

# WHAT TYPE OF INVESTOR ARE YOU?



## What type of Investor are you?

It is important to define and implement an investment strategy that is unique to your personal profile. Investor profile measures two key factors:



### **Time Horizon:**

When you expect to make withdrawals from investment.



### **Risk Tolerance Level:**

How you feel about risk and whether your appetite for risk is low, moderate or high.

Knowing the type of investor you are is based on the key factors listed above, and, helps you to determine how you might allocate your money in various asset classes.

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# Investor Profile Descriptions and Investment Strategy

The table below shows the proposed asset mix models for each investor profile and a corresponding description. This portfolio mix might change in the future, depending upon research and investment strategy recommendations.

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INVESTOR PROFILE	PROFILE DESCRIPTIONS	PROPOSED ASSET MIX	HISTORICAL 5-YR CUMULATIVE RETURNS IN GHANA
<b>CONSERVATIVE</b>	Investors who are highly risk averse, need current income and seek to preserve capital and not growth	<ul style="list-style-type: none"> <li>Fixed Income: 55%</li> <li>Stocks: 20%</li> <li>Cash: 25%</li> </ul>	<b>75.41%</b>
<b>MODERATELY CONSERVATIVE</b>	Investors who seek income and are able to withstand minimal fluctuation	<ul style="list-style-type: none"> <li>Fixed Income: 50%</li> <li>Stocks: 40%</li> <li>Cash: 10%</li> </ul>	<b>93.71%</b>
<b>MODERATE</b>	Investors who seek moderate income and growth with minimal volatility and loss	<ul style="list-style-type: none"> <li>Fixed Income: 35%</li> <li>Stocks: 60%</li> <li>Cash: 5%</li> </ul>	<b>102.48%</b>

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INVESTOR PROFILE	PROFILE DESCRIPTIONS	PROPOSED ASSET MIX	HISTORICAL 5-YR CUMULATIVE RETURNS IN GHANA
<p><b>MODERATELY AGGRESSIVE</b></p>	<p>Investors who have a priority for capital appreciation and can withstand moderate fluctuations in the market</p>	<p>Fixed Income 25% Stocks 70% Cash 5%</p>	<p><b>104.49%</b></p>
<p><b>AGGRESSIVE</b></p>	<p>Investors who seek high growth potential and are willing to take substantial risk</p>	<p>Fixed Income 15% Stocks 80% Cash 5%</p>	<p><b>106.50%</b></p>

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Kindly note that these illustrations are not based on market forecasts, but simply reflect a theoretical approach to investing. It is important to seek professional advice and periodically review your investment strategy.

Investment advisors at Tesah Capital can help you to define and implement tailor made investment strategies that suits your investment profile.

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### Appendix

- The average returns were calculated based on the **weight** multiplied by the market return of asset classes per investor profile.
- The Author used data from 2013-2017

Asset Class	Benchmark	
Stocks	5-Yr GSE Return	115.27%
Fixed Income	5-Year GoG Security	95.20%
Cash and Cash Equivalent		0%

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