

# Risk Profiler

- 1** I do not generally keep up to date on financial matters.
- Strongly Agree 1 2 3 4 5 Disagree
- 2** I am comfortable with the idea of my investments falling and rising rapidly.
- Strongly Agree 5 4 3 2 1 Disagree
- 3** I would describe my experience of investment as very limited.
- Strongly Agree 1 2 3 4 5 Disagree

**4** An investment that is subject to short term ups and downs may lead to better long term returns. Which one of the following statements best describes your attitude to those short term ups and downs?

*Minimising the risk of a drop in the value of my investments is critical, so I am willing to accept the lower long-term returns offered by conservative investments.*  0

*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 more conservatively invested.*  5

*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 in investing in less conservative investments.*  8

*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.*  10

- 5** I have sound financial experience to help me make investment decisions.
- Strongly Agree 5 4 3 2 1 Disagree
- 6** The thought of losing money on an investment makes me nervous.
- Strongly Agree 1 2 3 4 5 Disagree
- 7** I like the excitement of investing in volatile foreign markets to potentially gain higher returns.
- Strongly Agree 5 4 3 2 1 Disagree

**8** 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?

Less than 5%  0 5%-10%  3 10%-15%  5 15%-20%  8 None of these % would concern me  10

- 9** I am used to taking financial risk.
- Strongly Agree 5 4 3 2 1 Disagree

10 Suppose that one year ago you invested £20,000 and the market has gone down during this period and your investment is worth £16,000. Would you?

- Sell the fund and invest the proceeds more conservatively  0
- Sell Part of the fund and invest in a safer investment  3
- Sit tight, expecting the investment to improve  5
- Sell the fund and invest the proceeds in something more risky  8
- Buy more shares in the fund  10

11 I am prepared to take high risk in order to gain high returns.

Strongly Agree (5)    Agree (4)    Neutral (3)    Disagree (2)    Strongly Disagree (1)

12 I would not like to invest in long term investment as I may need access to my cash quickly

Strongly Agree (1)    Agree (2)    Neutral (3)    Disagree (4)    Strongly Disagree (5)

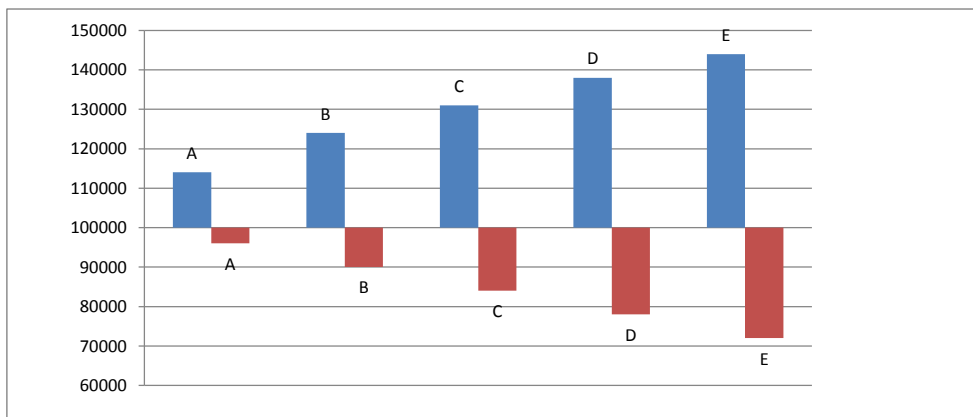
13 I try to make as much money as quickly as possible.

Strongly Agree (5)    Agree (4)    Neutral (3)    Disagree (2)    Strongly Disagree (1)

14 Suppose you had £100,000 to invest, the chart below shows the performance of 5 different hypothetical investments. Each pair of bars gives a range of possible values at the end of one year. Which investment are you most comfortable with?

Best and worst case end values

Portfolio A	114000	96000	<input type="radio"/>	0
Portfolio B	124000	90000	<input type="radio"/>	3
Portfolio C	131000	84000	<input type="radio"/>	5
Portfolio D	138000	78000	<input type="radio"/>	8
Portfolio E	144000	72000	<input type="radio"/>	10



Signature .....

Name .....

Date DD/MM/YY