

Please select ONE option for each question to reveal your score at the end of the questionnaire.

Question 1

In order to see potential gain, what amount of risk are you currently prepared to take with your financial investments?

Question 2

Compared to others, what amount of risk have you taken with your past financial decisions?

Question 3

I want my investment money to be safe even if it means lower returns.

Question 4

Imagine that six months after making an investment the financial markets start to perform badly. In line with this, your own investment goes down by 20%. What would your reaction be?

Question 5

How would a close friend describe your attitude to taking financial risks?

Question 6

If you had picked an investment with potential for large gains but also the risk of large losses how would you feel?

Question 7

I would go for the best possible return even if there was risk involved.

Question 8

Imagine that you have some money to invest and a choice of two investment products, what annual average return and what annual risk of loss would you be prepared to accept?

Question 9

An investment that has the potential to make a lot of money will usually also have a greater risk of losing money. How much of the money that you have to invest would you be willing to place in an investment with potential high returns but with an equal element of risk?

You Score

Find your score on the table on the next page to find out your risk Profile.

NAME:

Signature:

Date:

SCORE	NAME	DESCRIPTION
9 - 12	Cautious	You are prepared to take only a small amount of investment risk and capital protection is important. This means that your portfolio will contain a small amount of riskier assets in order to increase the chance of obtaining better long term returns. A typical Cautious investor will be invested in fixed interest and cash and will also include an element of equities and property. The range of assets provides diversification benefits to reduce the overall risk.
13 - 21	Cautious to Moderate	You are prepared to take some investment risk in order to increase the chances of achieving a reasonable return but would still like to ensure that capital protection is still considered. A typical Cautious to Moderate investor will be invested in a moderate amount of fixed interest, but with a greater proportion in equities and property. At the shorter terms there may also be some cash.
22 - 28	Moderate	You are prepared to take a reasonable amount of investment risk in order to increase the chance of achieving a better return. Capital protection is less important to you than the return on the investment. A typical Moderate investor will usually invest in a variety of assets to obtain diversification. There would be a higher proportion of equities compared to fixed interest and cash, and the range of assets provides diversification benefits.
29 - 36	Moderate to Adventurous	You are prepared to take some risk with your investment in return for the prospect of the improving longer term investment performance as short term capital protection is not important. A typical Moderate to Adventurous investor will be invested mainly in equities but with other assets included to provide some diversification. There may be a small amount of specialised equity within the portfolio.
37 - 41	Adventurous	You are prepared to take greater risks with your investment in return for the prospect of the highest longer term investment performance. You appreciate that over some periods of time there can be significant falls, as well as rises, in the value of your investment and you may get back less than you invest. This strategy holds significant risk in the shorter term. A typical Adventurous investor will be invested fully in equities, both in the UK and overseas. There may be a significant proportion of the investment in specialised equities.