary only..... 2
- c. Professional fees and commission / Business 1
- e. Other (please state)

Please do an average of your scores - Add all the scores and divide the total by 13. TOTAL

According to your answers, your risk need appears to be falling in one of the following categories:

- 1. **Low Risk**
 - Focus on secure income stream
 - Expect minimal growth on the capital invested
 - Short to medium term preservation of capital
- 2. **Medium Risk**
 - Stable income stream
 - Expect modest growth on capital invested
 - Medium to long-term capital security
 - Expect some protection against inflation
- 3. **High Risk**
 - Moderate income stream
 - Expect potentially high growth on the capital invested
 - Moderate level of capital volatility
 - Long-term return likely to be greater than inflation

Risk Rating	Fund	Description	Fund Objectives
1-1.67	MMF	Low	Old Mutual Money Market Fund The fund aims to beat the average bank deposit rate. The objective of the Old Mutual Money Market Fund is to generate total return through investing in a range of debt securities, fixed deposit instruments and near cash in the Kenyan market, while providing conservative risk exposure for investors.
1.68-2.35	BAL	Low-Medium	Balanced Fund The fund aims to provide a return that outperforms inflation over a period of two years. To maximize total return through investment in a diversified portfolio of interest bearing assets, domestic equities and offshore investments. Due to the diversified nature of the portfolio, the fund offers medium risk profile. The Old Mutual Balanced Fund may vary at any one time depending on the manager's assessment of economic and market factors but will always invest at least 25% of the fund's total assets in interest bearing assets.
2.36-3	EQF	Medium	Equity Fund The fund aims to give returns that outperforms the NSE 20-share index. To generate long-term capital growth through active management, investing principally in a well-diversified portfolio of equities, i.e. stocks and shares across several sectors of the Kenyan economy, in earnings of corporations and assets with a medium-high risk profile.



I/We confirm that any information I/We have given has been properly recorded and that the information provided will be used by my financial adviser to enable him/her to recommend financial products that meet my personal profile. Therefore any information not disclosed may result in an inaccurate assessment and recommendation(s)

I confirm that I have read and filled in this form. I understand my risk level and I have chosen to invest in the following funds.

..... Signature

Please Note: A specific rating is not necessarily an accurate measure of your risk profile

FOR OFFICIAL USE ONLY

This is to confirm that I (an agent of Old Mutual) has:

- 1. Conducted a complete and thorough fact find on 20..... to determine the clients financial capabilities and risk tolerance level
- 2. Explained fully to the client the type of investment recommended with particular attention having been paid to its risk level and charge structure

Signature Date

CUSTOMER DECLARATION FORM

FOR INDIVIDUAL APPLICANT

Please print in block letters using black or blue ink.

APPLICANT'S DETAILS

Title Mr Ms Mrs Other

First names Initials

Surname

ID/Passport No.

Nationality

Are you resident for tax purposes in the Republic of Kenya? YES NO

Are you resident for tax purposes in the United States of America? YES NO

If "YES", provide your US tax reference number.

Are you resident for tax purposes in any other country? YES NO

If "YES", in what countries?

RESIDENTIAL INFORMATION

Land Registration (L.R.) Number

Estate

House Number

Road

Town/ Area

Country

NOTES

- We are asking for your tax residency and tax reference numbers and will update this on our records now, but will only disclose this information to the relevant tax authorities when we are required to.
- Your tax residence is generally the country in which you live for more than half of any year and in which you pay tax. Special circumstances (such as studying or working outside of your country or extended travel) may cause you to be resident elsewhere or resident in more than one country at the same time (dual residency). If you are a US citizen or hold a US passport or green card, you will also be considered tax resident in the US even if you live outside the US, unless you have given up your citizenship.
- Nationality is usually detailed in your passport.

CERTIFICATION AND UNDERTAKING

I certify that the information provided above is correct and complete.

I undertake to advise Old Mutual immediately of any change in circumstances that causes the information contained herein to become incorrect, and to provide Old Mutual with an updated self certification form within 90 days of such change.

Signature of Applicant

Date

Name of Financial Advisor/ Authorizing Officer

Signature of Financial Advisor/ Authorizing Officer

Date

