

This report has been prepared by your financial adviser. Skandia does not provide advice on selecting investments. Investors should consult their financial adviser on the merits of any particular investment.

Portfolio name

Product category

Fund range

Date questionnaire completed

## 1 Your savings, excluding this investment but including any pensions, are:

		Points	
a. Nil	<input type="checkbox"/>	0	
b. Very small	<input type="checkbox"/>	2	
c. Less than six months' salary	<input type="checkbox"/>	4	
d. Around one year's salary	<input type="checkbox"/>	6	Total
e. More than two years' salary	<input type="checkbox"/>	8	<input type="text"/>

## 2 Which statement best describes your investment objectives for this investment?

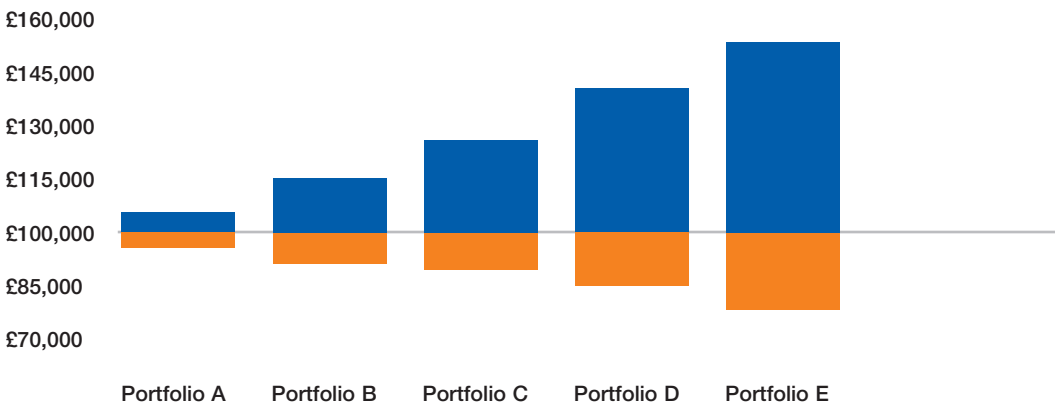
		Points	
a. I prefer little or no risk of loss. My main concern is the safety of my initial investment.	<input type="checkbox"/>	0	
b. I can accept small, short-term losses, but am concerned about the safety of my investment.	<input type="checkbox"/>	4	
c. I am seeking a balance between safety and investment growth potential.	<input type="checkbox"/>	7	
d. I am seeking investment growth and am prepared to accept some losses for potentially higher growth.	<input type="checkbox"/>	10	Total
e. I am willing to accept significant risk and potential losses in the pursuit of higher long-term investment growth.	<input type="checkbox"/>	15	<input type="text"/>

3 If your portfolio is worth £100,000 today, how large a drop in its value over 12 months could you tolerate before changing your holdings?

		Points	
a. Less than 5%	- portfolio value greater than £95,000	<input type="checkbox"/>	0
b. 5 - 10%	- portfolio value between £90,000 and £95,000	<input type="checkbox"/>	2
c. 10 - 20%	- portfolio value between £80,000 and £90,000	<input type="checkbox"/>	4
d. 20% - 25%	- portfolio value between £75,000 and £80,000	<input type="checkbox"/>	6
e. 25% or more	- portfolio value less than £75,000	<input type="checkbox"/>	8
			Total
			<input type="text"/>

4 At the beginning of the year you have £100,000 invested. The chart and table below show the performance of five different hypothetical investments. Each bar gives a range of possible values at the end of one year. Which investment are you most comfortable with?

Potential best and worst case end values



*These charts are for illustrative purposes only and do not reflect the performance of a specific index or fund.*

Potential best and worst case end of year values				Points
a. Portfolio A	£105,000	£98,000	<input type="checkbox"/>	0
b. Portfolio B	£115,000	£95,000	<input type="checkbox"/>	4
c. Portfolio C	£125,000	£90,000	<input type="checkbox"/>	6
d. Portfolio D	£140,000	£85,000	<input type="checkbox"/>	10
e. Portfolio E	£150,000	£80,000	<input type="checkbox"/>	14
				Total
				<input type="text"/>

5 What percentage of your total assets (excluding your home) are you proposing to invest now?

		Points	
a. More than 75%	<input type="checkbox"/>	0	
b. Between 50% and 75%	<input type="checkbox"/>	2	
c. Between 25% and 50%	<input type="checkbox"/>	4	Total
d. Less than 25%	<input type="checkbox"/>	6	<input type="text"/>

6 Short-term ups and downs in the value of your investment may lead to better long-term values. Which of the following statements best describe your attitude towards these short-term ups and downs?

		Points	
a. Minimising the risk of a drop in the value of my investment is critical, so I am willing to accept the lower long-term returns offered by conservative investments.	<input type="checkbox"/>	0	
b. Taking some short-term drop in value in an effort to achieve higher long-term returns is okay. However, I would prefer that the majority of my investments be in more conservative investments.	<input type="checkbox"/>	6	
c. Seeking higher, long-term returns is important to me, so I am willing to accept the substantial short-term drops in value that may result from investing in less conservative investments.	<input type="checkbox"/>	12	Total
d. Maximising long-term investment returns is my main objective and I am willing to accept large, and sometimes dramatic, short-term drops in value to achieve this goal.	<input type="checkbox"/>	15	<input type="text"/>

7 Suppose that one year ago, you invested £20,000 in an investment fund. The market value has gone down during the period and your investment is worth £16,000. You decide to:

		Points	
a. Sell the fund and invest the proceeds in a much safer investment.	<input type="checkbox"/>	0	
b. Sell part of the fund and invest in a safer investment.	<input type="checkbox"/>	4	
c. Sit tight, expecting the investment to improve.	<input type="checkbox"/>	6	
d. Sell the fund and invest the proceeds in something riskier to try to recoup your losses.	<input type="checkbox"/>	8	Total
e. Buy more shares in the fund.	<input type="checkbox"/>	12	<input type="text"/>

8 What is your response to the following statement? 'Apart from my portfolio, I have enough money available to meet major expenses in the next 12 months.'

		Points	
a. I strongly disagree	<input type="checkbox"/>	0	
b. I disagree	<input type="checkbox"/>	2	
c. I neither agree nor disagree	<input type="checkbox"/>	6	
d. I agree	<input type="checkbox"/>	8	Total
e. I strongly agree	<input type="checkbox"/>	12	<input type="text"/>

9 If your total portfolio (all of your investments combined) lost you money in a given year, would you be likely to sell some of your investments and invest proceeds more conservatively?

	Points	Total
a. Yes	<input type="checkbox"/> 0	<input type="text"/>
b. No	<input type="checkbox"/> 10	

Total up your points

## risk profile

- 0-19 Low**  
You tend to prefer investments with a low risk of a decline in value. You are more interested in preserving the value of your investment than receiving a return on your capital.
- 20-39 Low to Medium**  
You tend to prefer investments with lower risks of a decline in value. However, you do recognise that in order to achieve higher returns, some risk must be incurred and you are prepared to tolerate some fluctuation and volatility in your investment.
- 40-59 Medium**  
You are willing to place reasonable emphasis on growth investments and are aware that these are liable to fluctuate in value. You can tolerate some fluctuations and volatility, but you tend to stay away from the possibility of dramatic or frequent changes.
- 60-79 Medium to High**  
You have an above-average tolerance to risk and are willing to accept a greater chance of decline in value for potentially higher returns.
- 80+ High**  
You are willing, and usually eager, to accept a greater chance of a decline in initial value in return for potentially higher returns.

This questionnaire was completed with a particular product in mind.

I agree with this assessment in relation to the investment concerned.

Client name

Signature

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Registered numbers: 1363932, 168007, 4227837 England.  
Registered Office: Skandia House, Portland Terrace, Southampton, SO14 7EJ, United Kingdom  
All companies Authorised and Regulated by the Financial Services Authority FSA Register numbers: 110462, 165359, 208543

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