



db RiskProfiler (Non-Individuals)

For Non-Individuals

Deutsche Bank AG offers you a risk profiler to help you follow a disciplined approach to manage your finances. It is a process of understanding your current financial position and future aspirations, so that you can have a systematic approach to your investment plans. To begin, please answer the following questions in the risk profiler.

1) Given below is a listing of investment choices from least risky to most risky. Which is the riskiest option you have invested in?

- | | | |
|-----------------------------|---|----|
| <input type="checkbox"/> a. | Fixed Deposit or Money Market Funds | 1 |
| <input type="checkbox"/> b. | Bonds or Bond Mutual Funds | 3 |
| <input type="checkbox"/> c. | Equity Mutual Funds | 7 |
| <input type="checkbox"/> d. | Real Estate Fund/ Commodity Linked Products | 8 |
| <input type="checkbox"/> e. | Individual Stocks | 9 |
| <input type="checkbox"/> f. | Private Equity/ Venture Capital Funds | 10 |

2) For generating liquidity requirements or to meet an unforeseen payment obligation:

- | | | |
|-----------------------------|--|----|
| <input type="checkbox"/> a. | You have sufficient liquidity outside of this portfolio to meet the expenses | 10 |
| <input type="checkbox"/> b. | You envisage drawing from this portfolio to meet the payment requirement to bridge the gap | 5 |

3) How large is your current investment portfolio as a proportion to your total networth?

- | | | |
|-----------------------------|---------------------|----|
| <input type="checkbox"/> a. | Less than 10% | 1 |
| <input type="checkbox"/> b. | Between 10% and 20% | 3 |
| <input type="checkbox"/> c. | Between 20% and 30% | 5 |
| <input type="checkbox"/> d. | Between 30% to 40% | 7 |
| <input type="checkbox"/> e. | Greater than 40% | 10 |

4) Please estimate how long you will leave your investment in place until you expect to withdraw it?

- | | | |
|-----------------------------|-------------------|----|
| <input type="checkbox"/> a. | Less than 1 year | 0 |
| <input type="checkbox"/> b. | From 1 to 3 years | 5 |
| <input type="checkbox"/> c. | From 3 to 5 years | 10 |
| <input type="checkbox"/> d. | More than 5 years | 20 |

5) When it comes to investing, are you most comfortable with investments that:

- | | | |
|-----------------------------|--|----|
| <input type="checkbox"/> a. | Are stable and protect against loss even if it means low returns | 1 |
| <input type="checkbox"/> b. | Have little risk of short term loss, and offer some opportunity for long term growth | 4 |
| <input type="checkbox"/> c. | Have moderate risk of short term loss, but offer moderate opportunity for long term growth | 6 |
| <input type="checkbox"/> d. | Have higher risk of short term loss, but offer very high opportunity for long term growth | 10 |

6) If over a three month period, an investment you owned lost 20% and the overall stock market lost 20%, what would you be most likely to do?

- | | | |
|-----------------------------|------------------------------------|----|
| <input type="checkbox"/> a. | Sell all or most of the investment | 1 |
| <input type="checkbox"/> b. | Sell some of the investment | 3 |
| <input type="checkbox"/> c. | Do nothing with the investment | 7 |
| <input type="checkbox"/> d. | Buy more of the investment | 10 |

7) Please choose one of the following illustrative scenarios to help you derive your risk profile based on your preferences for investment?

Choice	Worst year	Average Year	Best Year	
Investment A	4%	6%	8%	1
Investment B	2%	8%	14%	6
Investment C	-5%	10%	20%	10
Investment D	-15%	12%	25%	14
Investment E	-20%	15%	30%	20

8) Which of the following best describes your understanding of the investment market?

- An experienced investor, constantly keeps up to date with the investment market. Have exposure to various asset classes and fully aware of the risks involved to gain high returns 10
- Awareness of the financial market is limited to information passed on by broker or financial planner. Rely on professionals to keep me updated 5
- Little awareness of the investment market. However, want to build my knowledge and understanding 2

Note: You may want to evaluate your investment objectives and constraints regularly and see them in alignment. We suggest that it should be done at least once in 3 years.

The results revealed are for general consideration only and in no way constitute investment advice or a recommendation from the bank.

Acknowledgement

I/ We, _____, have gone through the risk profiling questionnaire of Deutsche Bank AG.
For the answers selected by me/ us, the total score as per the db scoring methodology was which classifies me/ us as.

Very Conservative Conservative Moderate Aggressive Very Aggressive

First time Profiling OR Profile Renewal (If yes, your earlier profile was _____)

What Percentage of your Total Net Assets** will you wish to invest through Deutsche Bank?

Less than 25% 25% – 50% Greater than 50%

** "Total net assets" means: the amount of Assets available for Investment (including current income, savings, other existing investments, property or securities, with other banks or brokerages); less your Total Liabilities (i.e. rental, loans, mortgages and general expenses). Do not include in any calculation of assets or liabilities, the value of or debt owed on any self-occupied property or businesses you own.

Date
D D M M Y Y Y Y Location _____

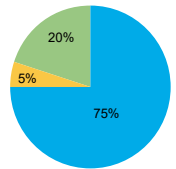
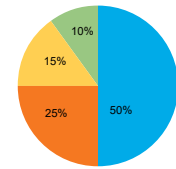
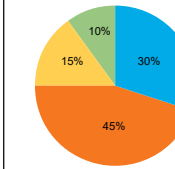
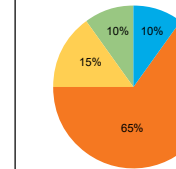
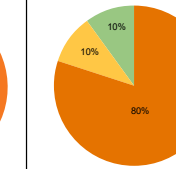
Signature _____ Signature _____

Signature _____

Deutsche Bank states:
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Overall Risk Profile Scoring and Classification

The following table gives you a brief description of each Risk Profile along with the Recommended Asset allocation and a list of suitable products.

Profile	Very conservative	Conservative	Moderate	Aggressive	Very Aggressive
Score	0 - 15	16 - 35	36 - 60	61 - 85	86 - 100
Risk Description	<ul style="list-style-type: none"> — Low earning expectation — No investments with heightened risk — Very little willingness to lose capital 	<ul style="list-style-type: none"> — Seeking stable earnings — Partial investments with heightened risks possible — Little willingness to suffer losses 	<ul style="list-style-type: none"> — Seeking earnings above market average — Mixture of investments with low and high risks — Willingness to take risks 	<ul style="list-style-type: none"> — Seeking higher earnings — Large investments with heightened risk — Increased willingness to take higher risks 	<ul style="list-style-type: none"> — Seeking higher earnings — Exclusive investments with heightened risk — High willingness to take risks
Model Asset Allocation					
Products	<ul style="list-style-type: none"> — Savings/ Fixed Deposits — Liquid/ Money Market/ Arbitrage/ Debt Mutual Funds — Bonds — Gold 	<ul style="list-style-type: none"> — Savings/ Fixed Deposits — Liquid/ Money Market/ Arbitrage / Debt/ Equity Mutual Funds — Bonds — Gold (Commodities) 	<ul style="list-style-type: none"> — Savings/ Fixed Deposits — Liquid/ Money Market/ Arbitrage / Debt/ Equity Mutual Funds — Bonds — Gold (Commodities) — Portfolio Management Services — Structured Products — REIT's (Rental Yield based products) 	<ul style="list-style-type: none"> — Savings/ Fixed Deposits — Liquid/ Money Market/ Arbitrage / Debt/ Equity Mutual Funds — Bonds — Gold (Commodities) — Portfolio Management Services — Structured Products — REIT's/ Real Estate Funds — Alternative Investment Funds 	<ul style="list-style-type: none"> — Savings/ Fixed Deposits — Liquid/ Money Market/ Arbitrage / Debt/ Equity Mutual Funds — Bonds — Gold (Commodities) — Portfolio Management Services — Structured Products — REIT's/ Real Estate Funds — Alternative Investment Funds — Private Equity Funds
Keys	Money Market/ Liquid		Debt	Equity	Alternatives

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