

Attitude to Risk Profiler

Regarding	
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- A. When it comes to investing, how would you describe yourself?
- 1 - No understanding / knowledge
 - 2 - Very little understanding / knowledge
 - 3 - About as much understanding / knowledge as the next person
 - 4 - A fair degree of understanding / knowledge
 - 5 - A high level of understanding / knowledge
- B. If your investments dropped in value by 20% how would you react?
- 1 - Sell all of the remaining investments
 - 2 - Sell a proportion of the remaining investments
 - 3 - Hold the investments and do nothing
 - 4 - Buy more of the same investments
- C. What are your main saving and investment goals?
- 1 - Immediate income
 - 2 - Specific goals in 5 – 7 years
 - 3 - Specific goals in 8 – 10 years
 - 4 - Longer term growth (over 10 years)
- D. How would you compare yourself to others in taking financial risks?
- 1 - Much less willing to take risks than average
 - 2 - Slightly less willing to take risks than average
 - 3 - No more or less willing to take risks than the next person
 - 4 - Slightly more willing to take risks than average
 - 5 - Much more willing to take risks than average
- E. When you have made a significant financial decision, how do you feel?
- 1 - Very concerned
 - 2 - Slightly concerned
 - 3 - A little uneasy
 - 4 - Confident
 - 5 - Very confident
- F. If you had to choose from the following investments which would it be?
- 1 – Never has a negative return and return between - 0% to 3%
 - 2 – Has a negative return once every 12 years and returns -1% to 7%
 - 3 – Has a negative return once every 10 years and returns -2% to 9%
 - 4 – Has a negative return once every 8 years and returns -3% to 11%
 - 5 – Has a negative return once every 6 years and returns -4% to 13%
 - 6 – Has a negative return once every 4 years and returns -5% to 15%

Signature :	
Name :	Date :

	Total
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The answers to the questions would lead to one of 5 portfolios

- Up to 15** Cautious Portfolio
- 16 – 17** Moderately Cautious Portfolio
- 18 – 22** Balanced Portfolio
- 23 – 26** Moderately Adventurous Portfolio
- 27 plus** Adventurous Portfolio

<p><i>Cash Funds</i> <i>National Savings</i></p>	<p>Cautious Portfolio</p> <p><i>Will not accept any risk to capital and requires the fixed/guaranteed returns typically available from deposits.</i></p>
<p><i>With profits</i> <i>Gilts</i> <i>Fixed interest funds</i></p>	<p>Moderately Cautious Portfolio</p> <p><i>Will accept low level of risk to capital in order to achieve greater growth potential than deposit type investments allow.</i></p>
<p><i>Managed</i> <i>UK</i> <i>European</i> <i>US funds</i></p>	<p>Balanced Portfolio</p> <p><i>Will accept the level of risk to capital generally associated with Western stockmarkets. You do not require the basic level of capital security available from with profit and fixed interest type investments.</i></p>
<p><i>International & Far</i> <i>Eastern Funds</i></p>	<p>Moderately Adventurous Portfolio</p> <p><i>Will accept the higher level of risk to capital associated with more volatile stockmarkets, to achieve greater growth potential.</i></p>
<p><i>Technology funds,</i> <i>VCT, IES, EZPT</i></p>	<p>Adventurous Portfolio</p> <p><i>Will accept a very high level of risk to capital to achieve maximum growth potential.</i></p>