

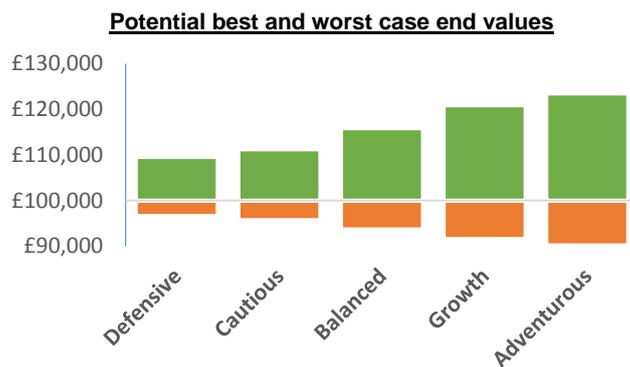
Full Risk Profile Questionnaire P.1 – Investments

Mark answers between 1 and 5, with 1 being Strongly Disagree, and 5 being Strongly Agree (except Question 10, answer is based on chart below).

		Client 1	Client 2
1	I would describe myself as a risk taker when it comes to finance and investments.		
2	I feel comfortable about investing in the stockmarket. I am not concerned with volatility.		
3	I generally prefer investments to bank deposits.		
4	I would be willing to accept dramatic short term drops in value (i.e. volatility) in order to maximise long-term investment returns.		
5	I wouldn't be worried if my fund fell in value in the short term.		
6	If my investment did fall in value, I would be able to wait for the value to recover without it affecting my plans or standard of living.		
7	I would invest in something that I would consider to be high risk.		
8	I am happy to invest for the long term and don't expect to be concerned with ups and downs along the way as I consider that to be part and parcel of long-term investing.		
9	I have had investments in the past, during rising and falling markets, and was not concerned with the investment volatility.		
10	SEE CHART BELOW. At the start of the year you have £100,000 invested. Each bar gives a range of possible values at the end of the same year, with potential upside, and potential downside returns. Which investment would you be most comfortable with?		

NOTE TO ADVISER: The charts below are examples only and are not supported with examples of real investment portfolios with Performance Charts and Risk/Reward Scatter Graphs, and the Good Times, Bad Times document.

Annualised Performance of Hypothetical Investment



Range of Discrete Investment Returns at end of Year One based on investment of £100,000

1: £96,623-£109,563, 2: £95,704-£111,266, 3: £93,712-£115,824, 4: £91,587-£120,861, 5: £90,217-£123,453

RESULTS

Client score = Partner score =

Score Range	Client Result	Tick if Different	Partner Result	Tick if Different
10-17	Defensive <input type="checkbox"/>	Defensive <input type="checkbox"/>	Defensive <input type="checkbox"/>	Defensive <input type="checkbox"/>
18-25	Cautious <input type="checkbox"/>	Cautious <input type="checkbox"/>	Cautious <input type="checkbox"/>	Cautious <input type="checkbox"/>
26-34	Balanced <input type="checkbox"/>	Balanced <input type="checkbox"/>	Balanced <input type="checkbox"/>	Balanced <input type="checkbox"/>
35-42	Growth <input type="checkbox"/>	Growth <input type="checkbox"/>	Growth <input type="checkbox"/>	Growth <input type="checkbox"/>
43-50	Adventurous <input type="checkbox"/>	Adventurous <input type="checkbox"/>	Adventurous <input type="checkbox"/>	Adventurous <input type="checkbox"/>

Note to adviser: If after discussion of the results the agreed Risk Profile is different to score result, tick the client's chosen risk factor to the right and complete the notes overleaf.

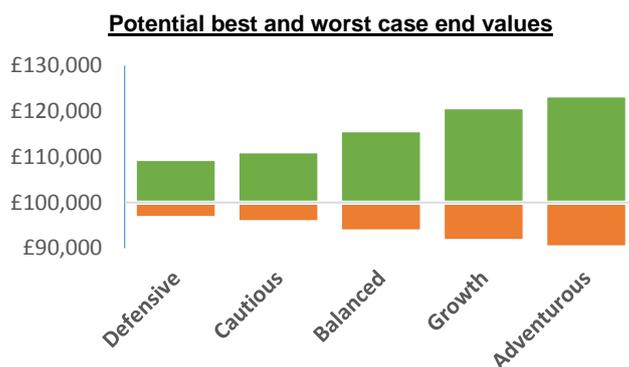
Full Risk Profile Questionnaire P.2 – Pensions

Mark answers between 1 and 5, with 1 being Strongly Disagree, and 5 being Strongly Agree (except Question 10, answer is based on chart below).

		Client 1	Client 2
1	I would describe myself as a risk taker when it comes to my pension.		
2	I feel comfortable about investing in the stockmarket. I am not concerned with volatility.		
3	I generally prefer investments to bank deposits.		
4	I would be willing to accept dramatic short term drops in value (i.e. volatility) in order to maximise long-term investment returns.		
5	I wouldn't be worried if my fund fell in value in the short term.		
6	If my investment did fall in value, I would be able to wait for the value to recover without it affecting my plans or standard of living.		
7	I would invest in something that I would consider to be high risk.		
8	I am happy to invest for the long term and don't expect to be concerned with ups and downs along the way as I consider that to be part and parcel of long-term investing.		
9	I have had investments in my pension in the past, during rising and falling markets, and was not concerned with the investment volatility.		
10	SEE CHART BELOW. At the start of the year you have £100,000 invested. Each bar gives a range of possible values at the end of the same year, with potential upside, and potential downside returns. Which investment would you be most comfortable with?		

NOTE TO ADVISER: The charts below are examples only and are not supported with examples of real investment portfolios with Performance Charts and Risk/Reward Scatter Graphs, and the Good Times, Bad Times document.

Annualised Performance of Hypothetical Investment



Range of Discrete Investment Returns at end of Year One based on investment of £100,000

1: £96,623-£109,563, 2: £95,704-£111,266, 3: £93,712-£115,824, 4: £91,587-£120,861, 5: £90,217-£123,453

RESULTS

Client score = Partner score =

Score Range	Client Result	Tick if Different	Partner Result	Tick if Different
10-17	Defensive <input type="checkbox"/>	Defensive <input type="checkbox"/>	Defensive <input type="checkbox"/>	Defensive <input type="checkbox"/>
18-25	Cautious <input type="checkbox"/>	Cautious <input type="checkbox"/>	Cautious <input type="checkbox"/>	Cautious <input type="checkbox"/>
26-34	Balanced <input type="checkbox"/>	Balanced <input type="checkbox"/>	Balanced <input type="checkbox"/>	Balanced <input type="checkbox"/>
35-42	Growth <input type="checkbox"/>	Growth <input type="checkbox"/>	Growth <input type="checkbox"/>	Growth <input type="checkbox"/>
43-50	Adventurous <input type="checkbox"/>	Adventurous <input type="checkbox"/>	Adventurous <input type="checkbox"/>	Adventurous <input type="checkbox"/>

Note to adviser: If after discussion of the results the agreed Risk Profile is different to score result, tick the client's chosen risk factor to the right and complete the notes overleaf.

Full Risk Profile Questionnaire P.3

Q1. If, after discussion of the results of the questionnaire, the client has chosen a different level of risk, please explain why their risk profile has changed.

Client 1

Client 2

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Q2. Describe the client's Capacity for Loss. Circle to state whether Cautious, Moderate or Adventurous and provide notes to justify i.e. what impact would losing some or all of this capital have on the client's current or future standard of living?

<i>Pension: Cautious / Moderate / Adventurous</i>	<i>Pension: Cautious / Moderate / Adventurous</i>
<i>Investment: Cautious / Moderate / Adventurous</i>	<i>Investment: Cautious / Moderate / Adventurous</i>

Q3. Risk Statement: How does the client feel about risk, in their own words?

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Q4. Inconsistencies: If there are inconsistent results in the investment questionnaire which could impact on their risk score, has this been discussed with the client and how has it impacted their overall risk score?

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