

IO Risk Profile

1. In order to see potential gain, what amount of risk are you currently prepared to take with your financial investments?

- None whatsoever
- A small amount
- A medium amount
- A large amount of risk

2. Compared to others, what amount of risk have you taken with your past financial decisions?

- Very large
- Large
- Medium
- Small
- Very small

3. I want my investment money to be safe even if it means lower returns.

- Strongly Agree
- Agree
- Uncertain
- Disagree
- Strongly Disagree

4. Imagine that six months after making an investment the financial markets start to perform badly. In line with this, your own investment goes down by 20%. What would your reaction be?

- Withdraw your money and put it in a savings account to prevent any further losses
- Transfer your money to a more secure investment product to reduce the risk of further losses
- Monitor the investment and wait to see if it improves
- Invest more funds to take advantage of the lower price, expecting future growth

5. How would a close friend describe your attitude to taking financial risks?

- Daring
- Sometimes daring
- A thoughtful risk taker
- Careful
- Very cautious and risk averse

6. If you had picked an investment with potential for large gains but also the risk of large losses how would you feel?

- Panicked and very uncomfortable
- Quite uneasy
- A little concerned
- Accepting of the possible highs and lows
- Excited by the potential for gain

7. I would go for the best possible return even if there was risk involved.

- Always
- Usually
- Sometimes
- Rarely
- Never

8. Imagine that you have some money to invest and a choice of two investment products, what annual average return and what annual risk of loss would you be prepared to accept?

- 4% return and minimal risk of loss
- 9% return and possible 10% loss
- A mixture of the above

9. An investment that has the potential to make a lot of money will usually also have a greater risk of losing money. How much of the money that you have to invest would you be willing to place in an investment with potential high returns but with an equal element of risk?

- All of it
- More than half
- Half
- Less than half
- None

Supplementary Questions

1	Is this investment a significant proportion of your total wealth?		
2	Do you have an independent source of income to provide for your living expenses?		
3	Do you have sufficient income to cover your expenses in an emergency without using the money being invested?		
4	Do you have any dependants who rely on you financially?		
5	Do you have any major financial commitments that could mean you need to access this money earlier than you currently think?		
6	Are you experienced in investing?		