

# Julius Bär

## INVESTMENT ADVISORY ACCOUNT OPENING FORM

**Julius Baer Wealth Advisors (India) Private Limited**

Registered & Main Office: 8th Floor, Mafatlal Centre, Nariman Point, Mumbai 400 021 India

SEBI Stock Broker Registration No.: INZ000008631, SEBI Depository Participant No.: IN-DP-117-2015, CIN: U65923MH2014PTC255743  
Compliance Officer: Deepika Seth Email: [deepika.seth@juliusbaer.com](mailto:deepika.seth@juliusbaer.com) <http://www.juliusbaer.com/in> Tel.: +91 22 6176 0100 Fax: +91 22 6635 6110



# Julius Bär

## JULIUS BAER WEALTH ADVISORS (INDIA) PRIVATE LIMITED (JBWA)

Investment Advisory Services Provided by JBWA - 1A Division - a separately identified division of JBWA  
Investment Advisor bearing SEBI Registration No. INA000003130

# Investment Advisory Account Opening Form

Client Name \_\_\_\_\_

### I. Investment Objective and Liquidity

(Establishes your investment objective and liquidity requirement for the portfolio)

#### 1. Investment Objective

What are your investment objectives for this portfolio?

Income       Total Return       Growth

**Income** - To obtain a continuing stream of income from investments in both fixed income instruments and equities. In order to satisfy current-yield requirements, the investor should be willing to accept the risk of principal loss.

**Total Return** - To strike a balance between fixed income instruments for current income and equities for growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

**Growth** - To accumulate wealth over time through price appreciation rather than current income. The investor should be willing to accept the risk of price volatility and principal loss in seeking to achieve growth.

#### 2. Liquidity Needs

Please indicate the percentage of your portfolio with us that needs to be liquid (i.e. Cash, Marketable securities):

0% (no need for liquidity)       up to 33%       34 – 66%  
 67% and higher       100% (entire portfolio must be liquid)

### II. Investment Experience and Expertise

(Establishes your overall investment experience and knowledge)

Products	Level of Experience and Expertise				
	None	Some	Moderate	Good	Extensive
Equities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Derivatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Structured Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Real Estate Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Equity Funds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Commodities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other AI	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

# Julius Bär

---

**None** - Investor has no knowledge or experience in the asset class or product type.

---

**Some** - Investor has some theoretical or academic knowledge of the asset class or product type, but may not have any investment experience in the asset class or product type.

---

**Moderate** - Investor must have at least one to two years recent investment experience in the asset class or product type and must have reasonable theoretical or academic knowledge of the asset class or product type.

---

**Good** - Investor must have at least two to five years recent investment experience in the asset class or product type and must have superior theoretical or academic knowledge of the asset class or product type.

---

**Extensive** - Investor must have more than five years recent investment experience in the asset class or product type and must have excellent theoretical or academic knowledge of the asset class or product type.

---

## III. Personal Information

Date of Birth (Only for Individuals) : DD / MM / YYYY

Annual Income Range :  Below Rs. 25,00,000  Rs. 25,00,000 – Rs. 50,00,000  
 Rs. 50,00,000 – Rs. 75,00,000  Above Rs. 75,00,000

Existing Investible Assets :

Total Liabilities :

## IV. Risk Profile

(Establishes your ability and willingness to take risk with this investment portfolio)

### 1. Your Age profile (to be answered only by investors who are “Individuals”)

Less than 30 years (4)  30 – 50 years (3)  50 – 65 years (2)  Beyond 65 years (1)

### 2. Investment Horizon

For what time period do you think you can comfortably invest a substantial part of this portfolio without the requirement of any withdrawals?

Less than 1 year (1)  1-3 years (2)  3-5 years (4)  5-10 years (6)  More than 10 years (8)

### 3. Income Requirement

Do you require any income from this investment portfolio to take care of your expenses during the investment horizon indicated by you above?

Require regular income (0)  Require some income (2)  Do not require any income (4)

### 4. Investment Experience

How many years of experience do you have with respect to investing in financial instruments?

Less than 3 years (1)  3 to 5 years (2)  5 to 10 years (3)  More than 10 years (4)

### 5. Attitude towards risk and return

Investments typically span across asset and product classes, with varied return and risk profiles. Depending on the asset / product composition of your portfolio as well as the actual performance of the individual asset/product classes, you can experience different degrees of upside as well as downside in your overall portfolio. Understanding your expected return and loss tolerance would help you in determining your overall risk profile.

# Julius Bär

## 5a. Expected Return

What is your expected annualized return from your investment portfolio over your investment horizon?

- Up to 8% (1)   
  8 to 10% (2)   
  10 – 15% (4)   
  15 – 20% (6)   
  Over 20% (8)

## 5b. Loss Tolerance

What is the maximum loss of the investment portfolio (within 1 year) that you can tolerate?

- NIL (0)   
  Up to 5% (1)   
  6 – 10% (2)   
  11 – 20% (3)   
  Over 20% (4)

## 6. Response to loss in portfolio

In case of a loss in your investment portfolio beyond your normal tolerance level (as specified by you in Question 6) due to market fluctuations, how would you describe your most likely response?

- You would liquidate (sell) your investments immediately (2)  
 You would liquidate partially and wait out the rest of the portfolio (4)  
 You would hold on to your investments and ride out short-term volatility in pursuit of your long-term objectives (6)  
 You would add to your investments at the lower prices (8)

Your total score is (sum of questions 1 to 6): \_\_\_\_\_

## Risk Profile

Risk Profile	Description of Risk Profile	Individuals	Non-Individuals
<input type="checkbox"/> Conservative	Preservation of Capital is the single most important concern. Adjusted for inflation, investment returns may be very low, or some years, negative, in exchange for high liquidity and reduced risk of principal loss.	(6-17)	(5-15)
<input type="checkbox"/> Moderate	Accept possible loss as a natural function of investment risk incurred in the pursuit of higher total return. The degree of risk is normally reduced through diversification, asset allocation and periodic revisions to rebalance any over/underweight situations that develop.	(18-29)	(16-26)
<input type="checkbox"/> Aggressive	Willing to sustain more risk of potential losses on individual transaction in expectation that overall portfolio results will produce above-average returns. Concentrated positions and frequent portfolio changes typify this type of investor. More speculative investment choices also require careful and continuous oversight. Investors in this category may experience a wide variance in results from one year to the next in their pursuit of longer-term goals.	(30-40)	(27-36)

# Julius Bär

If you do not agree with your Risk Profile as derived above, you may change your risk profile:

Conservative  Moderate  Aggressive

Please add your comments for the deviation between the proposed and selected Risk Profile –

OR

If you have not answered all questions above, we cannot make a reliable assumption on your risk profile. Please indicate your Risk Profile

Conservative  Moderate  Aggressive

## V. Investment Profile

(Establishes your Investment Profile based on your Risk Profile and the selected Investment Objective for the specific portfolio. The Investment Profile, together with the Investment Experience and Expertise, will be used as a guide for our recommendations for the specific portfolio.)

Based on the input on your Investment Objectives (I) and Risk Profile (III), your overall Investment Profile is

Investment Objective	+	Risk Profile	=	Investment Profile	
Income		Conservative		Capital Preservation	<input type="checkbox"/>
Income		Moderate		Income	<input type="checkbox"/>
Income		Aggressive		Income & Growth	<input type="checkbox"/>
Total Return		Conservative		Income	<input type="checkbox"/>
Total Return		Moderate		Income & Growth	<input type="checkbox"/>
Total Return		Aggressive		Growth	<input type="checkbox"/>
Growth		Moderate		Growth	<input type="checkbox"/>
Growth		Aggressive		Aggressive Growth	<input type="checkbox"/>

## Definitions

Investment Profile	Description
<b>Capital Preservation</b>	To maintain capital. Adjusted for inflation, investment returns may be very low or, in some years, negative, in exchange for high liquidity and reduced risk of potential loss.
<b>Income</b>	To obtain a continuing income stream from debt and equity sources. In order to satisfy current yield requirements, an investor in this category should be willing to absorb some risk of principal loss.
<b>Income &amp; Growth</b>	To strike a balance between bonds for current income and stocks for growth. Despite the relatively balanced nature of this portfolio allocation, an investor in this category should be willing to assume risk of principal loss in pursuit of higher total return.
<b>Growth</b>	To accumulate wealth over time through price appreciation, rather than current income. An investor in this category should be willing to accept the risk of price volatility in seeking to achieve growth.
<b>Aggressive Growth</b>	To achieve above average growth over time; income is of little, if any, concern. An investor in this category should be willing to take more substantial risk (including loss of principal on individual transactions) in seeking to achieve above-average returns in the overall portfolio. An investor in this category may experience a wide variance in results from one year to the next in pursuit of longer term goals.

# Julius Bär

Based on your Investment Profile, following are suggested Asset Allocations:

	Allocation Ranges (in percentages)				
	Capital Preservation	Income	Income & Growth	Growth	Aggressive Growth
<b>Equities</b>	10 – 30	25 – 45	40 – 60	50 – 70	65 – 85
<b>Fixed Income</b>	50 – 70	40 – 60	30 – 50	25 – 45	10 – 30
<b>Cash</b>	10 - 30	5 - 25	0 - 20	0 - 10	0 - 10

I/We wish to avail the Investment Advisory services offered by Julius Baer Wealth Advisors (India) Pvt. Ltd. and I/We hereby confirm that I/We have read, fully understood and agree to be bound by the terms and conditions provided to me.

I / We agree that if any of the information set out above is no longer accurate, I/we shall promptly notify JBWA.

I / We agree that the Asset Allocation is a broad investment guideline and that my holdings in the account may or may not be consistent with the Asset Allocation from time to time due to various reasons which I/We may agree with my Financial Advisor. I/We understand that the Asset Allocation is dynamic and may differ over time, and that my asset allocation preferences may also change with my overall financial situation.

## Authority to receive investment advice in reference to Investment Advisory services with JBWA on my/our behalf:-

With reference to my/our Advisory account with JBWA, I/We hereby authorise the following person (s) whose detail is/ are appended here under:

Sr.No	Name of Authorised Person	Telephone & Mobile & Email Id
1		
2		

## Schedule of Charges for Investment Advisory Fees:

**Investment Advisory Fees:** JBWA shall, on completion of the calendar quarter, determine and charge its fees @ \_\_\_\_\_ % + Goods and Services Tax + Other Applicable Taxes per annum on the market value of my/our equities stocks under JBWA's advice and shall invoice me/us in the month following the calendar quarter.

Remarks: \_\_\_\_\_

Client Signature: XX \_\_\_\_\_

Date: \_\_\_\_\_

Client Name: \_\_\_\_\_

Intentionally Blank