

Risk Attitude Profiling Questionnaire

Wayne Austin IFA
Independent Financial Advisers

Q1 People who know me would describe me as a cautious person.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q2 I feel comfortable about investing in the stockmarket.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q3 I generally look for safer investments, even if that means lower returns.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q4 Usually it takes me a long time to make up my mind on investment matters.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q5 I associate the word "risk" with the idea of "opportunity".

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q6 I generally prefer bank deposits to riskier investments.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q7 I find investment matters easy to understand.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q8 I am willing to take substantial investment risk to earn substantial returns.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q9 I've little experience of investing in stocks and shares.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q10 I tend to be anxious about the investment decisions I've made.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q11 I'd rather take my chances with higher risk investments than increase the amount I'm saving.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Q12 I'm concerned by the volatility of stockmarket investments.

Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Name _____

Signature _____

Date _____

Your Capacity for Loss

If you are investing to generate an income

Q1. How long do you intend to hold this investment before you start drawing an income from it?

- A. Within the first 5 years
- B. Between 5 and 10 years
- C. Over 10 years
- D. I do not have a fixed term

Q2. How much would your standard of living be affected if the income from this investment were to fall below your expectations?

- A. It would have a significant impact. I cannot afford for this income to decrease and I will struggle financially.
- B. It would cause me to re-assess my standard of living and make some cut-backs
- C. Not much as I have alternative investments to maintain my lifestyle

Q3. If you needed emergency funds, would you consider taking them from this investment?

- A. I have no other alternative. I would most certainly need to access this investment
- B. I would consider taking funds from this investment if necessary
- C. No. I have other savings that I can use for emergencies.

If you are investing to generate capital growth

Q4. How long do you intend to hold this investment before you use it?

- A. Within the first 5 years
- B. Between 5 and 10 years
- C. Over 10 years
- D. I do not have a fixed term

5. How much would your standard of living be affected if this investment were to perform below your expectations?

- A. It would have a significant impact. I cannot afford for this investment to not meet my goals.
- B. It would cause me to re-assess my standard of living and make some cut-backs
- C. Not much as I have alternative investments to maintain my lifestyle

6. If you needed emergency funds, would you consider taking them from this investment?

- A. I have no other alternative. I would most certainly need to access this investment
- B. I would consider taking funds from this investment if necessary
- C. No. I have other savings that I can use for emergencies