

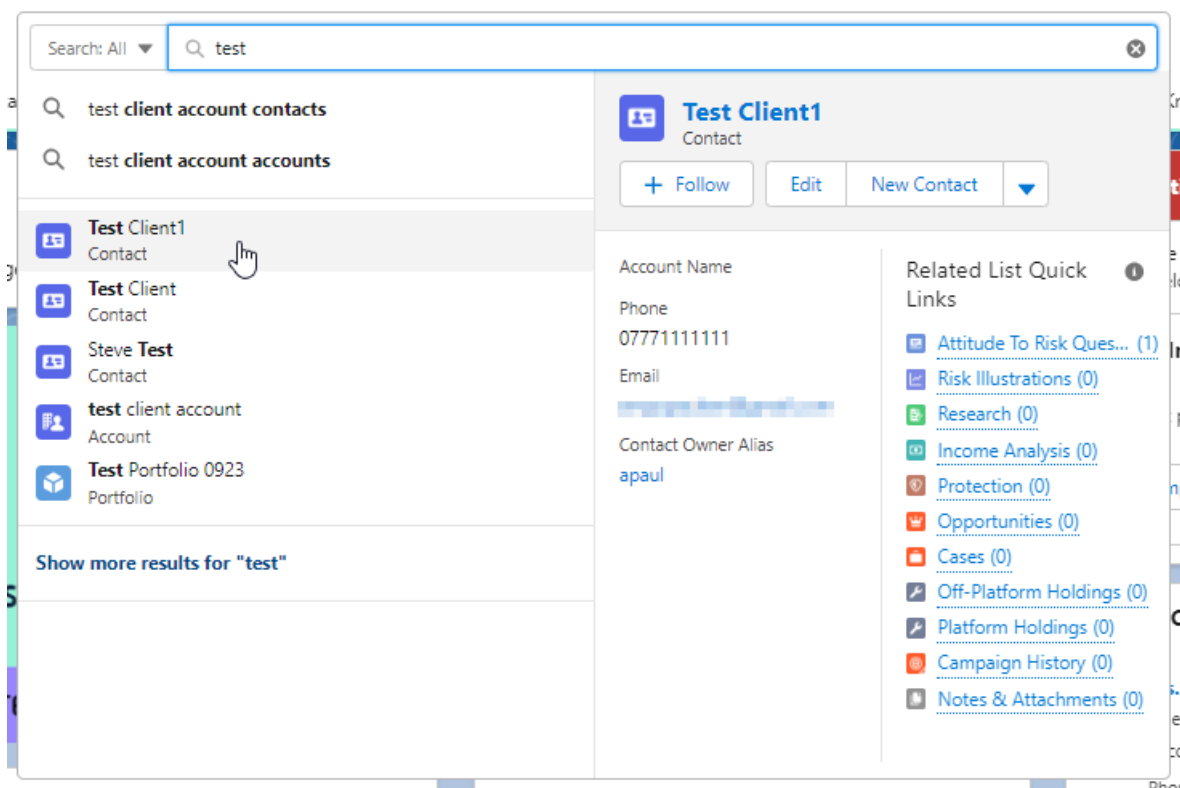
# Creating an Attitude to Risk Questionnaire on behalf of your client

Last Modified on 17/11/2023 12:03 pm GMT

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:

Synaptic Pathways Home Paraplanner Access Centre **Contacts** Research Portfolio Builder Investment Pathways Generic Funds Configuration Fund Lists Knowledge Base \* Test Questionnaire | Attitu... X More

Contact **Mr. Test Client1** + Follow Edit New Contact New Opportunity

Title Account Name Phone (2) 07771111111 Email amy.paulsen@synaptic.com.au Contact Owner Amy Paulsen

**Related** Details Medical Holdings Related Contacts Family AUM

**We found no potential duplicates of this Contact.**

**Attitude To Risk Questionnaires (0)** New

**Risk Illustrations (0)** New

**Research (0)** New

**Income Analysis (0)** New

**Protection (0)** New

**Opportunities (0)** New

**Cases (0)** New

**Off-Platform Holdings (0)** New

**Recent Items (3)**

- Test Questionnaire Contact Test Client1
- Test Questionnaire Contact Test Client
- Test Questionnaire Contact Susanna West

**Activity** Chatter

Filters: All time • All activities • All types Refresh Expand All View All

**Upcoming & Overdue**

No activities to show. Get started by sending an email, scheduling a task, and more.

No past activity. Past meetings and tasks marked as done show up here.

To create an attitude to risk questionnaire, click 'New' next to 'Attitude To Risk Questionnaires'

**Related** Details Medical Holdings Related Contacts Family AUM

**We found no potential duplicates of this Contact.**

**Attitude To Risk Questionnaires (0)** New

**Risk Illustrations (0)** New

**Research (0)** New

**Income Analysis (0)** New

Enter the questionnaire name and click 'Save':

**New Attitude To Risk Questionnaire**

\* = Required Information

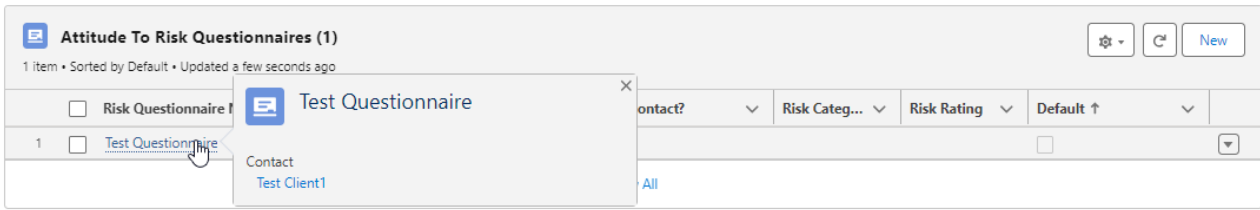
**Information**

\* Risk Questionnaire Name Test Questionnaire Owner Amy Paulsen

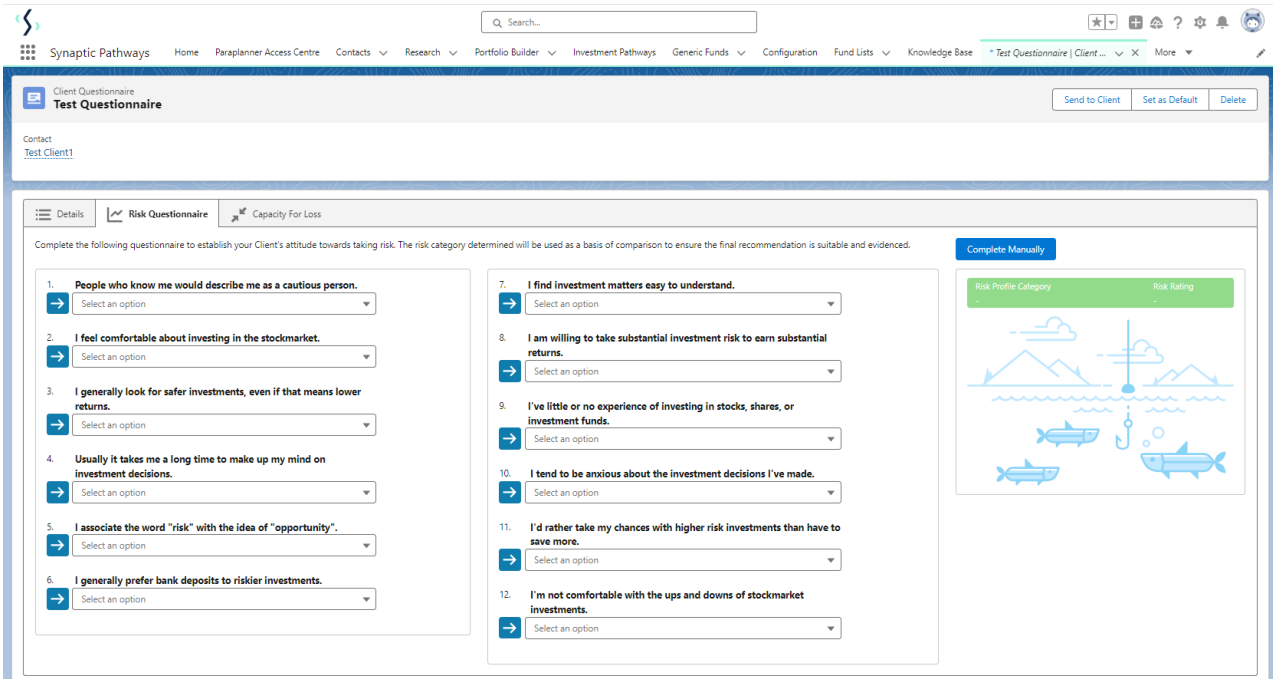
Cancel Save & New **Save** Save

✓ Attitude To Risk Questionnaire "Test Questionnaire" was created. ✕

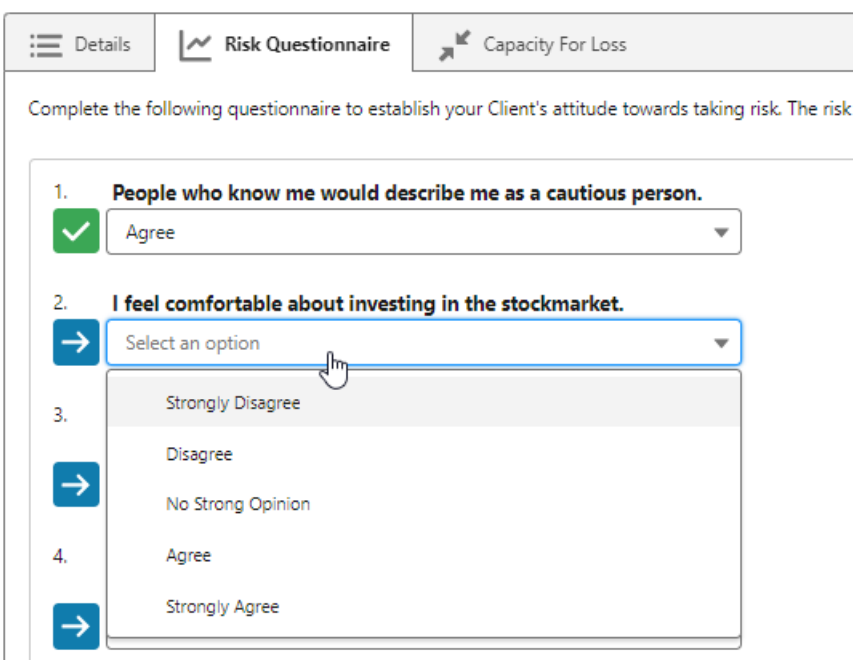
This will take you back to the contact record. To complete the questionnaire or send to the client to complete, click on the name of the questionnaire:



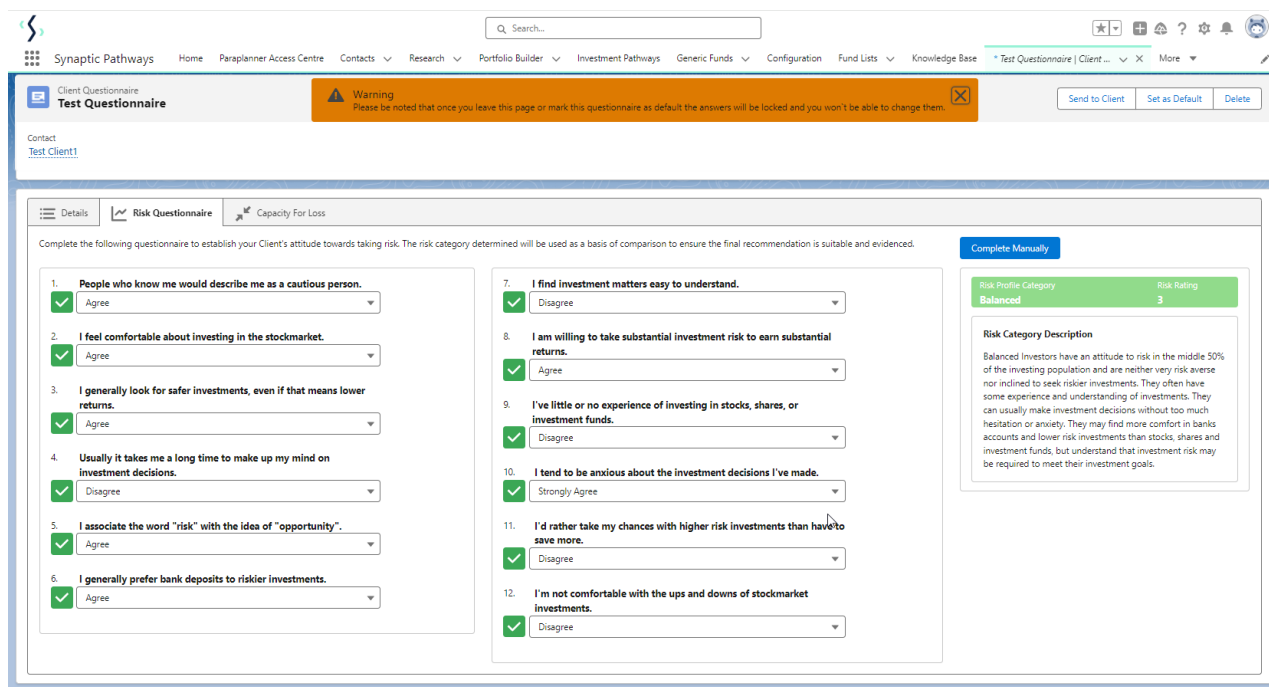
Complete the questions using the drop down fields:



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



Once all questions are complete, the risk rating will appear on the left side of the screen.



In the example below, a sense check has flagged up to say the client has answered the questions very risk adverse relative to the average:

**Answer Sense Checks**

**Description of Sense Check**

Balanced (Low End) investors typically have portfolios that involve some stockmarket investments. However, you strongly disagreed with the statement "I feel comfortable about investing in the stockmarket." You might want to consider whether this category really is right for you. You may wish to speak to an adviser to consider risk in more detail.

**Risk Profile Category**
**Risk Rating**

**Balanced (Low End)**
**5**

**Risk Category Description**

Balanced Investors have an attitude to risk in the middle 50% of the investing population and are neither very risk averse nor inclined to seek riskier investments. They often have some experience and understanding of investments. They can usually make investment decisions without too much hesitation or anxiety. They may find more comfort in banks accounts and lower risk investments than stocks, shares and investment funds, but understand that investment risk may be required to meet their investment goals.

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

Client Questionnaire  
Test Questionnaire

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.  Strongly Agree

2. I feel comfortable about investing in the stockmarket.  Agree

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

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

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

6. I generally prefer bank deposits to riskier investments.  Strongly Agree

7. I find investment matters easy to understand.  Disagree

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

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

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

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

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

**Answer Sense Checks**

Description of Sense Check  
Balanced investors typically have portfolios that involve some higher risk investments rather than bank deposits. However, you strongly agreed with the statement "I generally prefer bank deposits to riskier investments." You might want to consider whether this category really is right for you. You may wish to speak to an adviser to consider risk in more detail.

Risk Profile Category: **Balanced** Risk Rating: **3**

Risk Category Description  
Balanced investors have an attitude to risk in the middle 50% of the investing population and are neither very risk averse nor inclined to seek riskier investments. They often have some experience and understanding of investments. They can usually make investment decisions without too much hesitation or anxiety. They may find more comfort in banks accounts and lower risk investments than stocks, shares and investment funds, but understand that investment risk may be required to meet their investment goals.

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

Client Questionnaire  
Test Questionnaire

Contact  
Test Client1

Details Risk Questionnaire Capacity For Loss

Complete the following questionnaire to establish your Client's Capacity For Loss taking risk.

Client Questionnaire  
Test 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. My Client doesn't have any significant outstanding debts and doesn't expect to incur any during the period of the investment(eg. mortgage or credit cards).  Strongly Disagree  Disagree  No Opinion  Agree  Strongly Agree

2. My Client's spouse, partner or family member is likely to be able and willing to support them financially if circumstances require.  Strongly Disagree  Disagree  No Opinion  Agree  Strongly Agree

3. It would be relatively easy for my Client to cut expenditure in retirement if circumstances require.  Strongly Disagree  Disagree  No Opinion  Agree  Strongly Agree

4. My Client is flexible about their investment horizon. They could wait before using their investment.  Strongly Disagree  Disagree  No Opinion  Agree  Strongly Agree

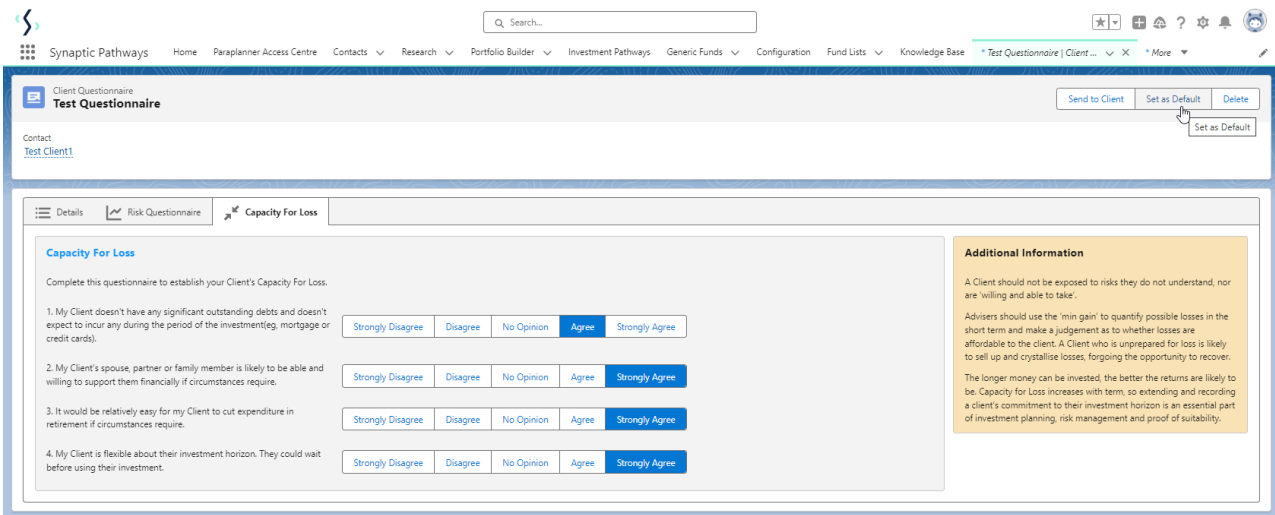
**Additional Information**

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

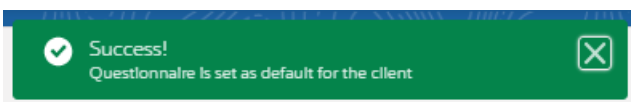
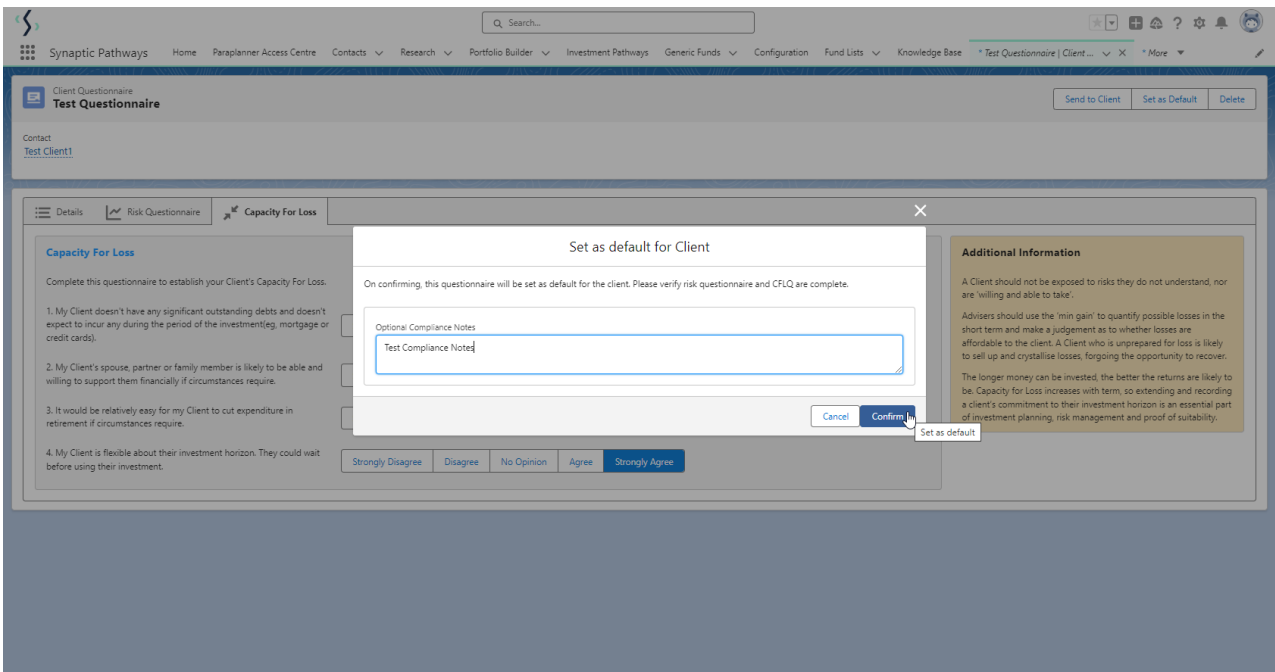
Advisers should use the 'min gain' to quantify possible losses in the short term and make a judgement as to whether losses are affordable to the client. A Client who is unprepared for loss is likely to sell up and crystallise losses, forgoing the opportunity to recover.

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.

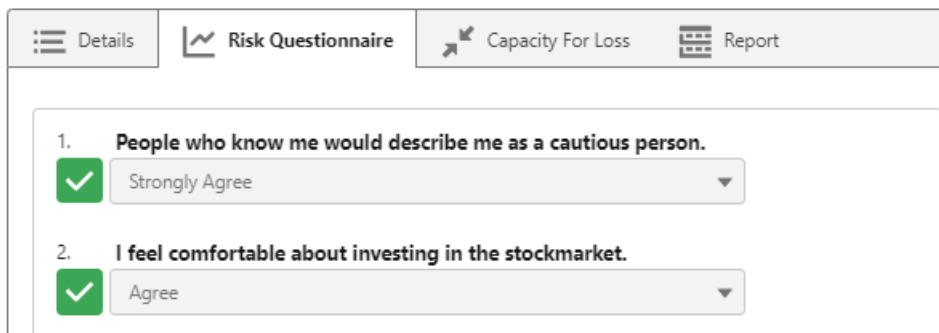
When the questionnaire is complete, click 'Set as default' to mark as complete. This will ensure the risk rating & capacity for loss pulls through to any research you create for the client:



Optional Compliance Notes can be added:

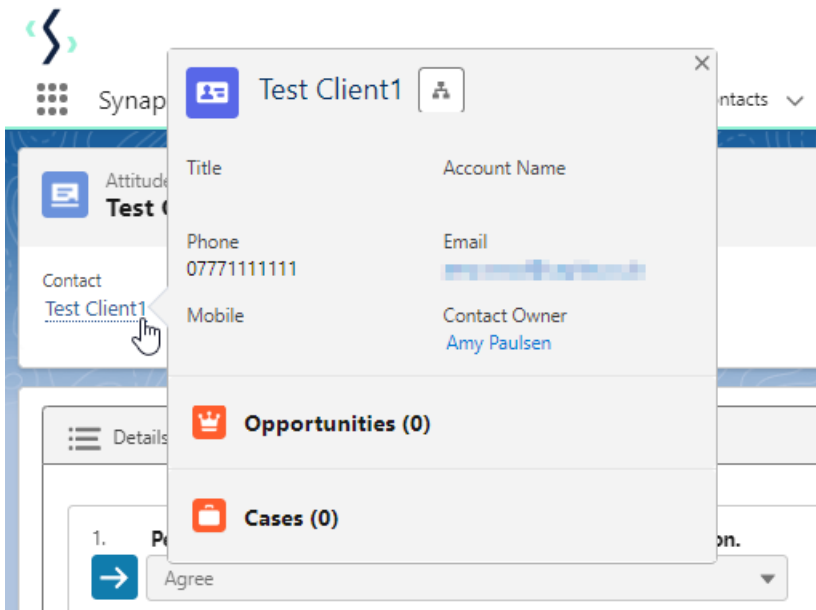


Once set to default, the Report tab will appear:



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:

Attitude To Risk Questionnaires (1)							Settings	Copy	New
<input type="checkbox"/>	Risk Questionnaire Name	Completed by C...	Risk Category	Risk Rating	Default				
1	<input type="checkbox"/> <a href="#">Test Questionnaire</a>	No	Balanced (Low End)	5	<input checked="" type="checkbox"/>				

[View All](#)