

Risk Assessment Questionnaire

Client Name:

Please can you complete each section as follows:

- Page 1.** Initial quick reaction test- Please tick one box only- Please complete this section with your perceived, initial reaction to your Investment Risk using Green as Defensive and Red as Adventurous/Aggressive.
- Page 2 & 3.** Formal risk assessment questionnaire – complete all questions 1-13.
- Page 4.** Capacity for Loss – please tick one box only A,B or C.
- Page 4.** Knowledge & Experience – please tick one box only 1,2,3,4,5,6 or 7.
- Page 4.** Investment Style – please tick one box only A,B or C.
- Page 5.** Sustainable Investing Questionnaire – please tick one box only per question.
- Page 6.** Please Sign, Date and Add any Comments.
- Page 7 & 8.** To be completed by the Adviser.



The Adventurous/Aggressive Investor

The adventurous/aggressive investor aims to achieve the highest possible returns over the long term. They are not concerned about possible short-term losses.

The Growth Investor

The growth investor's main aim is to increase the value of their investment. They are willing to accept a higher risk of losing their money in order to achieve this.

The Balanced Investor

The balanced investor believes that the safety of their investment and investment returns are equally important.

The Cautious Investor

As a cautious investor, you are uncomfortable taking risks with your investment but are willing to do so to help you achieve higher returns than could be achieved in more secure investments such as a bank or building society account.

The Defensive Investor

As a Defensive Investor you are willing to accept a lower return to help achieve your goal of keeping your investment safe.

Investment Goals

1 - What is your main investment goal?

- A. Income
- B. Growth

Please include any details about your investment goals you may want to state to your adviser:

2 - Investing comes with the possibility of losing some of the money you have invested. In an effort to achieve a higher return than an investment such as a bank account, do you accept a degree of risk with your money?

- A. Yes, I understand that investments can rise and fall in value and that I could lose some of my money.
- B. No, I am not willing to see my money fall in value or lose any part of my investment.

How losing money would affect you:

3 - What impact would it have on your standard of living if you were to lose money on this investment?

- A. It wouldn't have an impact on my standard of living and I wouldn't need to use any additional resources (for example, savings) as a result.
- B. I have other resources I could fall back on.
- C. It would have an impact on my immediate standard of living.

Time Frame:

4 - When do you want to start spending the money you will save in this account?

- A. Immediately or within the next 3 years.
- B. Within 3 to 4 years.
- C. Within 5 to 6 years.
- D. Within 7 to 10 years.
- E. Not within the next 10 years.

5 - Once you start spending your money, how long do you expect to continue to withdraw funds from your investment portfolio?

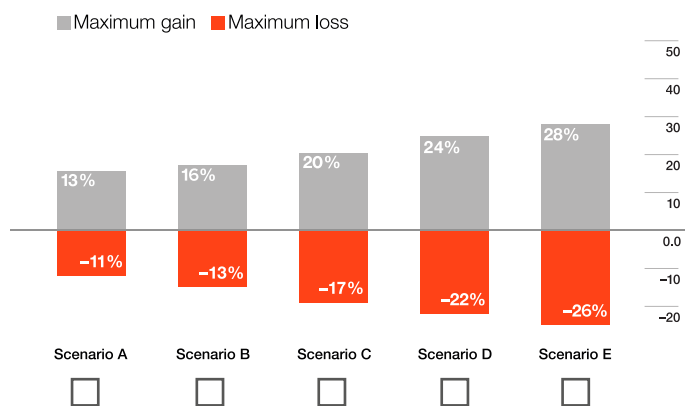
- A. I plan to withdraw all of my money at once.
- B. I will make withdrawals over 2 to 5 years.
- C. I will make withdrawals over 6 to 10 years.
- D. I will make withdrawals over 10 years or more.
- E. I don't intend to withdraw the money.

6 - Once you start to spend the money in your investment portfolio, how much do you plan to withdraw?

- A. I do not intend to take withdrawals.
- B. I plan to withdraw between 0% and 4% of the value of my investments each year.
- C. I plan to withdraw between 4% and 8% of the value of my investments each year.
- D. I plan to withdraw more than half of the value of my investments within 3 to 10 years.
- E. I plan to withdraw all my investments at once.

Your Attitude to Risk

7 - Some investments offer the opportunity for a greater gain but with the risk of a greater potential loss. Look at the five scenarios represented in the chart below. Which one would you put your money in?



8 - Imagine you have invested £100,000. Which of the five scenarios below would you want for your investment portfolio?

		Best-case increase (£)	Most Likely result £	Worst-case losses (£)
<input type="checkbox"/>	A	£13,000	£3,000	-£11,000
<input type="checkbox"/>	B	£15,500	£4,000	-£12,500
<input type="checkbox"/>	C	£20,000	£5,000	-£16,500
<input type="checkbox"/>	D	£24,500	£6,000	-£21,500
<input type="checkbox"/>	E	£28,000	£6,500	-£25,500

9 - Investing involves a trade-off between risk and returns. In the past, investments with higher returns have been associated with greater risk and chance of loss. Whereas cautious investments that have had a lower chance of loss also have achieved lower returns. Which of the following statements best describes your attitude to risk?

- A. I am most concerned with risk. I am willing to accept lower returns in order to limit the risk of loss.
- B. I am willing to accept some risk and chance of loss in an effort to achieve modest but somewhat higher returns.
- C. I am willing to accept moderate risk in order to achieve higher returns. Reducing risk and increasing returns are equally important to me.
- D. I want to achieve strong returns on my investments. I am willing to accept somewhat higher risk and chance of loss.
- E. I am mainly concerned with getting the highest possible returns on my investments. I am willing to accept significant rises and falls in the value of my investments and a significant chance of loss

10 - Imagine your adviser has invested £100,000 of your money and it's fallen in value to £80,000. Assuming that this happens at an early stage of your intended investment period, how would you react to this £20,000 loss?

- A. I would not change my investment plan.
- B. I would wait at least one year before changing to investment options that are more stable.
- C. I would wait at least six months before changing to investment options that are more stable.
- D. I would immediately change to investment options that are more stable.

11. The value of investments varies from year to year. Suppose you invested £100,000. How much money would you need to lose before you wanted to move your money into a more stable investment?

- A. £5,000 or less.
- B. £10,000
- C. £15,000
- D. £20,000
- E. It is unlikely I will move my money even if my investment falls in value.

12. How does your concern about losing money manifest itself in relation to your investment?

- A. I would sell my investments.
- B. I would be worried but not uncomfortable enough to sell my investments immediately. If my investments suffered losses over several months, I would probably sell.
- C. I would wait a full year before making changes to my investments—short-term losses in the value of my investments do not bother me.
- D. I would not make changes—I understand that investments can have occasional negative yearly returns. However, I have a higher chance of reaching my investment goals if I stick with my investment over the long term.

13. Which of the following best describes your view on investing?

- A. My investments don't have to grow, I just want my money to be safe.
- B. I can accept lower growth for greater certainty.
- C. I am more concerned about the possible losses than the possible gains.
- D. I can accept possible losses for long-term investment growth.
- E. To achieve high levels of growth, it is necessary to take risk.

Capacity for Loss

- A. **None or Very Limited Losses** - Where this investment is a major part of your financial future, your ability to tolerate losses may be reduced given the impact it would have on your standard of living. Investing in a lower risk portfolio would reduce the likelihood of suffering losses, but these typically offer lower rates of return.
- B. **Small / Medium Losses could be tolerated** - Whilst small losses could be tolerated, you should consider whether larger losses might substantially impact your future standard of living. You should ensure you understand the range of possible outcomes.
- C. **Large Losses would have low impact on future lives** - Where you have other secure sources of future income, the impact of investment losses on this investment may not have a material impact on your standard of living. Subject to your attitude to risk & goals, a higher risk portfolio could provide higher expected returns.

Knowledge & Experience

- 1. You have no knowledge and no previous experience of investing.
- 2. You have some knowledge but no previous experience of investing.
- 3. You have some knowledge and some previous experience of investing.
- 4. You have a good understanding of investing and have experience of investing across a broad range of investments.
- 5. You have a detailed understanding of investing and have much experience across a widespread range of investments.
- 6. You are a 'sophisticated' investor with great experience and a long history of investing across all product types and markets.
- 7. You are a 'professional' investor working within the financial services industry.

Investment Style

- A. **Active Management** - I prefer to invest in higher cost funds in the hope that they can outperform the market.
- B. **Passive Management** - I prefer to invest in lower cost funds which track the market rather than trying to outperform it.
- C. **Blended Management** - I prefer a mix of the above.

Sustainable Investing Questionnaire

This sustainable investing questionnaire is designed to help us, to better understand your interest in the subject of sustainability with regard to the companies you invest in. The questionnaire consists of three questions with the aim of determining your views and values in terms of allocation of capital, with a particular focus on long-term sustainability.

Current Awareness and Engagement

1. In general, how would you characterise your interest in the topic of sustainability?

- A. I have not engaged with the concept and know very little about this area.
- B. I have started to think more about sustainable practices, such as recycling and single-use plastics.
- C. I consider sustainable practices to some degree.
- D. I incorporate sustainable behaviour into my daily life (e.g. actively purchase sustainable items)
- E. I am completely engaged in sustainability; it is a core consideration in my daily life.

Your Investment Priorities

2. Would you be interested in investing in companies focused on their internal, operational sustainability?

For example, those recycling waste, sourcing raw materials, sustainably, engaging with local communities.

- A. I am not interested.
- B. I am potentially interested.
- C. I have some interest.
- D. I am very interested.
- E. I am extremely interested.

3. Would you be interested in companies who are committed to helping solve global challenges such as education, climate change and wellbeing?

- A. I am not interested.
- B. I am potentially interested.
- C. I have some interest.
- D. I am very interested.
- E. I am extremely interested.

If you answered 'c','d' or 'e' to any of the questions above you may wish to consider a Part/Full sustainably invested portfolio. You may wish to consider a sustainably invested portfolio regardless of your answers above, so please discuss all of your options further and in detail with your Financial Adviser.

Your Details

Comments:

Your Name:

Digital Signature:

Date Signed:

moneyweb

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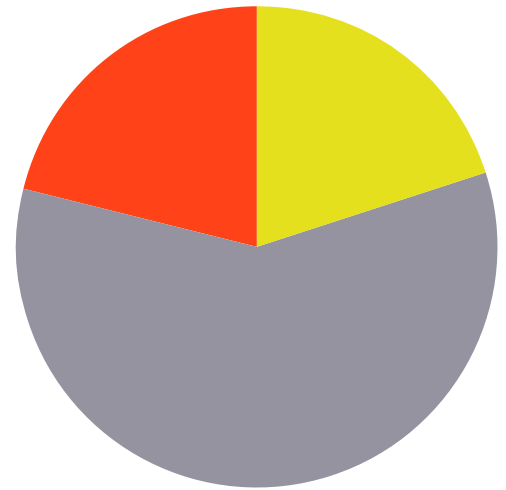
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Final Attitude to Risk

The Defensive Investor

- As a defensive investor you are very worried about short-term losses.
- As a defensive investor you are willing to accept a lower return to help achieve your goal of keeping your investment safe.
- As a defensive investor you accept that to achieve a return higher than a very secure investment such as a bank account, your money will be invested in assets that can rise and fall in value and so your money is at risk and you could lose some of it.



Bonds

62

Cash

18

Equities

20



Bonds

47

Cash

13

Equities

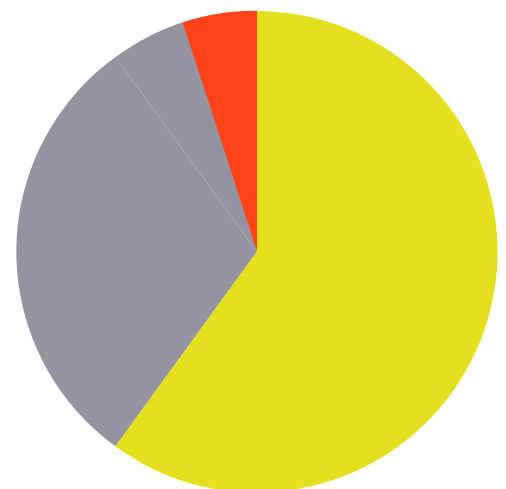
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The Cautious Investor

- A cautious investor is worried about short-term losses.
- As a cautious investor, you are uncomfortable taking risks with your investment but are willing to do so to help you achieve higher returns than could be achieved in more secure investments such as a bank or building society account.
- As a cautious investor, you are willing to accept lower returns to reduce risk to the value of your investment and can accept that your money will be invested in assets that can rise and fall in value and so your money is at risk and you could lose some of it.

The Balanced Investor

- The balanced investor is concerned by short-term losses but understands that some risk is needed in order to have the opportunity to achieve better returns.
- The balanced investor believes that the safety of their investment and investment returns are equally important.
- The balanced investor is able to leave their money invested despite a fall in the value of their investment in order to try to recover their losses.



Bonds

32

Cash

8

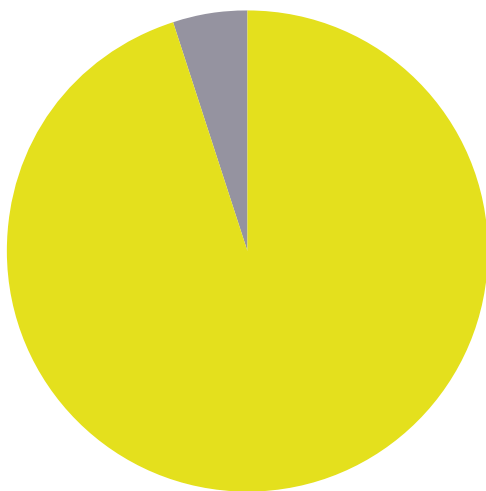
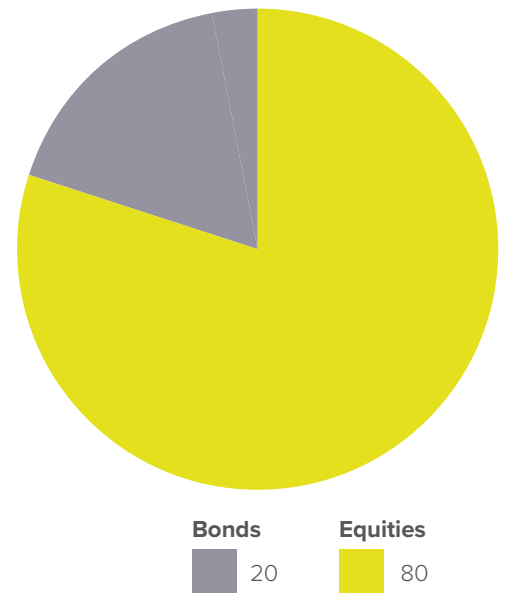
Equities

60

The Growth Investor



- The growth investor's main aim is to increase the value of their investment. They are willing to accept a higher risk of losing their money in order to achieve this.
- A growth investor is willing to leave their money invested despite a large fall in the value of their investment in order to recover their losses and to achieve their long-term investment aims.



The Adventurous/Aggressive Investor



- The adventurous/aggressive investor aims to achieve the highest possible returns over the long term. They are not concerned about possible short-term losses.
- An adventurous/aggressive investor is most concerned with high returns and can accept both large and frequent losses to the value of their investment over time in exchange for the opportunity of a higher return over the long term.

Bonds 5 **Equities** 95

Notes