



Define your investor profile

SAVE AND INVEST



BNP PARIBAS
FORTIS

| The bank and insurance for a changing world

Better
investment advice...

... Thanks to the investor profile

When your bank provides you with investment advice, it has to consider your financial situation, investment goals and your knowledge and experience as an investor.

the level of risk you are able or prepared to take. It allows us to provide you with sound advice best tailored to your wishes and goals.

You define your investor profile based on this questionnaire

In other words, a bank has to determine your investor profile before it can provide you with suitable investment advice.

BNP Paribas Fortis uses the enclosed questionnaire to determine your investor profile. It also helps us to ascertain

A helpful hint

Go through this questionnaire beforehand and bring it when you next discuss your investments with your personal adviser. He or she will use your answers to determine your investor profile and to suggest a suitable investment strategy or individual investment.

Your invest- ment portfolio

The investor profile applies for a specific investment portfolio. This portfolio is made up of the following accounts and assets:

- your custody account(s)
- your savings account(s)
- your fixed-term account(s)
- your investor account(s)
- your investment insurance (branche/tak 21 or 23).

The same investment portfolio only brings together the assets and accounts set up in the same name or in more than one name. In the case of a portfolio in the names of more than one person, the assets and accounts set up in the name of just one of these persons are brought together in a separate investment portfolio.

The composition of an investment portfolio may vary over time. For example, when you take out new investment insurance or open new accounts, they will also be incorporated into your portfolio.

When we give investment advice, we check that your portfolio complies with your investor profile. During an in-depth discussion, we assess, among other things, whether:

- the risk of the investment you intend to buy is acceptable for your profile;
- the composition of your portfolio, after the purchase or sale you are planning, always matches your profile;
- you do not invest too much in the investment that you are buying;
- you are sufficiently familiar with the planned investment.

Overall risk profile

Investing always comprises a certain risk. Using these questions, BNP Paribas Fortis assesses your objectives and your tolerance of risk, in view of your overall portfolio. An individual investment may vary somewhat from the answers you have given in this questionnaire.

For example: even if your answer to question 4 is that most of your portfolio (at least three quarters) can only be invested for less than 3 years, you may nevertheless opt for an individual investment for a term of more than 3 years. BNP Paribas Fortis will notify you if the composition of your portfolio no longer matches your general objectives and overall tolerance to risk, as defined by this questionnaire.

Questionnaire

(3 parts)

Part 1

Your financial situation

1. What are your available means?

1.a. Your savings and investment funds (cash, bonds, shares and other investments)

- A | less than € 25,000
- B | from € 25,000 to € 125,000
- C | from € 125,000 to € 250,000
- D | more than € 250,000

1.b. Your real estate property (houses, apartments, building land)

- A | less than € 150,000
- B | from € 150,000 to € 300,000
- C | from € 300,000 to € 500,000
- D | more than € 500,000

2. What is your monthly net income (salary, allowances, rental income, interests)?

- A | less than € 1,250
- B | from € 1,250 to € 2,500
- C | from € 2,500 to € 5,000
- D | more than € 5,000

3. How much can you save on a monthly basis taking into account your regular expenses?

- A | less than € 250
- B | from € 250 to € 500
- C | from € 500 to € 1,000
- D | more than € 1,000

Remark

When you determine an investor profile for a portfolio which you own jointly with other persons (for example, your partner), only joint assets must be taken into consideration.

This is the case, for example, when you determine an investor profile for a portfolio in your own name or the name of your partner.

Part 2

Objectives for your portfolio

4. What is your investment horizon? How long will you be able to invest (at least three quarters of) your portfolio?

- A | less than 3 years
- B | 3 to 5 years
- C | 5 to 10 years
- D | longer than 10 years

5. What is your most important investment objective within the next 5 years?

- A | I want to use three quarters or more of my funds to buy or improve a house or to buy a new car.
- B | I want to get an additional income from my funds. I do not want to touch the funds themselves.
- C | I partly want an additional income from my funds, and partly let the funds continue to grow.
- D | I want to reinvest the income from my portfolio. I fully aim at a further growth of my funds.

6. What are the criteria you usually set for your investments?

- A | I find capital protection very important. In addition, I would like to know the return on my investment in advance. **Go straight to question 9.**
- B | I prefer investments with capital protection. I do not need to know the result of my investments in advance. **Go straight to question 9.**
- C | I look at the return an investment can give me first; capital protection is less important to me. I am willing to take a certain risk.
- D | I always go for a high return. I accept that the value of my investments can fluctuate quite a bit and that I can suffer significant losses, especially in the short term.

7. What return would you be happy with? Remember that the risk increases as you aim for a higher return.

- A | I want an average return of 4%. I accept that the value of my portfolio can decrease by about 6% on an annual basis.
- B | I want an average return of 6%. I accept that the value of my portfolio can decrease by about 9% on an annual basis.
- C | I want an average return of 8%. I accept that the value of my portfolio can decrease by about 12% on an annual basis.
- D | I want an average return of at least 10%. I accept that the value of my portfolio can decrease by about 15% on an annual basis.

8. How would you react if the value of your portfolio were to decrease by more than 6% / 9% / 12% / 15%? (depends on the answer given to question 7)

- A | I would lose my sleep over it. I would sell my high-risk investments immediately and would opt for safer forms of investment from then on (e.g. bonds in euro).
- B | I would not sell my high-risk investments immediately. I would closely monitor the evolution. Should the situation deteriorate any further, I could still take action.
- C | I would keep my high-risk investments in portfolio in the hope that my losses will be compensated in the long run.
- D | I would consider a decrease of the value of my investments as a nice opportunity. I would use this opportunity to buy more of the same securities.

Remarks

Answers C and D to question 4 are incompatible with answer A to question 5. Logically, if you are considering investing a large proportion of your available capital in any major projects within the next 5 years, you should answer either A or B to question 4.

Similarly, if you choose B as your answer to question 5 you should exclude answers C and D as possible responses to question 6. Of course, if you wish to hold on to your capital, logically, you should not risk any of it.

Remark

“Your portfolio” refers here to the portfolio for which you define the investor profile (see page 3).

Part 3

Your knowledge and experience as an investor

9. Which of the following investments are known to you? In which of these investments have you invested before? And how often do you invest?

(1) "Having knowledge" means that you already have a good idea of the characteristics, risks and expected return for this type of investment.

To enable you to assess your knowledge, BNP Paribas Fortis can provide you with an **information sheet** for each of these categories of assets. You can get these sheets from any branch or view them via PC banking.

Select the investments you know (1)	Indicate with a cross which investments you have invested in at least twice in the past five years
Bonds (eurobonds, government bonds, savings certificates)	
Funds without capital protection (equity funds, bond funds, strategic funds)	
Funds with capital protection (fixed funds) or structured notes	
Financial insurance (Branche/Tak 21: Insurance certificates, Free Invest Plan... and Branche/Tak 23: Easy Fund Plan, Smart Invest Bon...)	
Shares	
Commodities and precious metals	
Options, futures or other complex investment products	

10. How do you keep informed about the financial-economic world?

A I am not or hardly interested. I do not look for information myself.

B I regularly read the financial pages in my newspaper.

C I follow the financial press. In addition, I look for further information on the internet or I attend information sessions about "investments".

D I follow the financial markets professionally. For example, I work for a financial institution, a stock broker or at the financial department of a company.

Advice? Information? Financial transaction?

BNP Paribas Fortis is here for you.



Visit your branch
(by appointment, Mo-Fr to 7pm; Sa 9-noon)



Call us on 02 261 11 11
(Mo-Fr, 7am-10pm; Sa 9am-5pm)



Visit www.bnpparibasfortis.be
(24/7)



Visit our mobile website m.bnpparibasfortis.be
(24/7)

BNP Paribas Fortis SA/NV is registered and acting as insurance agent under FSMA n° 25.879 A on behalf of AG Insurance sa/nv. BNP Paribas Fortis SA/NV distributes the insurance products of AG Insurance.

BNP Paribas Fortis SA/NV
Montagne du Parc/
Warandeberg 3
1000 Brussels
RPM/RPR Brussels
VAT BE0403.199.702
n° FSMA 25.879 A

AG Insurance sa/nv
Bd E. Jacqmain/
E. Jacqmainlaan 53
1000 Brussels
RPM/RPR Brussels
VAT BE0404.494.849

This brochure is printed on
100% recycled paper with the
European Ecolabel

