

# Risk Questionnaire

Client Name:

Adviser Name:

Adviser Internal Reference:

Date:

Risk Score

Risk Level

Capacity for Loss  
Score

# Risk Profile

1. I would probably invest a very significant amount in a high-risk investment.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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2. I would be happy putting my money into the stock market.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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3. I would worry a great deal if I thought I would lose money in an investment.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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4. I would consider investing in a risky investment for the excitement of seeing whether it goes up or down in value.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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5. I would worry about losing money on the stock market.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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6. Risks are necessary to make money.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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7. The level of risk doesn't matter; it is more important to have the opportunity of achieving higher returns with my money.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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8. I would be anxious if I saw my investments had gone down in value.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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9. I would be happy to accept large short term falls in the value of my investments to maximise my potential longer-term returns.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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10. I worry about the instability of the stock market.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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11. I believe that I generally take bigger investment risks with my money than other people.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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12. I would be happy to risk losses to get potentially greater long-term gains.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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13. I would get a thrill from making risky investments with my money.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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14. If there's a chance of making better long-term returns, I'm prepared to take an investment risk.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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15. I worry about the volatility of the stock market.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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16. I expect high investment growth and I am willing to accept the consequent possibility of large losses.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. The idea that the value of my investments can be variable makes me feel anxious.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
5	4	3	2	1
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. In my view, you need to take risks to make money.

Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Risk Score

Risk Level

	Result	Lower	Upper
1	Very Low	18	25
2	Low	26	31
3	Low Medium	32	38
4	Low Medium	39	45
5	Medium	46	52
6	Medium	53	56
7	Medium High	57	61
8	Medium High	62	67
9	High	68	73
10	Very High	74	90

# Capacity for Loss - Investing for Income

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

- 0  Within the first 5 years  
 1  Between 5 and 10 years  
 2  Over 10 years  
 3  No Fixed Term

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

- 0  It would significantly impact. I cannot afford for this income to decrease and I will struggle financially  
 1  It would cause me to re-assess my standard of living and possibly make some cutbacks  
 2  I have alternative investments or cash that I could use to maintain my lifestyle

# Capacity for Loss - Investing for Capital Growth

1. What length of time do you expect these funds to be invested for?

- 0  Up to 5 years  
 1  Between 5 and 10 years  
 2  Over 10 years  
 3  No fixed term

2. How much would your standard of living be affected if your investment performed below your expectations?

- 0  It would have a significant impact. I cannot afford for this investment to fall in value  
 1  It would cause me to reassess my standard of living and possibly make some cutbacks  
 2  I have alternative investments that I would use to maintain my lifestyle

3. If you required funds in an emergency would you need to take them from this investment?

- 0  I have no alternative holdings and I would definitely need to access this investment  
 1  I hold alternative funds but may need to access these funds in an emergency  
 2  I hold alternative funds which are sufficient to cover most emergencies. I would not need to access these funds

Total	Capacity for Loss	Description
0 to 1	Low Capacity for Loss	You cannot afford for the investment to not meet your objectives as failure to do so could have a significant effect on your standard of living. There is a high possibility that you will need to access your funds within the investment timescale
2	Low to Medium Capacity for Loss	You may be able to afford for the investment to suffer a slight fall in value before this affects your standard of living
3 to 4	Medium Capacity for loss	You are able to afford for the investment to suffer a slight fall in value before this affects your standard of living
5	Medium to High Capacity for loss	You can afford to take an element of risk with your investment as you hold alternative funds and can therefore withstand a fall in the value of this investment
6 to 7	High Capacity for loss	You can afford to take risks with this investment as you have significant alternative holdings and would not need to access this investment before the end of the chosen investment term

**Notes:**

Attitude to  
Risk Score

Capacity for  
Loss Score

Final Risk  
Score