



Attitude and Capacity for Risk Questionnaire

Full Name:	Date of Birth:
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Your investing experience

To provide you with financial advice, we need to understand how experienced you are with investing.

1. Other than a current account, have you ever had a cash savings account, ISA or savings bonds (e.g. from a bank, building society or NS&I)?
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without professional financial advice
 - No
2. Have you ever had a pension where you could choose the funds you invest in?
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without professional financial advice
 - No
3. Have you ever had a stocks and shares ISA or professionally managed investment fund such as an OEIC, unit trust or investment bond?
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without professional financial advice
 - No
4. Have you ever bought or sold individual shares on the stock market?
 - Yes, after taking professional financial advice
 - Yes, without taking professional financial advice
 - Yes, both with and without professional financial advice
 - No
5. How often do you review the value of your pensions or investments?
 - I do not have any pensions or investments
 - At least every 3 months
 - Between 3 months and a year
 - Less than once a year
 - Only when I see a major financial event in the news
 - I leave this to my financial adviser

6. If the value of your pensions or investments has ever fallen substantially, how did you respond?
- I don't recall the value of my investments ever falling substantially
 - Immediately contacted my financial adviser
 - Waited to discuss it with my financial adviser at our next planned review
 - Took some or all of the remaining money out of the investment
 - Invested more as I saw the fall in value as an opportunity
 - I took no action as I felt nothing needed to be done
 - I took no action as I was unsure what to do
7. How would you describe your level of investment confidence?
- Not confident: I'm not very comfortable with investing
 - Somewhat confident: I'm comfortable with some investments but still need some things explained to me
 - Confident: I'm comfortable with investing and have a reasonable understanding of the potential risks and rewards

8. If you would like to make any other comment about your previous investment experience (e.g. buy to let), background or education which you feel is relevant, please do so (optional):

Your attitude to investment risk

These questions will help us and you better understand how you think about risk. There are no right or wrong answers, you just need to select the answer that is the best match for how you feel.

	Strongly Disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree
1. Compared to the average person, I would say I take more risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2. I would be willing to risk a percentage of my income/capital in order to get a good return on an investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3. To achieve high returns, it is necessary to choose high-risk investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
4. I have been extremely cautious in my past financial investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
5. Even if I experienced a substantial loss on an investment, I would not be put off making risky investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
6. I believe that it is reckless to take financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
7. When I am faced with a financial decision I am generally more concerned about the possible losses than the probable gains	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
8. I would rather know that I was getting a guaranteed rate of return than be uncertain about my investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
9. Compared to the average person, I take lower financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
10. I would rather put my money in a bank account than invest in shares	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
11. I do not feel comfortable with financial uncertainty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	Strongly Disagree	Disagree	Neither agree or disagree	Agree	Strongly Agree
12. If my investment portfolio dropped significantly in value during the first 3 months, it would not bother me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
13. I would never take a chance with any amount of money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
14. I would accept potential losses in order to pursue long-term investment growth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
15. I believe the only way to make money is to take financial risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
16. Taking financial risks is important to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
17. I would be happy investing a large proportion of my income/capital in a high-risk investment	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
18. I would feel comfortable investing in shares	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
19. How comfortable do you feel when you take a financial risk?	Not all comfortable	Slightly comfortable	Moderately comfortable	Comfortable	Very comfortable
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
20. Overall, how would you place yourself on the following scale?	Risk averse	Somewhat risk averse	Neither risk averse nor a risk taker	A moderate risk taker	A risk taker
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
21. Do you want to invest in funds using ESG (Environmental, Social and Governance) factors?	Yes	No	Comments (if yes please specify)		
	<input type="radio"/>	<input type="radio"/>			

This questionnaire is scored and will suggest a number as shown below. What number do you think you will be? The words are to show that the risk rises as the numbers increase. Please circle which number you feel corresponds to you.

1	2	3	4	5	6	7	8	9	10
Lowest		Low to medium		Medium		Medium to High			Highest

Your capacity for risk

These questions are designed to understand how your financial situation might affect how much risk you can take. Like the previous questions, they will help us provide you with financial advice that is appropriate for your needs.

1. Do you have any specific financial goals for this pension/investment? If you have multiple goals, please choose the main one that applies to you

 - No, my investment is to meet a range of goals
 - Yes – to meet essential living costs: Any losses from this pension/investment would reduce my standard of living
 - Yes – to meet other important financial goals: If this pension/investment fell in value I'd have enough to live on, but couldn't meet these goals
 - Yes – to meet non-essential financial goals: I'd still be able to cover my essential living costs and other important financial goals if this pension/investment fell in value

2. How much of your investments could you afford to lose without reducing your future standard of living?

 - I can't afford any loss
 - I could afford a small loss
 - I could afford a medium loss
 - I could afford a large loss

3. When is the earliest you plan to take money from your pensions/investments?

 - Within the next year
 - Between 1 and 5 years from now
 - Between 6 and 10 years from now
 - More than 10 years from now

4. How do you plan to take the money from your investments?

 - As a single lump sum
 - Leave it invested and withdraw amounts only as needed
 - Leave it invested and withdraw amounts regularly (e.g. taking it as regular income)
 - Leave it invested and only take money out in an emergency

5. How likely is it that you will need to take money from your pensions/investments earlier than planned?

 - Very likely: Under certain circumstances I can see a situation where I would need to access my pensions/investments early e.g. in a financial emergency
 - Possibly: I may need to access my pensions/investments early e.g. in a financial emergency
 - Unlikely: I won't need to access my pensions/investments early as I have other money for financial emergencies
 - I can't access some or all of my investments early (e.g. a pension)

Client Declaration

Print Name: _____

Sign Name: _____ Date: _____