



Risk Tolerance Profile

A risk tolerance profile is a tool used to identify how comfortable you feel with fluctuations or temporary losses in your investments. Every person has different goals, income, and emotions, which is why not every investment is suitable for everyone.

What Is It Used For?

- Helps choose suitable investments for each person.
- Reduces impulsive decisions during market downturns.
- Helps build strategies aligned with financial goals.
- Improves long-term financial planning.

Investment Implications

Conservative Profile

Prefers safety and stability. Usually invests in limited growth rates accounts such as savings accounts, bonds, or fixed deposits.

Moderate Profile

Looks for balance between growth and security. May combine bonds, ETFs, and some stocks.

Aggressive Profile

Accepts higher volatility in pursuit of greater long-term gains. Usually invests in stocks and growth assets.



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Guiding Questions to Understand Your Profile

1. How would I react if my investment drops 10%?
2. Do I need this money in the short term?
3. Do I prefer safety or growth?
4. Do I have stable income?
5. How comfortable am I with market changes?
6. What is my main investment goal?

Practical Ways to Identify Your Profile

- If temporary losses create high stress, you likely have a conservative profile.
- If you can tolerate small fluctuations for better returns, you may have a moderate profile.
- If you understand market ups and downs and can wait years for growth, you may have an aggressive profile.

Conclusion

Understanding your risk profile is essential for making better financial decisions and avoiding investments that do not match your personality or financial situation.