## 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:

Synaptic Pathways Home Paraplemer Access Center Contacts      Research      Portfolio Builder      Investment Pathways Generic Funds      Configuration Fund Lists      Contact     Min. Sets Client1	Image: Strain
Title Account Name Prove (2)	
Related         Details         Medical         Holdings         Related Contacts         Family AUM         Special Deals           Image: Second monopotential duplicates of this Contact.         Image: Second monopotential duplicates of this Contact. <th>Recent Items (0) TR Questionnaire Contact Tet Clent1</th>	Recent Items (0) TR Questionnaire Contact Tet Clent1
Ilient Questionnaires (0)         Risk Illustrations (0)	New Activity Chatter
Research (0)	Refresh + Expand All + View All V Upcoming & Overdue
Income Analysis (0)	No activities to show.  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.
Protection (0)     Opportunities (0)	New
Cases (0)	New
Off-Platform Holdings (0)	New
Platform 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	und no pote	ential duplicat	es of this Conta	ct.		
💷 Client	Questionna	ires (0)				
Risk I	llustrations (	0)				New
😢 Resea	rch (0)					New
🖸 Incon	ne Analysis ((	0)				New
💿 Prote	ction (0)					New

## Select Accumulation or Decumulation

	×ti
New Client Questionnaire	
Select a record type Accumulation Decumulation	U
Cancel	Next In

Enter the questionnaire name and click **Save** 

1	New Client Questionnaire: Accumulation	
		* = Required Information
Information		
* Client Questionnaire Name ATR Questionnaire	Owner Owner Owner	
	Cancel Save & New Save	
Client Questionnaire "ATR	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 1 item • Sorted by Default • Updated	(1) a few seconds ago						\$ • C	New
Client Questionnaire	ATR Questionnaire	< ontact?	~	Risk Categ 🗸	Risk Rating 🗸 🗸	Default↓ ∨	CFLQ Completed? $\vee$	
1 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		
	Paliti X. Asylic aliz dadir aliti X. Asylic aliz	
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	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. → Select an option ▼	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 and/out about the investment decisions I've made.       →     Select an option	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. I'm not confortable with the ups and downs of stockmarket investments.  → Select an option  v	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 terre to be anisou about any investment decisions they have made. They terred to associate risk with potential loss rather than opportunity. They typically loss for investments
		minutere international results and a state of provide transmission of the general provides that accounts and else similargi to international in studios, shares and investment risk and a studios investors are more risk weree than about \$0% 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:

Is Risk Questionnaire	Capacity For Loss
he following questionnaire to establish y	our Client's attitude towards taking risk. The r
People who know me would describ	e me as a cautious person.
Agree	
feel comfortable about investing in Select an option	the stockmarket.
Strongly Disagree	
Disagree	
No Strong Opinion	
Agree	
	Is Risk Questionnaire he following questionnaire to establish y  People who know me would describe Agree feel comfortable about investing in Select an option Strongly Disagree Disagree No Strong Opinion Agree

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

5		Q, Search			🔭 🖩 💩 ? 🌣 🐥 👩
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	Warning Please be noted that once you i	leave this page or mark this questionnaire a	s 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					
I Dataile Lee Bick Quantingmaine K Converte For Lore	T MENNEN	DEN NEUTER	(ZIMP)MIE		
Complete the following questionnaire to establish your Client's attitude towards taking risk	The risk category determined will be used as	s a basis of comparison to ensure the final n	ecommendation is suitable and evidenc	ed.	✓ Complete Manually
People who know me would describe me as a cautious person.     Agree	¥	7. I find investment matters easy Disagree	to understand.	¥	Risk Profile Category Risk Rating Balanced 3
2. I feel comfortable about investing in the stockmarket.	Ŧ	<ol> <li>I am willing to take substantial</li> <li>Agree</li> </ol>	investment risk to earn substantia	al returns.	Risk Category Description
I generally look for safer investments, even if that means lower return     Agree	s	9. I've little or no experience of in	nvesting in stocks, shares, or invest	tment funds.	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 an usually make investment decisions without too
<ol> <li>Usually it takes me a long time to make up my mind on investment de</li> </ol>	cisions.	10. I tend to be anxious about the	investment decisions I've made.		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
S. I associate the word "risk" with the idea of "opportunity".	•		h higher risk investments than hav	re to save more.	investment goals.
Agree	•	Disagree	uns and downs of stockmarket inv	•	
Agree	•	Disagree	apa and downs of Stockmarket inv	T	

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	الله الله الله الله الله الله الله الله
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. $ imes$	Send to Client Set as Default Delete
Contact Test Client1		
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
People who know me would describe me as a cautious person.     Disagree      v	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	Solution     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.	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.         ▲	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 investors usually have some experience and understely Adventurous investors usually have some experience and decisions they are made. They consult where risk as a source of exportunity rather than a threat and will understand how sking investment risk can be made their consultances agoing in a stocksalvase and will restricted in interesting on a stocksalvase and investment risk will made investing in stocksalvase and investment risk will avait investing in stocksalvase and investment risk are appealing than how risk investments and bank deposits. Moderstely adventurous investors are 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    Complete the following questionnaire to establish your Client Capacity For Loss aking risk.	Client Questionnaire Test Questionnaire
Complete the following questionnaire to establish your Clier Capacity For Loss aking risk.	Contact Test Client1
Complete the following questionnaire to establish your Clier Capacity For Loss aking risk.	
	Complete the following questionnaire to establish your Clien Capacity For Loss aking risk

Client Questionnaire ATR Questionnaire	Send to Client Set as Default Delete
Contat Test Client1	
🗮 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. I do not have any significant outstanding debts and I don't expect to incur any during the partiel of insustmention montane or cradit cards	who is unprepared for loss is likely to sell up and crystallise losses, forgoing the opportunity to recover.
3. My spouse, partner or family 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 it 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 Rexible 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 uprearead for lors is likely to call un and crutilitie losses for conjunction
<ol> <li>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).</li> </ol>	Strongly Disagree Disagree No Strong Opinion Agree Strongly Agree	opportunity to recover.
<ol> <li>My spouse, partner or family member is likely to be able and willing to support me financially if circumstances require.</li> </ol>	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.
<ol><li>It would be relatively easy for me to cut expenditure in retirement if circumstances require.</li></ol>	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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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.	Or 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 <a href="https://www.communications.org">c &lt; 5 yrs</a> On confirming, this questionnaire will be set as default for the client. Please	verify risk questionnaire and CRQ are complete. Advances should use the min gain' to quantify possible losses in the about term and make a judgement as to whether losses are affordable to the client. A Client
2.1 do not have any significant outsanding debts and 1 don't expect to incur any during the period of investment(eg, mortgage or credit cards).     Strongly Dir     Compliance Note     Compliance Note	opportunity to record. 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 Loss increases with term, so extending and recording a client's commitment to their investment harvion is a secretal part of investment planning, risk management and proof of suitability.
A. It would be relatively easy for me to cut expenditure in relivement if     Strongly Da	Cancel Control
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 🛒 Capacity For Loss	Report					
Capacity For Loss Complete this questionnaire to establish your Client's Capacity For Loss.						
<ol> <li>I will need to start spending the investment return at the following point in the future.</li> </ol>	< 5 yrs	5 to 9 yrs	10 to 14 yrs	15 to 19 yrs	> 20 yrs	]
<ol><li>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).</li></ol>	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			
	07777744444	test@tes44.com			
Contact					
	Mobile	Contact Owner Amy Paulsen			
	_		$\rightarrow ///$		
: 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:

