

Risk Profile Questionnaire

1 When do you expect your investment objectives to change?

- In less than 1 year
- Between 1 – 3 years
- Between 4 – 6 years
- Between 7 – 10 years
- More than 10 years

2 At the end of the period outlined in Question 1, are you likely to:

- Withdraw the majority of your capital
- Use the majority of your portfolio to provide an income
- Leave the portfolio invested

3 Your investment objectives

- My main objective is to avoid loss, even though I may only keep pace with inflation
- My main goal is to earn slightly more than inflation while taking on a low level of risk
- My main goal is to increase the value of my portfolio and I understand that I may experience some losses, especially in the short term
- I want to maximize the value of my portfolio and I am willing to take on higher levels of risk to achieve this

4 How much knowledge and experience do you have as an investor?

- I have hardly ever invested before and have little knowledge of investments in general
- I have some experience of investing in a limited range of investments such as unit trusts and broadly understand how they work
- I regularly invest in funds and FTSE shares and am familiar with funds and markets
- I am a very experienced and knowledgeable private investor and regularly invest in a wide range of investments

5 Investments are volatile, causing the value of portfolios to rise and fall. It is important that investors do not panic during adverse markets and sell their investments at a time when values are depressed, as markets can recover in value and have, historically. What level of decline in the value of your portfolio over ONE year would cause you to take some action and seriously consider selling your investment?

- Under 10%
- Up to 15%
- Up to 20%
- Up to 25%
- I am not concerned about one year capital losses as I take a longer term view and accept large fluctuations in my portfolio from year to year

6 There is always a risk of major market upheavals which could conceivably occur at the end of your investment term, in which case your initial capital could decline in value. Please select an option which reflects your attitude to risk over your proposed investment term, as provided in Question 1.

- I would feel uncomfortable losing money over this time horizon
- I appreciate markets are volatile and I am prepared to take a risk of a 10% loss of my capital for a potentially improved return
- I appreciate markets are volatile and I am prepared to take a risk of a 20% loss of my capital for a potentially superior return
- I am prepared to take a risk of a 30% loss of capital for a potentially much higher return over the time horizon

7 Please describe your investment objectives

- My main objective is income
- My requirement is an equal objective of income and growth
- I am interested in growth

8 Which one of these statements most accurately reflects the course of action you are likely to take if you have an urgent cash requirement? (We are referring to a level of cash requirement likely to have an impact on your overall financial situation).

- I would need to sell all or a large proportion of the portfolio to generate the cash
- I may have to sell a small amount of the portfolio, but could raise the money from other sources
- I would leave the portfolio untouched, as I would definitely be able to raise the money from other sources

9 Approximately how much of your overall wealth (excluding your main residence) does this portfolio represent?

- 80% or more
- Between 50% and 80%
- Between 20% and 50%
- Less than 20%

Name(s)

When you have completed this, please email back to Carl Turner