

Risk Profiler (For investment portfolios above £150,000)

Portfolio Planning

Risk Questionnaire

To use this questionnaire, answer the 24 questions over the page and add up the scores to indicate a risk level using the table below.

(Please use a separate form for each person when planning on behalf of two people)

Total Score
(from answers)

Risk Level
(from table)

	Result	Lower	Upper
1	Very Defensive Investor	24	46
2	Defensive Investor	47	55
3	Cautious Investor	56	60
4	Cautious Investor	61	64
5	Balanced Investor	65	69
6	Balanced Investor	70	74
7	Moderately Aggressive Investor	75	78
8	Moderately Aggressive Investor	79	83
9	Aggressive Investor	84	97
10	Very Aggressive Investor	98	120

Completed by _____

Client Signature _____

Date _____

Risk Profiler

	Score	Strongly Agree 5	Agree 4	Neither Disagree nor Agree 3	Disagree 2	Strongly Disagree 1
1 I get excited when I read about sudden changes in the financial markets		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 I believe in a "high-risk, high-gain" policy		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 I need to get a high return on my investments; a small, steady profit is not acceptable		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
4 I do not like to keep up to date on financial matters		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
5 Conflicting information about an investment does not bother me as long as I think it is a good investment		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
6 I am comfortable with the idea of my investments falling and rising rapidly		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
7 I would describe my experience of investment as very limited		<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Risk Profiler

		Strongly Agree 1	Agree 2	Neither Disagree nor Agree 3	Disagree 4	Strongly Disagree 5
8 My knowledge of financial terms is very limited	Score					
9 Once I make an investment I hardly ever review it	Score	1	2	3	4	5
10 I have sound financial experience to help me make an investment decision	Score	5	4	3	2	1
11 I prefer having a long-term financial plan	Score	5	4	3	2	1
12 The thought of losing my money on an investment makes me nervous	Score	1	2	3	4	5
13 I like the excitement of investing in volatile foreign markets to potentially gain higher returns	Score	5	4	3	2	1
14 I try to make as much money as quickly as possible	Score	5	4	3	2	1



Risk Profiler

	Strongly Agree 1	Agree 2	Neither Disagree nor Agree 3	Disagree 4	Strongly Disagree 5
15 Most of the time, I do not read the financial section in my newspaper	Score 1				
16 I am used to taking financial risk	5	4	3	2	1
17 Financial press is a major influence on my investment decisions	5	4	3	2	1
18 I prefer savings accounts to stock-market related investments	1	2	3	4	5
19 I would not like to invest in long term investment as I wish to respond to changes in my budgetary requirements quickly	1	2	3	4	5
20 I prefer not to stick to 'tried and tested' investments	5	4	3	2	1
21 I am prepared to take high risk in order to gain high returns	5	4	3	2	1

Risk Profiler

		Strongly Agree <i>1</i>	Agree <i>2</i>	Neither Disagree nor Agree <i>3</i>	Disagree <i>4</i>	Strongly Disagree <i>5</i>		
22	I do not think of accumulating huge wealth through investments	Score						
23	Had I been unlucky with investments in the past, I would make an investment again	Score	<i>5</i>	<i>4</i>	<i>3</i>	<i>2</i>	<i>1</i>	
24	I am uncomfortable with changes in the interest or profit I receive but I don't mind if the capital I invest goes up or down a little	Score	<i>5</i>	<i>4</i>	<i>3</i>	<i>2</i>	<i>1</i>	
Total Score								