

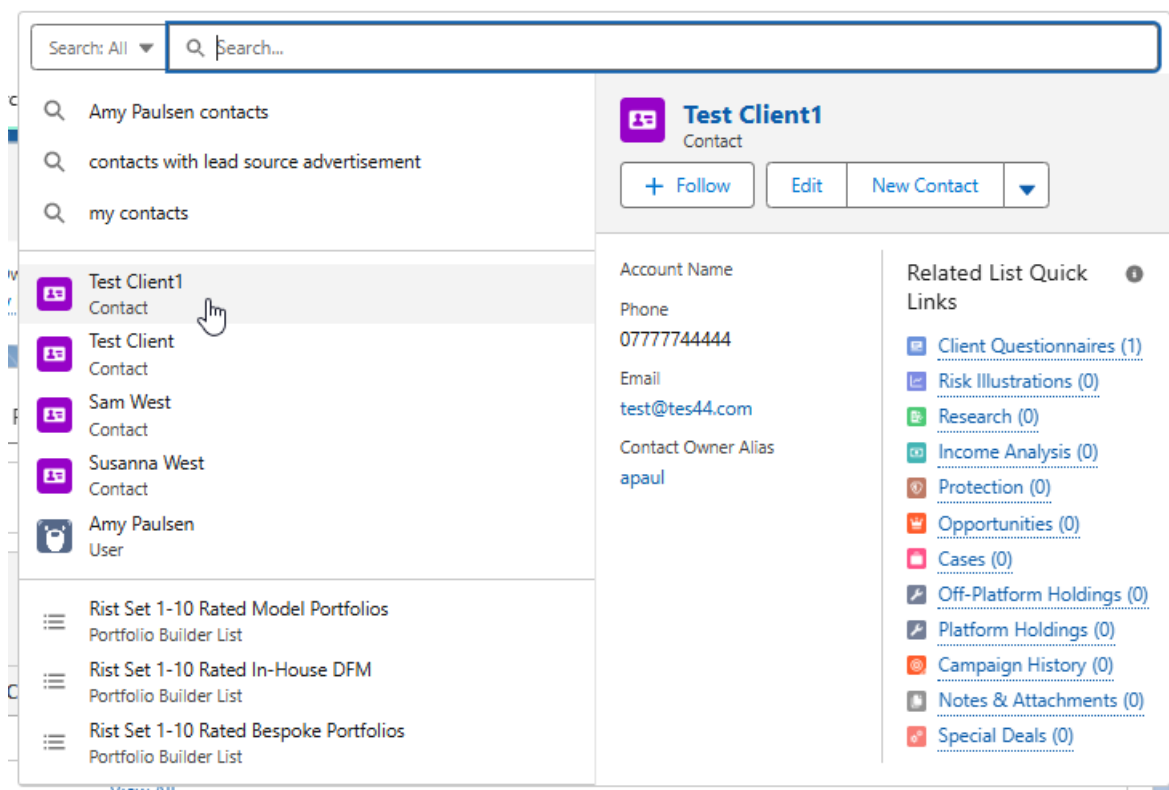
Creating an Attitude to Risk Questionnaire on behalf of your client

15/04/2025 3:41 pm BST

If you have completed the questionnaire with your client and would like to complete the questions manually, follow the steps below:

Create a new contact or find an existing contact record.

In this example, I will search for a contact called 'Test Client':



This will load up their contact record:

The screenshot shows the Synaptic Pathways interface for a contact named Ms. Test Client1. The 'Related' tab is selected, showing a list of related items with 'New' buttons for each. The right sidebar displays 'Recent Items (0)' and 'Activity'.

To create an attitude to risk questionnaire, click **New** next to **Client Questionnaires**

This close-up shows the 'Client Questionnaires (0)' item in the 'Related' tab. A mouse cursor is clicking the 'New' button next to it.

Select **Accumulation** or **Decumulation**

The 'New Client Questionnaire' dialog box is shown. It has a title bar with a close button. Below the title, there is a 'Select a record type' section with two radio buttons: 'Accumulation' (selected) and 'Decumulation'. At the bottom right, there are 'Cancel' and 'Next' buttons.

Enter the questionnaire name and click **Save**

New Client Questionnaire: Accumulation

* = Required Information

Information

* Client Questionnaire Name

ATR Questionnaire

Owner

Amy Paulsen

Cancel
Save & New
Save

✓ Client Questionnaire "ATR Questionnaire" was created.
✕

This will take you back to the contact record. To complete the questionnaire or send to the client to complete, click on the name of the questionnaire:

Client Questionnaires (1) ⚙️ ⌂ New

1 item • Sorted by Default • Updated a few seconds ago

<input type="checkbox"/> Client Questionnaire	ATR Questionnaire	Contact?	Risk Categ...	Risk Rating	Default ↓	CFLQ Completed?
1 <input type="checkbox"/>	ATR Questionnaire					

Contact
Test Client1

[View All](#)

Complete the questions using the drop down fields:

Client Questionnaire
ATR Questionnaire Send to Client Set as Default Delete

Contact
Test Client1

Details
Risk Questionnaire
Capacity For Loss

Complete the following questionnaire to establish your Client's attitude towards taking risk. The risk category determined will be used as a basis of comparison to ensure the final recommendation is suitable and evidenced.

1. People who know me would describe me as a cautious person.

→

Select an option

7. I find investment matters easy to understand.

→

Select an option

2. I feel comfortable about investing in the stockmarket.

→

Select an option

8. I am willing to take substantial investment risk to earn substantial returns.

→

Select an option

3. I generally look for safer investments, even if that means lower returns.

→

Select an option

9. I've little or no experience of investing in stocks, shares, or investment funds.

→

Select an option

4. Usually it takes me a long time to make up my mind on investment decisions.

→

Select an option

10. I tend to be anxious about the investment decisions I've made.

→

Select an option

5. I associate the word "risk" with the idea of "opportunity".

→

Select an option

11. I'd rather take my chances with higher risk investments than have to save more.

→

Select an option

6. I generally prefer bank deposits to riskier investments.

→

Select an option

12. I'm not comfortable with the ups and downs of stockmarket investments.

→

Select an option

Answer Sense Checks

Description of Sense Check

Your answers are very risk averse relative to the average. Your adviser will discuss a low risk portfolio with you. However, it may be the case that you do not want to take any investment risk and would prefer a savings account or equivalent. If this is the case, please discuss this with your adviser who will be able to tell you the options and implications.


Risk Profile Category
Cautious

Risk Rating
1

Risk Category Description

Cautious investors are risk averse and typically have very limited experience and understanding of investments. They often take a long time to make investment decisions and tend to be anxious about any investment decisions they have made. They tend to associate risk with potential loss rather than opportunity. They typically look for investments with lower investment risk rather than seeking higher returns. They generally prefer bank accounts and are less willing to invest in stocks, shares and investment funds. Some cautious investors will be unwilling to take any investment risk at all. Cautious investors are more risk averse than about 90% of the investing population (i.e. compared to 9 people out of 10).

As you answer the questions, you will see the blue arrow change to a green tick:

 **Answer Sense Checks**

Description of Sense Check


Your financial knowledge and experience means that you may have been put in a higher category than would otherwise be the case. If you don't think this is appropriate, please discuss this with your adviser and consider moving to a lower category.

Risk Profile Category
Moderately Adventurous
Risk Rating
4

Risk Category Description


Moderately Adventurous Investors usually have some experience and understanding of investments. They tend to make investment decisions fairly quickly and are not generally anxious about the investment decisions they have made. They normally view risk as a source of opportunity rather than a threat and will understand how taking investment risk can help meet their investment goals. The potentially higher returns from higher investment risk will make investing in stocks, shares and investment funds more appealing than lower risk investments and bank deposits. Moderately adventurous investors are more tolerant of risk than about 80% of the investing population (i.e. compared to 8 people in 10).

Also, any questions that need to be reviewed will flag up with a warning sign and a sense check:


Synaptic Pathways

Home Paraplanner Access Centre Contacts Research Portfolio Builder Investment Pathways Generic Funds Configuration Fund Lists Knowledge Base My Apps & Settings Valuations Reports

Client Questionnaire
ATR Questionnaire

 **Warning**
Please be noted that once you leave this page or mark this questionnaire as default the answers will be locked and you won't be able to change them.

Send to Client Set as Default Delete

Contact
Test Client1


Details **Risk Questionnaire** Capacity For Loss

Complete Manually

Complete the following questionnaire to establish your Client's attitude towards taking risk. The risk category determined will be used as a basis of comparison to ensure the final recommendation is suitable and evidenced.

- People who know me would describe me as a cautious person.**
Disagree
- I feel comfortable about investing in the stockmarket.**
Disagree
- I generally look for safer investments, even if that means lower returns.**
Disagree
- Usually it takes me a long time to make up my mind on investment decisions.**
Disagree
- I associate the word "risk" with the idea of "opportunity".**
Agree
- I generally prefer bank deposits to riskier investments.**
Agree

- I find investment matters easy to understand.**
Disagree
- I am willing to take substantial investment risk to earn substantial returns.**
Agree
- I've little or no experience of investing in stocks, shares, or investment funds.**
Disagree
- I tend to be anxious about the investment decisions I've made.**
Disagree
- I'd rather take my chances with higher risk investments than have to save more.**
Disagree
- I'm not comfortable with the ups and downs of stockmarket investments.**
Disagree

 **Answer Sense Checks**

Description of Sense Check

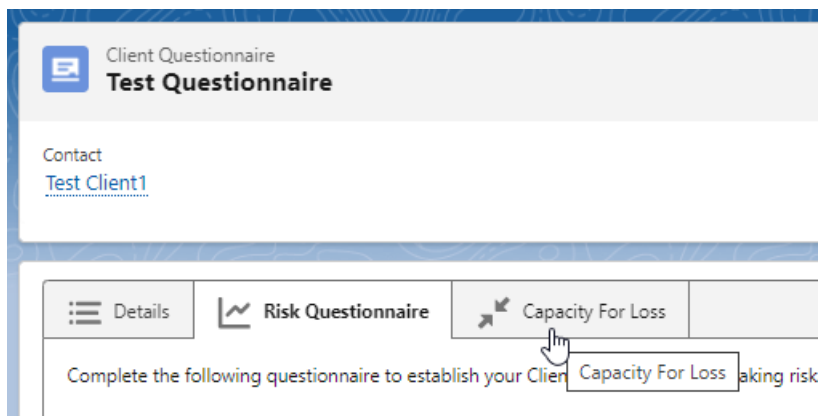
Your financial knowledge and experience means that you may have been put in a higher category than would otherwise be the case. If you don't think this is appropriate, please discuss this with your adviser and consider moving to a lower category.

Risk Profile Category
Moderately Adventurous
Risk Rating
4

Risk Category Description

Moderately Adventurous Investors usually have some experience and understanding of investments. They tend to make investment decisions fairly quickly and are not generally anxious about the investment decisions they have made. They normally view risk as a source of opportunity rather than a threat and will understand how taking investment risk can help meet their investment goals. The potentially higher returns from higher investment risk will make investing in stocks, shares and investment funds more appealing than lower risk investments and bank deposits. Moderately adventurous investors are more tolerant of risk than about 80% of the investing population (i.e. compared to 8 people in 10).

Click into the Capacity for loss tab to complete the questionnaire:



Client Questionnaire
ATR Questionnaire

Contact
Test Client1

Details Risk Questionnaire Capacity For Loss

Capacity For Loss

Complete this questionnaire to establish your Client's Capacity For Loss.

1. I will need to start spending the investment return at the following point in the future.

< 5 yrs 5 to 9 yrs **10 to 14 yrs** 15 to 19 yrs > 20 yrs

2. I do not have any significant outstanding debts and I don't expect to incur any during the period of investment (eg. mortgage or credit cards).

Strongly Disagree Disagree No Strong Opinion **Agree** Strongly Agree

3. My spouse, partner or family member is likely to be able and willing to support me financially if circumstances require.

Strongly Disagree Disagree No Strong Opinion Agree **Strongly Agree**

4. It would be relatively easy for me to cut expenditure in retirement if circumstances require.

Strongly Disagree Disagree No Strong Opinion Agree **Strongly Agree**

5. I am flexible about my investment horizon. I can wait before using my investment.

Strongly Disagree Disagree No Strong Opinion Agree **Strongly Agree**

Additional Information

A Client should not be exposed to risks they do not understand, nor are 'willing and able to take'.

Advisers should use the 'min gain' to quantify possible losses in the short term and make a judgement as to whether losses are affordable to the client. A Client who is unprepared for loss is likely to sell up and crystallise losses, forgoing the opportunity to recover.

The longer money can be invested, the better the returns are likely to be. Capacity for Loss increases with term, so extending and recording a client's commitment to their investment horizon is an essential part of investment planning, risk management and proof of suitability.

When the questionnaire is complete, click 'Set as default' to mark as complete. This will ensure the risk rating & capacity for loss pulls through to any research you create for the client:

Client Questionnaire
ATR Questionnaire

Contact
Test Client1

Details Risk Questionnaire Capacity For Loss

Capacity For Loss

Complete this questionnaire to establish your Client's Capacity For Loss.

1. I will need to start spending the investment return at the following point in the future.

< 5 yrs 5 to 9 yrs **10 to 14 yrs** 15 to 19 yrs > 20 yrs

2. I do not have any significant outstanding debts and I don't expect to incur any during the period of investment (eg. mortgage or credit cards).

Strongly Disagree Disagree No Strong Opinion **Agree** Strongly Agree

3. My spouse, partner or family member is likely to be able and willing to support me financially if circumstances require.

Strongly Disagree Disagree No Strong Opinion Agree **Strongly Agree**

4. It would be relatively easy for me to cut expenditure in retirement if circumstances require.

Strongly Disagree Disagree No Strong Opinion Agree **Strongly Agree**

5. I am flexible about my investment horizon. I can wait before using my investment.

Strongly Disagree Disagree No Strong Opinion Agree **Strongly Agree**

Additional Information

A Client should not be exposed to risks they do not understand, nor are 'willing and able to take'.

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Send to Client Set as Default Delete

Set as Default

Optional Compliance Notes can be added:

Synaptic Pathways Home Paraplanner Access Centre Contacts Research Portfolio Builder Investment Pathways Generic Funds Configuration Fund Lists Knowledge Base My Apps & Settings Valuations Reports ATR Questionnaire | Client... More

Client Questionnaire ATR Questionnaire Send to Client Set as Default Delete

Contact Test Client1

Details Risk Questionnaire Capacity For Loss

Capacity For Loss

Complete this questionnaire to establish your Client's Capacity For Loss.

1. I will need to start spending the investment return at the following point in the future. < 5 yrs

2. I do not have any significant outstanding debts and I don't expect to incur any during the period of investment(eg, mortgage or credit cards). Strongly Disagree

3. My spouse, partner or family member is likely to be able and willing to support me financially if circumstances require. Strongly Disagree

4. It would be relatively easy for me to cut expenditure in retirement if circumstances require. Strongly Disagree

5. I am flexible about my investment horizon. I can wait before using my investment. Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

Optional Compliance Notes

Compliance Notes

Cancel Confirm

Set As Default For Client

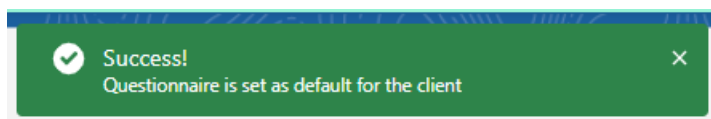
On confirming, this questionnaire will be set as default for the client. Please verify risk questionnaire and CFLQ are complete.

Additional Information

A Client should not be exposed to risks they do not understand, nor are 'willing and able to take'.

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Once set to default, the Report tab will appear:

Details Risk Questionnaire Capacity For Loss Report

Capacity For Loss

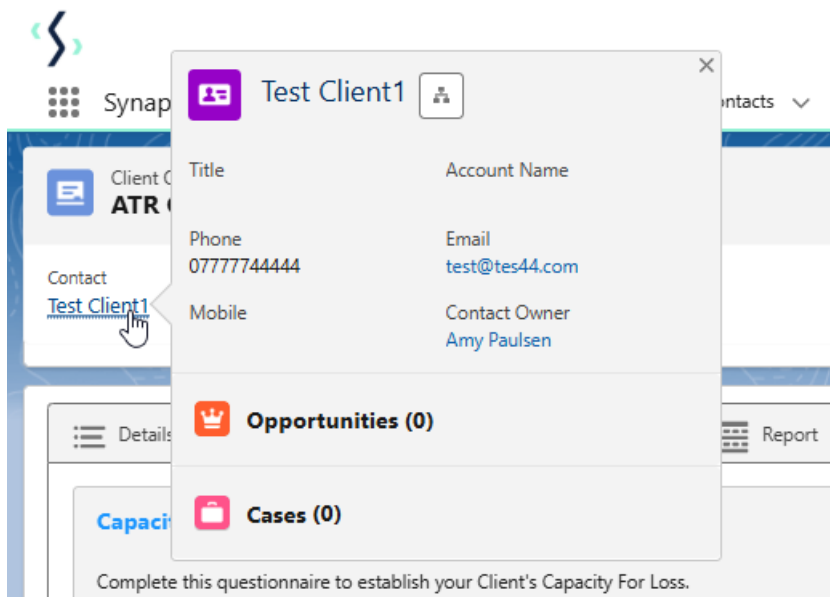
Complete this questionnaire to establish your Client's Capacity For Loss.

1. I will need to start spending the investment return at the following point in the future. < 5 yrs 5 to 9 yrs 10 to 14 yrs 15 to 19 yrs > 20 yrs

2. I do not have any significant outstanding debts and I don't expect to incur any during the period of investment(eg, mortgage or credit cards). Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree

See article - [Attitude to Risk Questionnaire Report](#)

Once done, navigate back to the contact record:



The questionnaire now shows as complete and the default is set. The completed by contact is set to 'No' as it was manually entered and not completed by the client:

Client Questionnaires (1)							<input type="button" value="New"/>	
1 Item • Sorted by Default • Updated a few seconds ago								
<input type="checkbox"/>	Client Questionnaire Name	Completed...	Risk Category	Risk Rating	Default	CFLQ Compl...		
1	<input type="checkbox"/> ATR Questionnaire	No	Moderately Adventurous	4.00	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="button" value="View All"/>	