

# MAVERICK INVESTOR

## Risk Tolerance Questionnaire

10 Questions · 5 Investor Profiles · Instant Asset Allocation Guide

This questionnaire helps determine your investor risk profile based on your financial situation, goals, and emotional response to market volatility. Answer all 10 questions as honestly as possible. There are no right or wrong answers — only the one that best describes you. How to score: Each option is worth 0–4 points. Add up your total score. Your profile appears on pages 3–4.

### SCORING KEY

A = 0 pts

B = 1 pt

C = 2 pts

D = 3 pts

E = 4 pts

### SECTION 1 — MARKET REACTION

**Q1. Your mutual fund portfolio drops 25% in value over 3 months due to a market correction. What do you do?**

- **A)** Sell everything immediately to stop further losses. [0 pts]
- **B)** Sell some holdings to reduce my exposure to risk. [1 pts]
- **C)** Do nothing — I trust the market will recover. [2 pts]
- **D)** Buy more units at the lower price (average down). [3 pts]
- **E)** Increase SIP and aggressively buy more. [4 pts]

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

### SECTION 2 — INVESTMENT GOAL

**Q2. What is your primary financial goal from investing?**

- **A)** Protect my capital at all costs — safety first. [0 pts]
- **B)** Generate regular income to supplement salary. [1 pts]
- **C)** Moderate long-term growth with manageable risk. [2 pts]
- **D)** Substantial wealth creation over the next 10+ years. [3 pts]
- **E)** Maximum growth — I'm targeting early retirement or financial independence. [4 pts]

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

### SECTION 3 — TIME HORIZON

#### Q3. When do you expect to need most of the money you are investing today?

- |      |                          |         |
|------|--------------------------|---------|
| ■ A) | Within 1 year.           | [0 pts] |
| ■ B) | 1–3 years.               | [1 pts] |
| ■ C) | 3–7 years.               | [2 pts] |
| ■ D) | 7–15 years.              | [3 pts] |
| ■ E) | More than 15 years away. | [4 pts] |

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

### SECTION 4 — INCOME STABILITY

#### Q4. How would you describe your current income and employment situation?

- |      |   |         |
|------|---|---------|
| ■ A) | Retired or fixed income — no salary income.               | [0 pts] |
| ■ B) | Self-employed with variable or seasonal income.           | [1 pts] |
| ■ C) | Salaried employee — moderately stable income.             | [2 pts] |
| ■ D) | Salaried with high job security and strong income growth. | [3 pts] |
| ■ E) | Multiple income streams — salary, business, investments.  | [4 pts] |

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

### SECTION 5 — FINANCIAL CUSHION

#### Q5. How many months of living expenses do you have set aside as an emergency fund?

- |      |                                     |         |
|------|-------------------------------------|---------|
| ■ A) | None — I live paycheck to paycheck. | [0 pts] |
| ■ B) | 1–2 months.                         | [1 pts] |
| ■ C) | 3–4 months.                         | [2 pts] |
| ■ D) | 6 months.                           | [3 pts] |
| ■ E) | 12+ months — I'm well cushioned.    | [4 pts] |

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

## SECTION 6 — LOSS TOLERANCE

**Q6. What is the maximum portfolio loss over a 12-month period you could tolerate without losing sleep?**

- **A)** I cannot accept any loss — even 5% would be devastating. [0 pts]
- **B)** Up to 10% loss is acceptable. [1 pts]
- **C)** Up to 20% — I understand markets fluctuate. [2 pts]
- **D)** Up to 30–35% — I'm in it for the long term. [3 pts]
- **E)** More than 40% — if the thesis is intact, I stay invested. [4 pts]

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

## SECTION 7 — INVESTMENT KNOWLEDGE

**Q7. How would you rate your understanding of equity mutual funds and market risk?**

- **A)** Complete beginner — I am new to investing. [0 pts]
- **B)** Basic — I know what SIPs and FDs are. [1 pts]
- **C)** Intermediate — I understand NAV, returns, and diversification. [2 pts]
- **D)** Advanced — I track market cycles, sector rotation, and fund ratios. [3 pts]
- **E)** Expert — I actively manage asset allocation and rebalancing. [4 pts]

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

## SECTION 8 — INCOME INVESTABLE

**Q8. What percentage of your monthly take-home income can you comfortably invest without financial stress?**

- **A)** Less than 5%. [0 pts]
- **B)** 5–10%. [1 pts]
- **C)** 10–20%. [2 pts]
- **D)** 20–35%. [3 pts]
- **E)** More than 35% — I follow a high savings rate. [4 pts]

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

SECTION 9 — LIFESTYLE PRIORITY

**Q9. Which of the following best describes your financial personality?**

- **A)** I prioritise comfort and certainty over growth. [0 pts]
- **B)** I am cautious but open to modest risk for better returns. [1 pts]
- **C)** I balance enjoying today with building tomorrow. [2 pts]
- **D)** I sacrifice short-term spending to build long-term wealth. [3 pts]
- **E)** I live lean now to achieve financial freedom as early as possible. [4 pts]

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

SECTION 10 — HYPOTHETICAL CHOICE

**Q10. You receive a bonus of ■1,00,000. Which option would you choose?**

- **A)** Put it all in a bank FD — guaranteed returns. [0 pts]
- **B)** Split between FD and a balanced/hybrid mutual fund. [1 pts]
- **C)** Invest in a diversified equity mutual fund portfolio. [2 pts]
- **D)** Put 70% in mid/small-cap funds and 30% in debt. [3 pts]
- **E)** Go 100% into high-growth small-cap or thematic funds. [4 pts]

MY SCORE FOR THIS QUESTION: \_\_\_\_\_ / 4

**TOTAL SCORE**

\_\_\_\_\_ / **40**

# YOUR INVESTOR PROFILE

## ■ Score 0–8 — Conservative Investor

<b>Description:</b>	You prioritise capital protection above all else. Market volatility makes you uncomfortable and you prefer predictable, guaranteed returns even if they are modest.
<b>Asset Allocation:</b>	80% Debt (FD, PPF, Liquid Funds)   15% Hybrid Funds   5% Gold
<b>Recommended Funds:</b>	Liquid Funds, Ultra Short Duration, PPF, Overnight Funds, FD, RBI Bonds
<b>Avoid:</b>	Small-cap, Mid-cap, Sectoral funds, International equity
<b>SIP Tip:</b>	Start with a Liquid Fund SIP for stability. Consider moving to Short Duration after 2 years.

## ■ Score 9–16 — Moderate-Conservative Investor

<b>Description:</b>	You want your money to grow but are not comfortable with large swings in portfolio value. You prefer a healthy mix of stability and measured growth.
<b>Asset Allocation:</b>	50% Debt (Short/Medium Duration)   35% Large Cap Equity   15% Gold/REITs
<b>Recommended Funds:</b>	Balanced Advantage Funds, Conservative Hybrid, Large Cap, Short Duration Debt
<b>Avoid:</b>	Small-cap, High-beta sectoral funds, Leveraged products
<b>SIP Tip:</b>	A Balanced Advantage Fund SIP is ideal — it auto-shifts equity/debt ratio with markets.

## ■ Score 17–24 — Moderate Investor

<b>Description:</b>	You have a balanced approach. You understand that markets fluctuate and are comfortable with medium-term volatility in exchange for meaningful long-term returns.
<b>Asset Allocation:</b>	60% Equity (Large + Flexi Cap)   25% Debt (Medium Duration)   15% Gold
<b>Recommended Funds:</b>	Flexi Cap Funds, ELSS, Multi-Asset, Balanced Hybrid, Mid Cap (small allocation)
<b>Avoid:</b>	Pure small-cap, thematic, sector-concentration risk
<b>SIP Tip:</b>	A Flexi Cap + ELSS combination gives growth, tax benefit (80C), and diversification.

## ■ Score 25–32 — Moderate-Aggressive Investor

<b>Description:</b>	You are comfortable with significant short-term volatility and understand that higher risk usually leads to higher long-term returns. You have a long investment horizon.
<b>Asset Allocation:</b>	70% Equity (Large, Mid, Small Cap)   20% Debt   10% Gold/International
<b>Recommended Funds:</b>	Mid Cap Funds, Small Cap (part), Flexi Cap, International ETFs (LRS), ELSS
<b>Avoid:</b>	Very high leverage, concentrated single-stock bets
<b>SIP Tip:</b>	Add a Mid Cap SIP alongside a Flexi Cap. Review and rebalance every 6 months.

## ■ Score 33–40 — Aggressive Investor

<b>Description:</b>	You seek maximum growth and have a high tolerance for volatility. You are a long-term investor with strong financial cushion and deep market knowledge.
<b>Asset Allocation:</b>	80–90% Equity (Mid, Small, Thematic, International)   10–20% Gold/Debt
<b>Recommended Funds:</b>	Small Cap Funds, Momentum Funds, Thematic / Sectoral, International Equity ETFs
<b>Avoid:</b>	Over-leveraging, putting emergency funds into equity
<b>SIP Tip:</b>	Diversify across 4–5 funds including 1 international ETF. Automate step-up SIPs annually.

### QUICK REFERENCE — PROFILE SCORE TABLE

Score Range	Profile	Equity Allocation	Primary Instruments
0–8	<b>Conservative</b>	10–20%	FD, PPF, Liquid Funds, Overnight Funds
9–16	<b>Moderate-Conservative</b>	30–50%	Balanced Advantage, Large Cap, Short Duration
17–24	<b>Moderate</b>	55–65%	Flexi Cap, ELSS, Multi-Asset, Hybrid
25–32	<b>Moderate-Aggressive</b>	65–75%	Mid Cap, Flexi Cap, International ETFs
33–40	<b>Aggressive</b>	80–90%	Small Cap, Momentum, Thematic, International

■ **IMPORTANT DISCLAIMER:** This risk questionnaire is for general educational and self-assessment purposes only. The profiles and asset allocation suggestions are illustrative and are NOT personalised investment advice. Mutual fund investments are subject to market risks. Please read all scheme-related documents carefully before investing. Past performance is not indicative of future returns. For personalised advice, consult a SEBI-registered Investment Adviser (RIA). Maverick Investor is not a SEBI-registered entity. ©2026 Maverick Investor — For educational use only.