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:

Q, Search Q, Search Synaptic Pathways Home Paraplaner Access Centre Contacts v Research v Portfolio Builder v Investment Pathways Generic Funds v Configuration Fund Lists v Knowledge Bar	ن الله الله الله الله الله الله الله الل
Tite Account Name Prove (2) + 07777744444 Email test@tes44.com Contact Owner	A + Follow Edit New Contact New Opportunity •
Related Details Medical Holdings Related Contacts Family AUM Special Deals Image: Special Related Related Contact. Image: Special Related Re	Recent Items (0) ATR Questionnaire Contact Test Client1
Client Questionnaires (0) Now Risk Illustrations (0) Now	
Research (0) Income Analysis (0) New	Filter: All time - All activities - All type: (*) Refersh - Espand All - View All V Upcoming & Overdue No activities to show.
Protection (0)	Get stands by sending an email, scheduling a task, and more. No past activity. Past meetings and tasks marked as done show up here.
Cases (0) New	
Off-Platform Holdings (0) New Justice Holdings (0) New	

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

Related	Details	Medical	Holdings	Related Contacts	Family AUM	Special Deals	
🚶 We fo	ound no pote	ntial duplicat	es of this Conta	ct.			
🗵 Client	Questionnai	ires (0)					ew New
Risk I	llustrations (0)				Ne	žw
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Select Accumulation or Decumulation

	×	:i
New Client Questionnaire		
Select a record type Accumulation Decumulation		IJ
Cancel	Vext Ju	

Enter the questionnaire name and click **Save**

1	New Client Questionnaire: Accumulation	
		* = Required Information
Information		
* Client Questionnaire Name ATR Questionnaire	Owner Owner Owner Owner	
	Cancel Save & New Save In	
Client Questionnaire *ATP	Questionnaire" was created. X	

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 titem • Sorted by Default • Updated	a few seconds ago							\$ • (2 N	ew
Client Questionnair	ATR Questionnaire	ontact?	~	Risk Categ 🗸	Risk Rating \sim	Default ↓	~	CFLQ Completed?	~	
1 ATR Questionnaire										-
2	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		
	RANDON – KRAME NIKR NI HRANDON – KRAME NIKR	
E Details K Risk Questionnaire Risk Questionnaire		
Complete the following questionnaire to establish your Client's attitude towards taking risk. The risk category determined will	I be used as a basis of comparison to ensure the final recommendation is suitable and evidenced.	✓ Complete Manually
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 •	Answer Sense Checks
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.	Description of Sense Check Your answers are very risk averse relative to the average. Your adviser will
I generally look for safer investments, even if that means lower returns. Select an option	 9. Twe little or no experience of investing in stocks, shares, or investment funds. Select an option 	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.
4. Usually it takes me a long time to make up my mind on investment decisions.	10. I tend to be analous about the investment decisions I've made. Select an option v	Risk Profile Category Risk Rating Cautious 1
Select an option	I a rather take my chances with higher risk investments than have to save more. Select an option	Risk Category Description
6. Igenerally prefer bank deposits to riskier investments. → Select an option	12. If m not comfortable with the ups and downs of stockmarket investments. Select an option	Cautious fruentours are risk nerves and optically have very limited experience and understanding of investment. They offers take a long time to make investment decisions and tred to be anxious about any investment decisions they have made. They tend to accusate risk with potential loss rather than opportunity. They typically look for investments with lower investment risk attret than aceletion halves returns. They
		eminioner investment mis kalmer status etwa (applied instants, interpre- generally pre-bank eccounts and earls willing to invest in stocks, sheres and mestment hinds. Some cadious investmas are more tak weree than about \$95% 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:

_ Deta	ils 🛛 🥂 Risk Questionnaire	Capacity For Loss
omplete	the following questionnaire to establi	ish your Client's attitude towards taking risk. The ri
1.	People who know me would des	cribe me as a cautious person.
\checkmark	Agree	•
2. →	I feel comfortable about investin Select an option	ig in the stockmarket.
3.	Strongly Disagree	
	Disagree	
→	No Strong Opinion	
4.	Agree	

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

\$		Q, Search			*T 🖩 🕸 ? 🌣 🖡 🝞
Synaptic Pathways Home Paraplanner Access Centre Contacts 🗸	Research 🗸 Portfolio Builder 🗸 Ir	nvestment Pathways 🛛 Generic Funds 🗸	Configuration Fund Lists \checkmark	Knowledge Base My Apps & Settings	Valuations Reports V * ATR Questionnaire Client V × * More V
Client Questionnaire ATR Questionnaire	Warning Please be noted that once you lea	ave this page or mark this questionnaire as	default the answers will be locked and	Y you won't be able to change them.	Send to Client Set as Default Delete
Contact Test Client1					
		Li X XEMI II			
Details Risk Questionnaire M st Capacity For Loss Complete the following questionnaire to establish your Client's attitude towards taking risk	The rick category determined will be used as a	a baris of comparison to ensure the final re-	commandation is suitable and exidence	ad	
	The risk category determined will be used as a			ec.	 Complete Manually
People who know me would describe me as a cautious person. Agree	· · · · · · · · · · · · · · · · · · ·	I find investment matters easy t Disagree	to understand.	Ŧ	Risk Profile Category Risk Rating Balanced 3
2. I feel comfortable about investing in the stockmarket.			investment risk to earn substantia	al returns.	Risk Category Description
Agree		Agree		~	Balanced Investors have an attitude to risk in the middle 50% of the investors population and are neither very risk averse nor inclined to seek
3. I generally look for safer investments, even if that means lower return Agree	s. 9	 I've little or no experience of in Disagree 	vesting in stocks, shares, or invest	tment funds.	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
4. Usually it takes me a long time to make up my mind on investment de	cisions.		investment decisions I've made.		much nesistation of anweys, iney may find more constort in banks accounts and lower risk investments than stocks, shares and investment funds, but understand that investment risk may be required to meet their
Disagree		Strongly Agree		Ŧ	investment goals.
5. Lassociate the word "risk" with the idea of "opportunity". Agree		I'd rather take my chances with Disagree	n higher risk investments than hav	re to save more. T	
6. I generally prefer bank deposits to riskier investments.	1	2. I'm not comfortable with the u	ps and downs of stockmarket inv	estments.	
Agree	•	V Disagree		Ŧ	

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:



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 v Research v Portfolio Build	Q. Search er v Investment Pathways Generic Funds v Configuration Fund Lists v Knowledge Base My Apps & Settings V	ن ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب ب
Client Questionnaire ATR Questionnaire Please be noted that of	nce 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 Client]		
E Details Mer Risk Questionnaire pill* Capacity for Loss Complete the following questionnaire to establish your Client's attitude towards taking risk. The risk category determined will The risk category determined will	be used as a basis of comparison to ensure the final recommendation is suitable and evidenced.	✓ Complete Manually
1. People who know me would describe me as a cautious person. Image: Comparison of the people with the people withe people withe people with the people with the people with the p	1. I find investment matters easy to understand. Disagree	Answer Sense Checks
2 I feel comfortable about investing in the stockmarket. Disagree V I generally look for safer investments, even if that means lower returns. Disagree v	S I am willing to take substantial investment risk to earn substantial returns. Agree Velittle or no experience of investing in stocks, shares, or investment funds. Diagree Velittle or no experience of investing in stocks, shares, or investment funds.	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 plases discuss this with your adviser and consider moving to a lower category.
4. Usually it takes me a long time to make up my mind on investment decisions. Vicagree v	10. I tend to be anxious about the investment decisions I've made. Disagree V	Risk Profile Category Risk Rating Moderately Adventurous 4
5. Issociate the word "risk" with the idea of "opportunity". ▲ ▲ ▲ 6. Igenerally prefer bank deposits to riskifer investments. ▲ ▲ ▲ ▲ Agree ♥	11. If atther take my chances with higher risk investments than have to save more. Deagree 12. If m not comfortable with the ups and downs of stockmarket investments. Image: Comfortable with the ups and downs of stockmarket investments.	Risk Category Description Moderstely Adventurous lowestor usually have some experience and understely determined in the second second second second decisions they have made. They consult where risk as a source of seportunity rather than a threat and will understand how saling investment risk can be impert white interacting signals. The potentially higher returns from higher investment risk will made investing in stocksalvase and investment risk are applied to hour or ink investments and bank regordshifts interacting signals. The potentially investment is and bank regordshift interacting signals. The potentially investment and bank regordshifts interacting signals. The potentially investments and bank regordshifts in the second signal of the more tolerated 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:

Contact Test Client1	Client Questionnaire Test Questionnaire

Client Questionnaire ATR Questionnaire	Send to Client Set as Default Delete
Contact	
🗮 Details 🖉 Rick Questionnaire 🦼 K Gapacity For Loss	
Capacity For Loss	Additional Information
Complete this questionnaire to establish your Client's Capacity For Loss.	A Client should not be exposed to risks they do not understand, nor are 'willing and able to take'.
1.1 will need to start spending the investment return at the following point in the future. 5 to 9 yrs 10 to 14 yrs 15 to 19 yrs 20 yrs	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
2.1 do not have any significant outstanding debts and I don't expect to incur any during the period of Investmentifice, mortgage or credit cards). Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree	who is unprepared for loss is likely to sell up and crystallise losses, forgoing the opportunity to recover.
3. My sociale parties or finally member is likely to be able and willing to support	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
me financially if circumstances require. Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree	commitment to their investment horizon is an essential part of investment planning, risk management and proof of suitability.
A. It would be relatively easy for me to cut expenditure in retirement if 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	

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		Send to Client Set as Default Dek
tact Client1		set as Detai
E Details 🗠 Risk Questionnaire 🛒 Capacity For Loss		
Capacity For Loss		Additional Information
Complete this questionnaire to establish your Client's Capacity For Loss.		A Client should not be exposed to risks they do not understand, nor are 'willing and able to take'.
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	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
 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	opportunity to recover. The longer money can be invested, the better the returns are likely to be.
 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	The longer money can be invested, the better the returns are inkey 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.
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	

Optional Compliance Notes can be added:

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Synaptic Pathways Home Paraplanner Access Centre Contacts v Research v Portfolio Builder v Investment Pathways Generic Funds v	Configuration Fund Lists 🗸 Knowledge Base My Apps & Settings Valuations Reports 🗸 * ATR Questionnoire Client 🗸 * More 💌 🌶
E Clert Questionnaire	Send to Client Set as Default Delete
Contact Text Client1	
🔚 Details 🗠 Risk Questionnaire 🖌 🙀 Capacity For Loss	
Capacity For Loss	Additional Information
Complete this questionnaire to establish your Client's Capacity For Loss. Set As Default	For Client A Client should not be exposed to risks they do not understand, nor are 'willing and able to take'.
1.1 will need to start spending the investment return at the following point in the c < href="https://www.communications.org">ymmunications.org On confirming, this questionnaire will be set as default for the client. Please foture.	
2.1 do not have any significant outstanding debts and I don't expect to incur any during the period of investmenties; mortgage or credit cando. Compliance Note: Compliance Note:	opportunity to recover. The longer money can be invested, the better the returns are likely to be.
My spouse patters or family member is likely to be able and willing to support me financially if circumstances require. Strongly Dis	Capacity for Log in creases with term go actending and recording activits commitment to their intermet horizon is an exerting part of investment planning, risk management and proof of suitability.
A. It would be relatively easy for me to cut expenditure in relivement if Groundances require Strongly Da	Cincil Covien
5.1 am flexible about my investment horizon. I can wait before using my investment Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree	•

Success! Questionnaire is set as default for the client

Once set to default, the Report tab will appear:

E Details 🖉 Risk Questionnaire	Report					
Capacity For Loss Complete this questionnaire to establish your Client's Capacity For Loss.						
 I will need to start spending the investment return at the following point in th future. 	e < 5 yrs	5 to 9 yrs	10 to 14 yrs	15 to 19 yrs	> 20 yrs]
I do not have any significant outstanding debts and I don't expect to incur an 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:

Synap	Test Client1	*	X Intacts V		
	Title	Account Name Email			
	07777744444	test@tes44.com			
Contact					
Test Client1	Mobile	Contact Owner Amy Paulsen			
	_		$\rightarrow -2/1$		
= Details	Upportunities (0)	Report			
Capaci	Cases (0)				
Complete this questionnaire to establish your Client's Capacity For Loss.					

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:

