

REQUEST FOR CHANGE IN INVESTMENT APPROACH

Date:

To,
Ckredence Wealth Management Pvt. Ltd.

Dear Sir/Madam,

I/We the undersigned has/ have executed Discretionary Portfolio Management Services Agreement with Ckredence Wealth Management Pvt. Ltd.

I/We wish to switch the Investment Approach to the extent mentioned herein after.

Switch details:	
From	Investment Approach/Folio No:
Entire Amount	
Partial Amount	
	INR Rs. (In Figures)
	INR Rs.
To	Investment Approach/Folio No:
Frequency	

I/We confirm that I/We have read and understood all the terms and condition associated with this change and I/We accept and agree to be bound by the same.

In all other aspects the terms of Client Agreement executed with Ckredence Wealth Management Pvt. Ltd. shall remain unaffected and be in full force and effect.



Signature of Client
(Signature with duly stamp in case of non-individuals' clients)

Place: _____

What is your age?

1. 60 Years and above;
2. 50 to 60 Years
3. 40 to 50 Years
4. 30 to 40 Years
5. 20 to 30 Years

What is the time frame for you to achieve your financial goals?

1. 1 year
2. 1-3 years
3. 3-5 years
4. 5 years or longer

What is Yearly Incomes?

1. Less than 5 Lakhs
2. 5 to 10 Lakhs
3. 10 to 15 Lakhs
4. 15 to 20 Lakhs
5. 20 lakhs and above

How much loss can you take in your portfolio?

1. 0 to 3%
2. 3% to 8%
3. 8% to 12%
4. 12% to 20%
5. 20% and above

Your Score : _____

What is your return expectation from the portfolio in the best market portfolio?

1. Best : 15% to 20%, Worst : 7% to 10%
2. Best : 20% to 30%, Worst : 10% to 15%
3. Best : 30% to 50%, Worst : 15% to 20%
4. Best : 50% to 60%, Worst : 20% to 25%
5. Best : 60% to 75%, Worst : 25% and above

Very Conservative	
Conservative	
Moderate	
Aggressive	
Very Aggressive	

Risk Profile Definition

1. Very Conservative

This is suited for investors with very low risk appetite. The portfolio is oriented towards capital protection with minimal risk to principal invested. The portfolio will invest in asset classes with low prevalent risk and allocation of assets would be determined in such a way that in bad market conditions, the risk on principal is minimized.

2. Conservative

This is suited for investors with very low risk appetite who are willing to expose a portion of their portfolio to asset classes with higher prevalent risk to generate potential higher returns than the "very conservative portfolio". This can expose the principal invested to a higher risk than "Very Conservative Portfolio".

3. Moderate

This is suited for investors with average risk appetite who are willing to expose meaningful portion of their portfolio to asset classes with higher prevalent risk to generate

How much are you insured?

1. More than 60% of my liabilities
2. 60% of my liabilities
3. 40% of my liabilities
4. 20% of my liabilities
5. Not Insured

Do you have liabilities of which you pay EMI?

1. EMI is 70% of my income
2. EMI is 50% of my income
3. EMI is 30% of my income
4. EMI is 10% of my income
5. No liabilities

Do you have

1. Saving only
2. Insurance & saving
3. Insurance, saving and Fixed deposit
4. Insurance, saving, Fixed deposit and Mutual Fund
5. Insurance, saving, Fixed deposit, Mutual Fund and stock

Occupation/Work Profile

1. Professional/Self Employed
2. Business
3. Salary
4. Other

Level of Education

1. Under Graduate
2. Graduate
3. Post graduate
4. Degree and above
5. Other

Scoring : If you answer is 1, you score 1 point, If your answer is 2, You score 2 point, & so forth.

15 to 20	21 to 28	29 to 35	36 to 42	43 to 49
Risk Profile 1	Risk Profile 2	Risk Profile 3	Risk Profile 4	Risk Profile 5
Very Conservative	Conservative	Moderate	Aggressive	Very Aggressive

potential higher risk than the "conservative portfolio". This can expose the principal invested to a higher risk than "Conservative Portfolio".

4. Aggressive

This is suited for investors with high risk appetite who are willing to expose large portion of their portfolio to asset classes with higher prevalent risk to generate potential higher risk than the "Moderate portfolio". This can expose the principal invested to a higher risk than "Moderate Portfolio".

5. Very Aggressive

This is suited for investors with very high risk appetite who are willing to expose their portfolio to asset classes with very high prevalent risk to generate potential higher risk than the "Aggressive portfolio". This can expose the principal invested to a higher risk than "Aggressive Portfolio".

I hereby understand that my risk profile is _____ and I have read the disclosure document and sales literature and I have been explained the product in detail. I would invest in _____ with full understanding of the risks associated with mentioned portfolio. I take complete responsibility and liability of my investment and my investment decision is not influence by any sales promotion or promise of return whatsoever.

	Sole / First Applicant	Second Applicant	Third Applicant
Name of Client			
Signature	F18	S18	T18