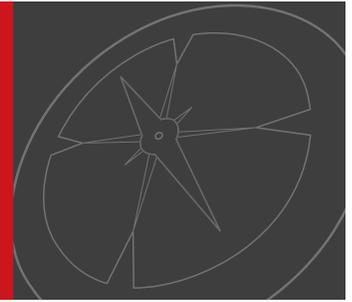


ABOUT THE RISK TYPE COMPASS™



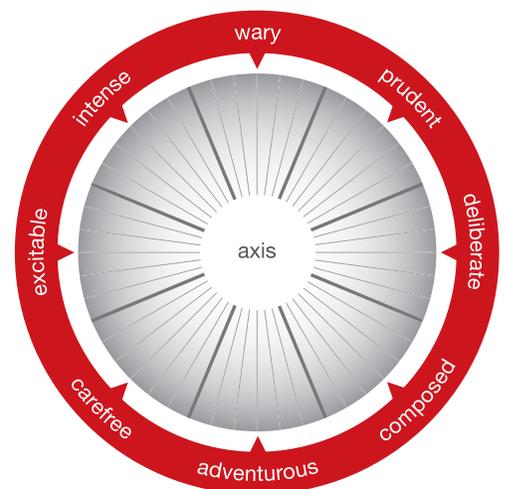
There is a potential for risk in almost everything we do; every decision we make at work or at home has some level of risk associated with it. The Risk Type Compass explores an individual's predisposition to risk and their capacity to manage it.

RISK TYPE

The Risk Type Compass assessment places individuals into one of eight Risk Types (Figure 1). Their Risk Type reflects their temperament and natural disposition towards risk – the extent to which they are, for example, naturally adventurous and optimistic as opposed to being cautious and anxious about uncertainty, or to what extent they plan things carefully, seek excitement or act on impulse. Temperament is deeply rooted and will influence how much risk an individual is able to take, how much uncertainty they can cope with and how they react when things go wrong.

Wary	Well organised, but anxious and fearful of failure they passionately seek to control
Intense	Enthusiastic and committed, but pessimistic and easily defeated by set-backs
Prudent	Cautious, self-controlled, and most comfortable with continuity and familiarity
Excitable	Uninhibited, unpredictable, and distraught when things go wrong
Deliberate	Imperturbable, confident, and systematic they are fearless and well prepared
Composed	Calm, cool headed, and optimistic they seem oblivious to risk
Carefree	Unconventional and excitement seeking, their imprudence makes life exciting
Adventurous	Calm and unemotional but impulsive, daring and up for any challenge

FIGURE 1: The Risk Type Compass™

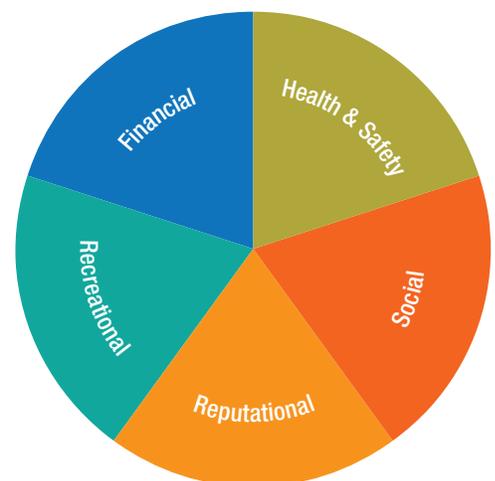


RISK ATTITUDE

An individual's Risk Attitude will typically vary from situation to situation due to personal experience and circumstances. The attitude portion of the Risk Type Compass identifies differences in an individual's risk attitude across five important risk domains: recreational, financial, health & safety, social and reputational (Chart 1).

Recreational	The possibility of physical danger and its influence on decisions about which sports or recreational activities one engages in
Financial	The willingness to take chances in one's financial affairs
Health & Safety	The awareness to common dangers and matters that may impact one's current or future health
Social	The risk of embarrassing oneself or others and risking disapproval, unpopularity or loss of reputation
Reputational	The morality and a readiness to live life according to accepted principles and codes of behaviour

CHART 1: Risk Attitudes



RISK TOLERANCE

Risk Tolerance, is determined mainly by natural temperament, which establishes a baseline for reactivity to any kind of risk or uncertainty. Experience and personal circumstances also influence behaviour, but in less predictable ways. The RTi (Risk Tolerance Index) is a single numeric score that takes both factors into account (Figure 2).

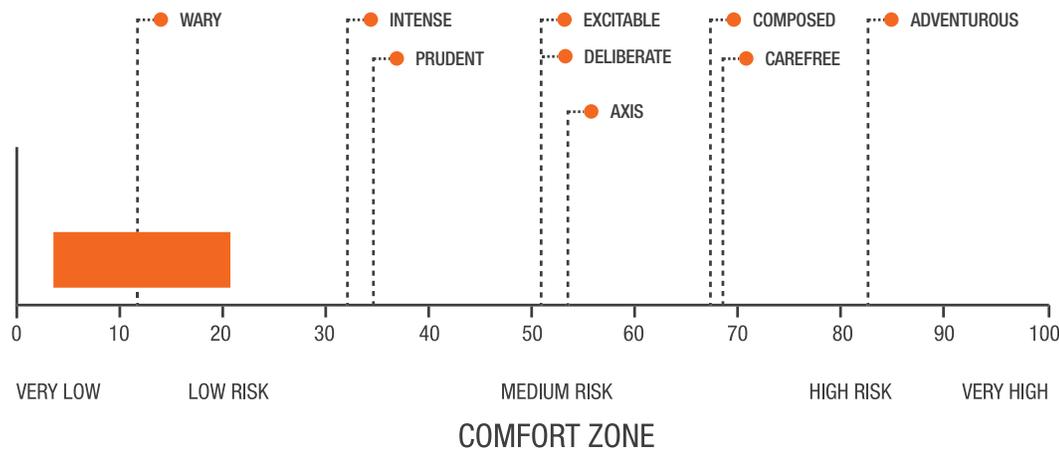


FIGURE 2:
Risk Tolerance Index (RTi)

RISK TYPE COMPASS REPORTS (TOKEN = \$1.00)

The Risk Type Compass can be utilized throughout an organization, from individual to team level, concerning surveys of organizational risk landscape and organizational culture.

PERSONAL REPORT (45 TOKENS)

The Personal Report is designed to give a comprehensive overview of an individual's risk propensity by providing detailed information about their Risk Type, Risk Attitude, and overall Risk Tolerance. Highlighting their capability for high risk decision making, or where risk aversion is essential, it can be used for individual or leadership development across any occupational domain.

INVESTOR REPORT (45 TOKENS)

The Investor's Report allows the investor to gain a better understanding of their own risk taking preferences, which help them make better decisions about financial products. The content of this report is very similar to the Personal Report, however, it is tailored to a financial context. A Financial Advisor Report is included along with this report.

FINANCIAL ADVISOR REPORT (INCLUDED WITH INVESTOR REPORT)

The Financial Advisor Report is a concise one page report provided along with the Investor Report that describes the client's risk personality. This report displays information in the Investors Report in a graphical format along with bullet points summarizing implications for client management.

TEAM REPORT (200 TOKENS)

The Team Report is designed to raise risk awareness at both the individual as well as the team level. Four different graphs are provided which illustrate individual risk types and the balance of the team as a whole. It facilitates discussions and development around group dynamics and team development. The report contains Group Perspectives, Resource Materials, as well as Individual Profiles.

All Risk Type Compass reports have the following features:

- Comprehensive description of Risk Type with graphic representation displaying exact Risk Type positioning
- Upsides and downsides of the participant's Risk Type
- Opposite and (when appropriate) neighboring Risk Types
- Individual's unique prominent characteristics based on the Risk Type Compass subthemes
- Risk Attitude graph and discussions on risk attitude preferences and variations
- Risk Tolerance graph displaying the individual's RTi



To learn more about the Risk Type Compass visit the MHS booth or info.mhs.com/rtc **1-800-456-3003** growyourbusiness@mhs.com